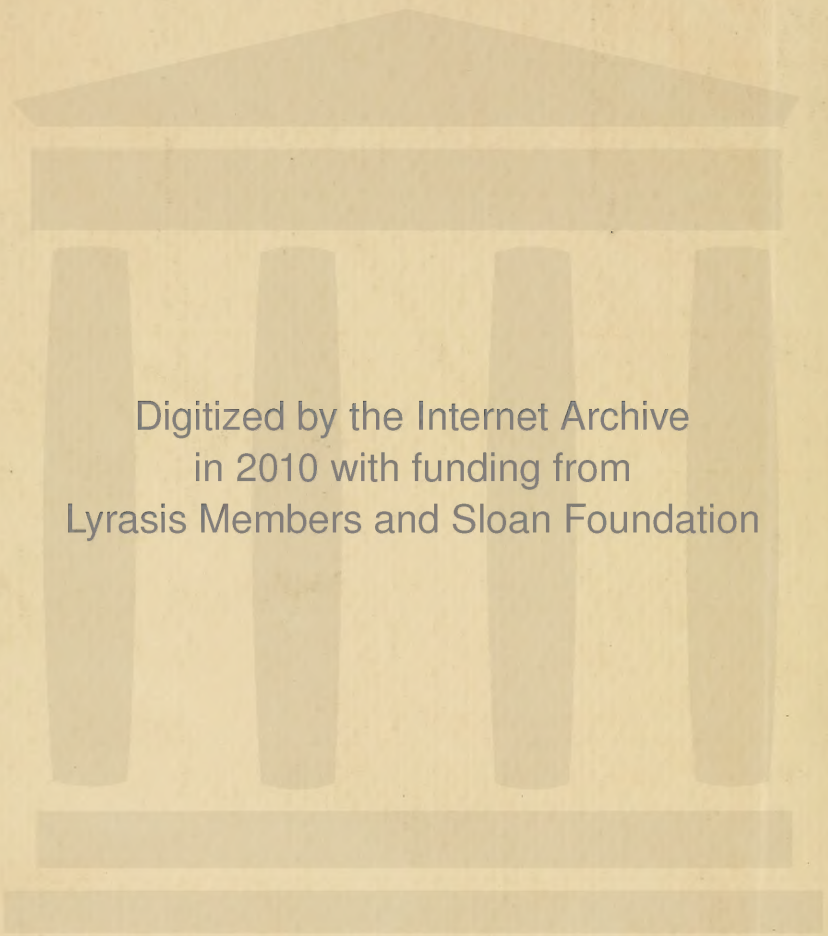


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SEE NEW DEPARTMENT OF BUSINESS EDUCATION. EDITED BY PROF. E. E. GAYLORD.

READ PROGRAM OF THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION.

PENMAN-ARTIST AND BUSINESS EDUCATOR



PUBLISHED BY
ZANER & BLOSER
COLUMBUS, O.

TOM H. POUND CHI

VOL. 6. No. 1. WHOLE No. 26. SEPTEMBER, 1900.

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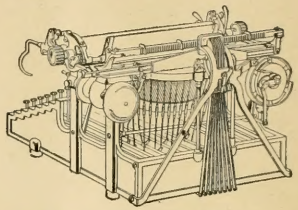
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COLUMBUS, O.

The Penman-Artist and Business Educator.

VOL. 6 NO. 1. COLUMBUS, OHIO, SEPTEMBER, 1900. WHOLE NO. 26

Ohio Commercial and Special Teachers' Association

Meeting Sept. 28 and 29, 1900, Held in Sandusky City Business College, Sandusky, O.

Sandusky was chosen as the place for holding State meeting, as it affords every one an opportunity to visit on Lake Erie and islands and enjoy the water, beautiful scenery, and historical places, such as Johnson's Island, Perry's Cave (Put-in-Bay), etc. Again no member or teacher can remain away with an excuse of excessive railroad fare, for all roads running into Sandusky have a reduced or excursion rate good for one, three, eight and thirty days limit closing September 30, thereby giving every progressive and wide awake teacher an opportunity to attend the meeting and feast upon the excellent program which has been arranged.

Hotel rates have been secured and by presenting membership tickets of Association, teachers will secure a very desirable rate.

Following is the program:

ORGANIZATION.

Pres.—J. F. Barnhart, Akron.

Vice Pres.—Miss Ella R. Bartholomew, Springfield.

Treas.—W. W. Patterson, Canton.

Sec'y.—Mrs. Jennie Downend, Mansfield.

Executive Committee—E. E. Bush, Sandusky; C. A. Bliss, Columbus; Mrs. Belle Wilcox, Dayton.

PROGRAM.

Friday Afternoon.—1:00 to 3:00—Visiting Schools.

*3:00 to 5:00—Boating.

5:00 to 6:00—Visit to State Soldiers' and Sailors' Home.

EVENINING SESSION.

Temple Hall—7:30.

Music—Chorus.

"Wherein are Shorthand Systems Alike"—D. D. Mueller, Cincinnati.

"The Development of Art"—Miss Allegona Fockens, Toledo. (This lecture will be illustrated by 100 stereoptican views, showing the development of art from its beginning in early Egypt down to the present time.)

"What is a Standard in Penmanship"—J. S. Merrill, Urbana.

Report of committee to formulate a plan for course of study, etc.—C. M. Bartlett, Cincinnati; T. W. Bookmyer, Sandusky; W. W. Patterson, Canton; A. D. Wilt, Dayton, Committee.

*Boating includes sail upon Sandusky Bay and Lake Erie, trip to Cedar Point and Johnson's Island. Members wishing to visit Lakeside, Put-in-Bay or Islands can do so at a trifling expense.

ROUND TABLE TOPICS.

General Discussion.

"Needs of Modern Business School."

"How to Systemize Shorthand and Typewriting Instruction."

"When and How to Begin Color."

"When to Begin Movement in Grades."

"What can be Done with Actual Business in Public Schools?"

"Pencil Painting—How Teach it?"

SATURDAY MORNING SESSION.

Sandusky City Business College—8:30 to 11:30.

Solo—(*a*) "The Robin Sings in the Apple Tree"—MacDowell. (*b*) "The Blue Bell"—MacDowell. (*c*) "Laddie"—Mrs. James Andrews.

Welcome Address—Supt. H. B. Williams, Sandusky.

Response—A. D. Wilt, Dayton.

President's Address—J. F. Barnhart, Akron.

"Business Penmanship—Present and Future"—J. P. Jones, Marion.

Discussion—W. F. Ries, Toledo; W. W. Patterson, Canton.

"Law of Contracts, Common Application"—Judge Lynn W. Hull, Sandusky

"Position Writing"—Jerome B. Howard, Cincinnati.

Discussion—W. S. Rogers, Sandusky; Cyrus W. Field, Akron.

AFTERNOON SESSION.

1:00 P. M.

Solo—"Forest Song" (from Robin Hood)—Mrs. James Andrews.

"Our Brothers Across the Border"—Prof. T. W. Bookmyer, Sandusky.

"The Relation of Drawing to Other School Studies"—Prof. Frank Aborn, Cleveland.

Discussion—Miss Alice Gillipsie, Zanesville; Miss Helen Frazer, Columbus; W. F. Gilmore, Canton.

"Methods of Teaching Simplified Penmanship"—Miss Emily Gettins, Youngstown.

Discusssion—C. E. Town, Zanesville; C. G. Cayhoe, Bucyrus.

EXHIBIT.

In response to a suggestion offered at our Columbus meeting last May, a room will be set apart for the display of work.

Supervisors and commercial teachers are urged to bring exhibits covering the various departments of their work represented in association.

A Good Word from Mr. Gustus

The announcement that the PENMAN-ARTIST AND BUSINESS EDUCATOR is going to become a monthly, will be hailed with great joy by its many thousands of admirers all over this country. You are doing a great work in this line, and I trust you may reap your reward. J. E. GUSTUS,

Gustus School, Moline, Ill.

Encouraging Words from E. M. Barber

Office of
The Appraiser of Merchandise,
Port of New York, N. Y.

JUNE, 12, 1900.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

GENTLEMEN:

This is an age of expansion, of improvements, and of progress. The announcement in the current number of THE PENMAN AND ARTIST concerning the addition to your paper of a department of Business Education proves that you are fully abreast of the age. I hasten to tender my hearty congratulations to you, (1) upon recognizing the opportunity for making an invasion into a field that was just ready to be invaded, and (2) upon the sagacity that you have shown in the securing of Mr. E. E. Gaylord, as editor of this new department.

With a less able editor I should have serious doubts of you fulfilling the following prophiecy, which I quote from the announcement before me:

"Our aim is to present the commercial branches on a broader basis, in a more logical, instructive, and interesting manner, and with more care in editorial oversight, than has ever been attempted in a similar journal."

Surely, that is high ground upon which to pitch a prospective editorial tent, but I believe that Mr. Gaylord is endowed with that kind of executive equipment which will prove that you have made no mistake as to the proper altitude for the pitching of the new editorial eyrie.

I bespeak for the new periodical a bright future, and I sincerely hope that it will receive the substantial support of that large and growing body of progressive commercial teachers to whom your published prospectus will appeal with especial force.

Sincerely your,
EDGAR M. BARBER.



Lessons in Practical Writing

by C. P. Zaner

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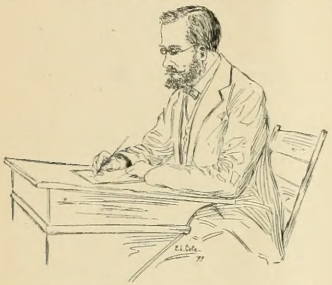
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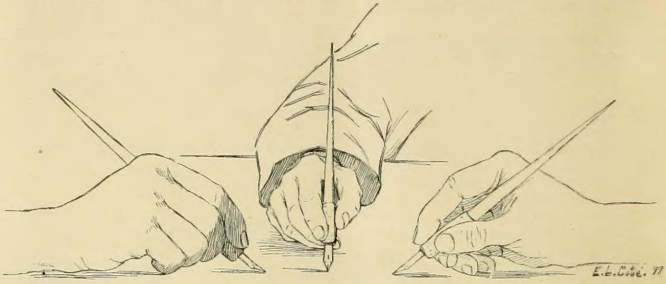
N O P Q R S T U V W X Y Z &

GOOD PENMANSHIP IS THE RESULT OF CLEAR PERCEPTS AND CONTROLLED MOVEMENTS.

Helpfulness The object of these lessons is to be helpful to the home student as well as to the student working under a professional teacher. My aim will be to instruct by word and copy and to enthuse. Practicability will be the watchword, legible, rapid writing the end, and concise instruction and intelligent practice the means. I can insure a good handwriting to all who follow the instructions given.

Stimulant for Improvement To the *individual* practicing from these lessons without the aid of a personal teacher of writing and making the most improvement between September, 1900, and July, 1901, certificate will be given. To the *school* following most closely these lessons as revealed by specimens from students sent from month to month and making most improvement, a certificate will be granted. These certificates will be engrossed in the form of diplomas and represent my best fresh-from-the-pen writing, lettering, and flourishing. Submit in your very best hand the following words: "Writing is a utilitarian art, and can be acquired by proper practice." Date, sign, and send same to me before you begin practice upon the lessons.





Position Positions involve three things: body, hand, and paper. The body should lean neither against the chair-back nor the table The former brings on drowsiness and the latter brings on ill health. The illustration expresses my idea of a good position.

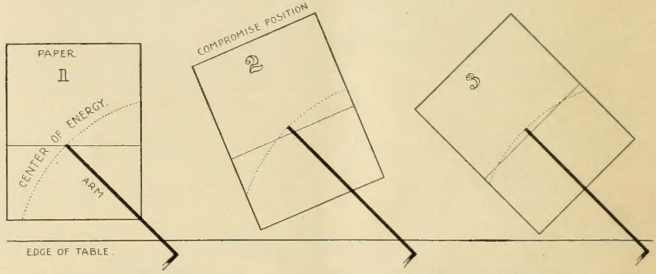
The hand and pen are illustrated herewith. The former should glide upon the side of the first joint of the little finger or upon the tips of the little and third fingers. The holder may point over the shoulder or elbow, or between the two.

The paper should be held about as in No. 2 in the illustration. It may be held more nearly parallel to the table as in No. 1, or to the forearm as in No. 3. The angle of the paper is a very important factor in determining the kind of movement to be employed, slant and style of writing, etc.

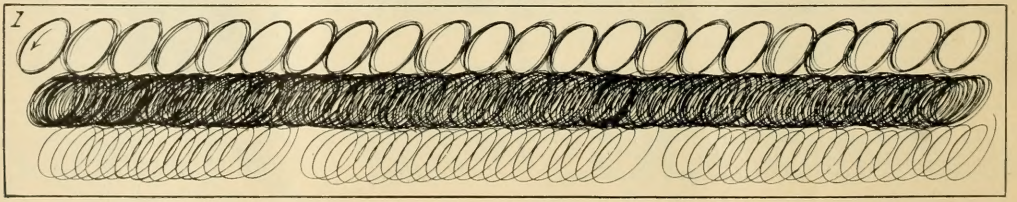
Movement There are three general movements employed in writing, known as finger movement, arm (by some called muscular) movement, and combined movement. The latter is the one most desired, yet the arm movement is the one that needs to be taught. But little finger action is necessary in these lessons. Arm movement will be the basic movement, with such modifications as I shall direct.

Finger movement is easy to acquire but tiring and too limited for quantitative writing. Arm movement is difficult to acquire but durable and comparatively easy when mastered. Combined movement is a union of the foregoing.

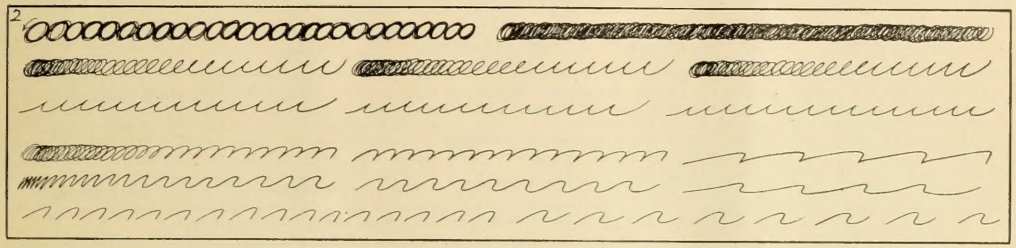
Materials A good quality of foolscap or letter paper, a cork-tipped, straight holder, medium, smooth-pointed pens, free-flowing ink, and a blotter for underneath the writing hand are the necessary articles for practice. A clear head, a watchful eye, a willing, untiring hand, are also much needed articles.



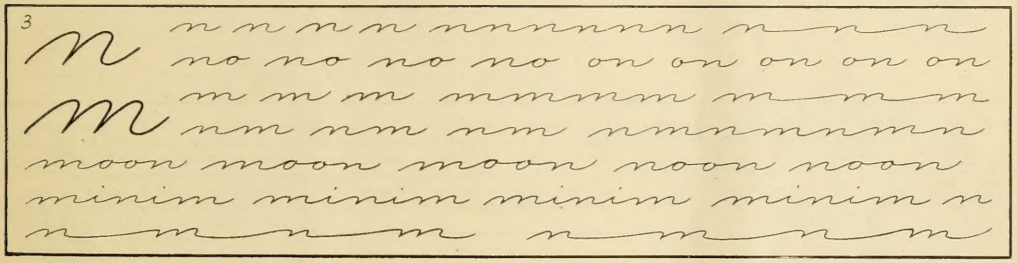
Creation and Control The muscles that open and close the hand are situated between the wrist and elbow. Those which cause the forearm to act like a hinge at the elbow are situated between the elbow and shoulder. The ones which move the whole arm from the shoulder are located above and about the shoulder. The last give freedom and grace to writing while the first assist in the details. Movement is controlled primarily by the mind, the same as it is created. It is controlled also by outside agencies, the forearm and hand rests. These limit, if used wisely, the otherwise reckless action of the arm. The little finger should slip freely, particularly in the upstrokes and from left to right. The forearm rest in front of the elbow should rest while the pen is on the paper, but shift to the right three or four times in writing across the page. If the paper is held nearly parallel to the desk the elbow must be shifted oftener than if held parallel to the forearm.



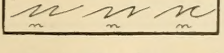
No. 1 With the arm resting on the muscle in front of the elbow and without any action of the fingers, begin making the retrace ovals in the first line, aiming to make them freely and uniform in size, shape and slant. They should be made at the rate of about 180 revolutions per minute. Now do not think you ought to equal the copy in a few minutes' practice. Remember, perseverence is one of the essential elements for success. After filling systematically from one to a dozen pages of this form, and after you have made a decided improvement, proceed to the exercise in the center. This will be considerably more difficult and will be somewhat discouraging at first. Make it about one-third of the way across the page, then raise the pen and shift the elbow a little to the right and proceed as far again. "Line upon line" is the rule here as elsewhere, until improvement is noticeable. The third line will be easy, if the others have been mastered. Use no slow, sluggish, cramped, or finger action. The hand should glide easily on the little finger in these exercises. Keep a sheet of your first practice for future reference, and perhaps, amusement.



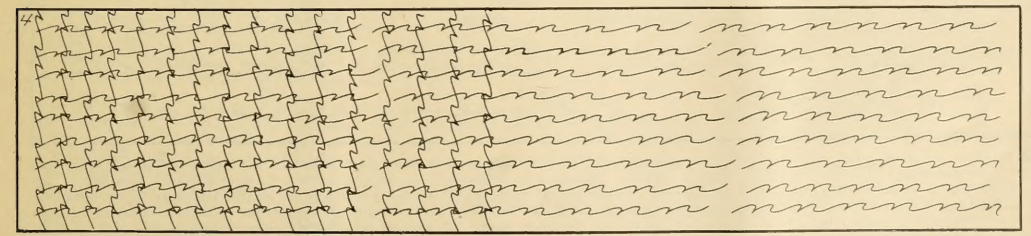
No. 2 The little ovals in the first line should be made at a high rate of speed, from 200 to 300 revolutions to the minute. In all except the first exercise, the little finger should glide toward the right, but it need not slip much up-and-down. The fingers should not be used in any of the work on this plate. The elbow should serve as the center of action. The forms on the fifth line cannot be made as rapidly as the preceding ones. These little, elementary exercises and forms are the foundation of good writing. Master them and you will succeed. Be sure to make a strong distinction between turn and angle. See how rounding the turns, and how sharp the angles. The last form given is difficult but must be mastered, if you would succeed as a good business penman. Make it less rapidly than the others, but not slowly. Make from 60 to 100 to the minute. See that upper and lower turns are the same. Don't use the fingers. Be critical, be observing, be painstaking. Examine all forms carefully and closely. Don't be easily satisfied.



No. 3 Trace over the *n* slowly with a dry pen. Then draw it slowly with ink. Recognize the fact that it has one angle and three turns Never make it with any other and it will always be an *n* and never a *u*. Practice one page of the *n*'s singly, then joined, and then spaced widely between the letter as shown on top line. Turn the letter up side down to discover whether you are making all turns the same. Avoid the common faults as indicated in this oblong cut. The first form resembles *u*, because of indefiniteness of turn and angle. The second resembles *w* or two final *r*'s. The last looks like *rc*, and is the result of finishing with a jerk.



Study form critically. Make *o* round and close it at the top. To do this, use a quick circular action of the hand, but do not use the thumb and first finger. What is true of form and common faults in the *n*, is equally true of the *m*, except that it contains one more principle. Use an easy, gliding, semi-rolling movement in these letters and words. Little or no finger action is necessary. Make the *n*'s at about the rate of one a second, and the *m*'s in proportion. Keep angles and turns distinct, always. Practice wide spacing between letters (not in letters) for freedom, ease and grace.



No. 4 This plate shows how to practice. It represents a fragment of a page partially finished. One thing at a time is as true of this as of other things. Practice carefully page after page of each form given in this series of lessons as illustrated in this plate and success will crown your efforts. The muscle can be trained only through activity of the right kind. Remember that only the right kind of practice produces improvement. Poor practice is time and effort wasted. Be sure you are right before you go ahead. And it will take much practice to produce substantial results. The big muscles are stubborn and must be drilled daily, carefully and perseveringly. See that the pen and hand move easily to the right, and that turns and angles are unlike in each letter.

5

Onion Onion Onion Onion Onion

No. 5 Study shape and relative size of the capital and small *o*. Make both with an easy, rolling motion. The little finger should slip freely in making the capital, but it need to slip only in going from letter to letter in the small *o*. Finish the capital with the pen in motion, but pause slightly in finishing the small letter. This little oblong illustrates two common faults in making the small *o*. The first is the result of using a movement too similar to that used in *i*, and the second is the result of dropping the finishing stroke too far. Avoid these tendencies by always curving the first down stroke, by closing it at the top, and by going direct to the right with the finish. The first form resembles *r*, and the last resembles *a*. Keep the finish of the capital high so that it will not resemble *A*. The hand may roll on the little finger in making the small *o* much as the arm rolls on the muscle in front of the elbow in making the capital. Study spacing between letters in the word *Onion*, and see with what ease and freedom you can write it. Write this word about fifteen times in a minute.

6

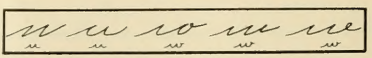
i in in in in minim minim i

u mum mum mum minimum

w win win win win win win

No. 6 The *i* is composed of one angle, one turn, and one dot. The latter should be placed but a little above the letter and not to the right of it. Make the *i* exercise (in the center at the top) with a semi-rolling movement. Pause slightly at each letter in the wide spaced exercises. Never loop the *i* or it will resemble *e*, and never make an angle at the base or it may resemble an *r*. Maintain turns where there should be turns and angles where there should be angles, and legibility will follow, no matter what speed is employed.

The *u* contains two angles and two turns and is therefore a double *i*, minus the dots. The *w* is the same as the *u*, plus a finishing stroke of the nature of a closed loop or dot. Pause slightly in making the finishing part. The first form in the accompanying cut resembles *n* as much as *u* because the turns and angles are similar. The second form resembles *a* because of the irregularity of the down strokes. The third form looks like *io*, and is the result of making the second part of *w* too narrow. The fourth form resembles an angular *m* because the finish is dropped too low and made too angular. The last form resembles *ue* because of the open-loop finish. Avoid these illegible tendencies as you would any other bad habit. Illegible writing is more the result of carelessness and ignorance concerning these details than lack of skill.



Write all of these forms without finger action, except in the finish of the *w* there may be a slight finger emphasis. Practice the last line to overcome finger movement and to cultivate ease and freedom.

7

Coon Coon Coon Coon Coon

Cocoon Cocoon Cocoon Cocoon C

C C C Common, Cone, O.

No. 7 The *C* starts toward the left rather than downward. Use a rolling motion from start to finish; no finger action and no pauses are necessary. Be sure to curve the first stroke. This can be done only by starting with a circular motion. Remember that in free writing the forms are but pictures of motion. If the forms are poor, the motions are poor. The motions may be poor because of lack of training and because of poor directions from the head due to imperfect percepts of the forms of letters. Make sure that you see clearly the proportion and shape of the letter you desire to make. To secure this definiteness of percept, trace slowly over the large form with a dry pen, and then draw it slowly. It is an established fact that we can, with but little practice, draw any form we can see clearly in the mind. This can be done even with the left hand. Of course such forms will be jagged, but they will "tell tales out of school" (mind). Be sure you see definitely, then practice systematically, persistently, intelligently. Arm movement is what you need to use throughout this plate.

Criticisms Will be given freely to those who send specimens of their systematic, careful practice. Such specimens should reach me not later than the fifth of the month. Address such specimens to Zaner, Columbus, O., and inclose return postage if you wish specimens returned.

229 Ryerson St., Brooklyn.

Mr James K. Aument,
456 Schermerhorn St,
Brooklyn, N. Y.

Dear Sir, —

I am in receipt of your favor and take pleasure in submitting this as a specimen of the writing that is taught the pupils in all of the departments of Heffley School. Legibility and speed, coupled with neatness, are the requirements demanded by business men.

Very truly,
Norman P. Heffley

MODEL BUSINESS LETTER, BY L. MADARASZ. PENMAN IN THE HEFFLEY SCHOOL, BROOKLYN, N. Y.

Lessons in Professional Business Writing

BY H. B. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

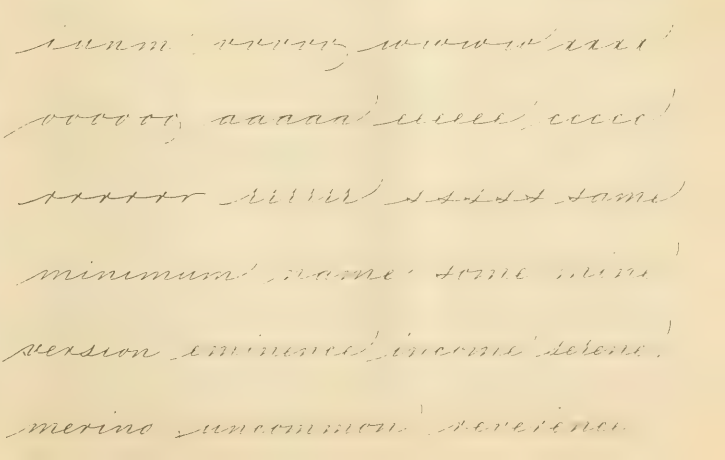
In preparing these lessons no attempt has been made to cover a complete course in writing, but each lesson shall contain enough to assist any devoted student to higher and better results.

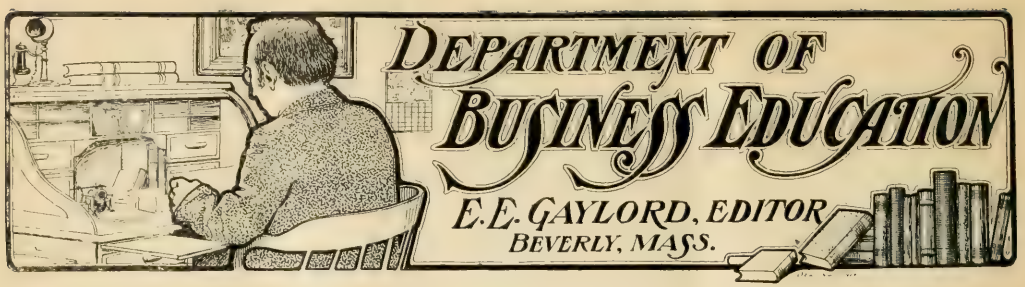
Lesson No. 1 contains all the one space letters, so by practicing on this lesson you will completely cover the letters which are used most in writing. The letters should be studied so that you may practice in the right direction. You have no time to waste on false notions concerning the construction of letters.

In letters i, u, n, m, v, w and x make the down strokes straight to the base line before you turn and establish a uniform slant for all your letters, and distinctly separate the letters in each group or word.

Follow the copy—this means in form, shade, size, slant, etc. Put in considerable time on each letter. Avoid the habit of taking up new copies before you have accomplished anything in the way of better results from your last copy. When you will once learn to stick to a copy until you can see some improvement in you work you will then be on the road to genuine success in writing.

It takes time to train the eye and muscles, so do not imagine that you will learn it in a few days, but keep at it day by day and you will become master of a good business hand within a reasonable length of time.





ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Salutatory

The Field In entering the field of special periodical literature, it is thought that this department is not necessarily poaching upon the preserves of any of the excellent journals now published in the interests of commercial teachers. They each serve their purpose admirably, but penmanship is to Business Education as a part is to the whole. Methods of teaching penmanship have been set forth in well known journals, to the benefit of hundreds of teachers and thousands of pupils. Why cannot the same thing be done for each of the other branches included in a broad business course?

Its Extent What is a broad business course? Not to go into details, it is a course including the subjects with which a man must be acquainted in order not only to record business transactions properly — sometimes called the technique of business — but also to originate business transactions. As this takes us into practically every field of human industry, the range of topics discussed in this department shall not be limited to subjects now taught by commercial teachers in either private commercial schools or commercial departments of public schools, nor yet to the departments of commerce now organizing in some of our foremost universities, for Business Education has received, in this country, practically no attention, as compared with its development in Europe.

The Business Man's View Point In order that our readers may understand the cubic dimentions of this great subject, the views of business men, as well as those of teachers will be presented. The well informed business men of this country are thoroughly awake to the importance of this factor in the great problem of future trade development. It is only within a few years that our manufacturers have gone into foreign markets to compete for business with the commercially-educated agents of German, Belgian, Austrian, French, and Italian manufacturers. The result, though astonishing to the salesmen who were used to selling goods in none but home markets, was not so disastrous as might have been expected, owing to compensating conditions.

From the Business Manager's Desk This department shall be kept in close touch with business colleges, and discussions of problems peculiar to this class of schools shall receive especial attention. Office details, relations of manager to pupils, to parents, to business men, to teachers; systematizing correspondence, names of prospective students, students placed in positions, calls from business men, etc.; methods of discipline; methods of advertising; relations to public schools, etc. — these are suggestive of what may be expected.

In General Briefly, this department will present methods of teaching, articles on subject matter to be taught, descriptions of schools and their work, and discussions of questions of direct interest to live commercial teachers everywhere. I shall welcome suggestions and criticisms.

The publishers are known to practically every commercial teacher in this country. They have established a national reputation for fairness, originality, toleration, and the catholicity of thought that is the hall-mark of a liberal mind. They have, with characteristic liberality, agreed to give to this department every possible advantage, placing no fetters upon its editor, and limiting the space devoted to the department, only long enough to test the desire of commercial teachers for a broadly representative journal.

Trusting that I may have the cordial co-operation of all commercial teachers, I am,

Fraternally,

E. E. GAYLORD.

Beverly, Mass., Aug. 1, 1900.

Business Education at the N. E. A. If the cause of business education were to be judged by the interest in the summer meeting held in conjunction with the National Educational Association, one might be excused for harboring a pessimistic view of its future.

While, in many respects, it was a good thing to hold the convention in Charleston, its being taken there doubtless had something to do with the slender attendance; for, in spite of assurances to the contrary, the average teacher was certain that Charleston was a hot place. However, the place of meeting is but an incident. Not one of the meetings with the N. E. A. has been well attended; that is, in comparison with meetings of The Commercial Teachers' Federation or The Eastern Commercial Teachers' Association.

The Buffalo meeting had a fairly good attendance, but the Milwaukee meeting was not large. The Washington gathering was, in numbers, a flat fizzle; and, although the session in Los Angeles was better attended than the one in Washington, the Charleston convention is again a practical failure.

There are at least three causes of these unenthusiastic meetings. First, there has been really no community of interest between the Business Educators' section and the N. E. A. Secondly, the programs have been made up late, or were insufficiently advertised, or were not attractive enough to induce poorly-paid commercial teachers to travel hundreds of miles to listen or take part, at a time when money is hardest to get. Thirdly, one interstate or national meeting a year is about all that the average teacher can afford to attend — the genial representatives of publishers, the editors, and the "jiners" are excepted, for of course they have "money to burn" — and, as their needs are better met by our two large, independent associations, they prefer to attend the meetings of those associations.

We suggest that the Business Educators' section of the N. E. A. be discontinued or else taken hold of vigorously by commercial teachers in the public schools, whose interests are more nearly consonant with those of the larger body.

LATER — Mr. Springer's excellent report shows that excellent papers were read — to empty seats; and the foregoing suggestion as to management was carried out.

The October Number The limitations of our space forbid our carrying at one time all of the interesting lines of work we have planned, but that only adds to the possibility of variety. Our October number will contain Mr. W. J. Amos' monthly review of periodical literature in its relation to commercial geography. This must prove of great assistance to ambitious teachers of this fascinating subject.

We shall have illustrated articles describing the work of our great private business schools, the commercial departments of some of the most important public schools and universities, and the most notable schools of Europe. The first article will appear in our next number.

"The Commercial High School Course," a singularly vigorous paper read at Charleston by Mr. William E. Doggett, Principal of the Commercial High School, Brooklyn, will appear in the next number.

Teachers of Business Arithmetic will be interested in a series of four articles on Rapid Calculation, the first of which will appear in the October number. These are prepared by Mr. Charles S. Clark, recently of Shoemaker & Clark's Fall River (Mass) Business School, now of the Rochester Institute of Science, Rochester, N. Y. Mr. Clark is a specialist in the teaching of this subject, whose work is well known both in the East and in the West.

This Number Every reader will enjoy the splendid report prepared for us by Mr. D. W. Springer, who was engaged for the purpose last spring. He is a peerless chef. He has served the savory viands in so tempting a manner that every reader will wish he had been there.

We are indebted to Mr. John R. Carnell for the concise article on "Commercial Education at the Paris Exposition." Those of us who could not be there will feel partly compensated by Mr. O. M. Powers' graphic description of the Paris Exposition.

Mr. Wm. J. Amos begins in this number regular monthly contributions on Commercial Geography. This is a very bright man's specialty. He is teaching the subject in Peirce School of Business, the largest business school in the world, in Philadelphia, the best city in this country in which to teach Commercial Geography.

Through the Paris Exposition with O. M. Powers

It is not easy to make a comparison between the Paris Exposition and our World's Fair in Chicago, as they differ widely in many respects. In magnitude the Columbian Exposition in Chicago undoubtedly surpassed the exhibition now being held in Paris. We had abundance of room for an advantageous grouping of the great palaces; we had the blue lake as a background, and the quiet lagoons to heighten the effect of the architecture. We had, in the midst of all, the beautiful Wooded Island with its natural trees, its garden and rustic scenery; we had the "Midway," which was unique and has never had a successful rival. These and many other features of our World's Fair have no counterpart in Paris. On the contrary the great Exposition of the French is crowded for room. The beauty of the buildings is sacrificed, necessarily, to a considerable degree, for lack of space to give them a good effect. A portion of the Exposition, the department of machinery, transportation, etc., is located at Vincennes, outside of Paris, several miles distant, where it is inconvenient for visitors, and loses much of its interest. And yet, in spite of its disadvantages, the Paris Exposition is certainly a grand affair, and well worth a journey across the ocean to see. The buildings are not as large as were some of those in Chicago, but they are more beautiful, and undoubtedly surpass our Chicago Fair in an artistic way. The French have most exquisite taste, and they have lavished their art upon this Exposition without stint. Many of the buildings have considerable exterior decoration in color, and in this the French excel. If any nation can mix color and secure effects, it is the French.

My visit to the Exposition was made in May, and foreigners had not yet begun to flock to Paris to any considerable extent. Indeed the exhibits in a large portion of the Exposition were in an unfinished state, many of the fountains were not completed and buildings were yet in the hands of the mechanics. And yet I was abundantly repaid for my journey to see this great triumph of art and handicraft, even though it was not entirely ready. One could take a position upon the upper deck of one of the numerous little passenger boats that ply up and down the Seine, and, starting from the Place de la Concorde, ride down the river between the two rows of palaces lining the banks, and enjoy a scene of a lifetime. The shifting panorama of gilded domes, minarets, and stately palaces, among which stands our own beautiful United States building in white and gold, with "Old Glory" flying from the flagstaff, is enough to stir the enthusiasm of the most indifferent tourist. After passing the bend in the river we find ourselves between the Trocadero on one side and the Eiffel Tower on the other, with a broad, handsome stone bridge spanning the river and connecting the two esplanades, over which pass the multitude of sight-seers, French, German, English, American, Christian, Jew, Turk, and heathen.

The art department will no doubt greatly surpass our American Exposition, for the reason that many of the finest works in painting and sculpture in France and other parts of Europe, were not sent to America, on account of the distance and risk. These priceless treasures of art are to be seen in the Paris Exposition, and one could spend days in the department of fine arts alone. Two beautiful palaces have been erected for the art display, and these buildings will remain after the Exposition is over, a permanent addition to the architectural wealth of the French capital. It would be folly to attempt to give anything like a description of the Exposition in a brief article such as this must be, and therefore I will omit the thousand points of interest and notice at once the Educational department which will probably interest readers of the PENMAN-ARTIST AND BUSINESS EDUCATOR most. The United States educational exhibit is situated in the gallery of one of the great buildings on the Champs de Mars, very near the Eiffel Tower. The entire space occupied is about one hundred feet long by fifty feet wide, all of which is surrounded by a handsome enclosure of wood painted in ivory color. This space is then divided into several rooms in order to increase the wall surface, and ranged about these rooms, against the walls, are the exhibits of the various colleges and schools of this country, probably two hundred different schools and institutions being represented.

The space for the entire educational exhibit of the United States being too small, by at least half, the space allotted to Commercial Education is likewise entirely inadequate to make such a display as we believe the importance of our work justifies. The six commercial schools participating in this department of the exhibit are, The Packard School, Albany Business College, Spencerian Business College, Cleveland, Healds Business College, San Francisco, Soule's Commercial College, New Orleans, and the Metropolitan Business College, Chicago. The exhibits consist, necessarily, of students' work in penmanship, book-keeping, typewriting, etc., bound in book forms for the convenience of visitors. In addition to this are photographs of the exterior and interior of the buildings of several of the exhibiting schools, the whole conveying in a fairly satisfactory manner, much information about the equipments, scope, and work accomplished by the American Business Schools. Considering the limited space allotted us, the Business College exhibit compares very creditably with other parts of the exhibit in attractiveness and interest.

While in Paris, I took occasion to visit the Ecale des Hautes Etudes Commerciales (High School of Commercial Studies), an institution founded by the Chamber of Commerce. About two hundred students (males only) were in attendance. The course covers two years. Tuition 1000 francs per year. The course covers such sciences as chemistry, metallrgury, mathematics, navigation, political economy, etc., while bookkeeping occupies a subordinate place, shorthand is taught to a limited extent, and typewriting is not taught. The school is something of the nature of a polytechnic institute with pretentions to commercial branches. Where the stenographers and typewriters of Paris — and there are necessarily quite a large number — are educated, I am at a loss to know. As an indication of the value which the French place upon that absolutely essential instrument, the typewriter, I may state that the entire space allotted for the exhibit of typewriters was not more than fifteen feet square. The Remington company had five machines placed one above another, for want of space to exhibit them otherwise, and yet near by, a French publisher who probably does not sell five thousand dollars worth of goods outside of France in a year, is given more space than all the typewriter companies.

American Commercial School Exhibit at the Paris Exposition.

In the Educational Exhibit of the United States at the Paris Exposition of 1900, the Commercial Education of our country makes an important showing. Although the space allotted to each educational specialty is necessarily small, yet, within the limit assigned to our work, is given a very clear and creditable presentment of the distinctive features of business education as conducted in America.

Early last year, Mr. Howard J. Rogers, who has general charge of the exhibit for education and social economy, expressed a desire for a worthy presentation of commercial education and appointed Mr. John R. Carnell of the Albany Business College to act for him in collecting and forwarding proper material. Mr. Rogers desired that as wide an area of country as possible be represented in the work shown, and in accordance with this desire, the following schools were chosen: The Packard Commercial School, New York; Albany Business College, Albany, N. Y.; the Pierce School, Philadelphia; Metropolitan Business College, Chicago; Spencerian Commercial School, Cleveland; Heald's Business College, San Francisco; and Soule's Commercial College, New Orleans. The material exhibited consists chiefly of students' work in bookkeeping, arithmetic, penmanship, correspondence, commercial law, shorthand and typewriting, together with photographic reproductions of views of the various school buildings, school rooms and equipment. Most of the students' work is bound in handsome volumes, and the pictures, ornamental specimens, etc., are mounted on large cards and displayed in a wing-fan frame, similar to those used for school displays at the Chicago Exposition. Each school in sending the actual work of its students has intended thereby to give a complete representation of its course of study, and so any interested visitor to the Exposition may be able to trace the course of a student's work in any department or in any branch of study, from the time he enters an American Business College, until he graduates. No competition in the exhibit is intended, the aim of all the schools being to do honor to the cause of Business Education in America, by showing clearly and practically what the students in the respective schools have done and are regularly expected to accomplish.

Now that these chosen schools have undertaken the labor and incurred the expense of preparing the material, not for any substantial benefit to themselves, but for the purpose of worthily representing the cause of business education in general, it is to be hoped that all of us who are privileged to visit Paris this season, will show a corresponding interest by studying carefully the similar exhibits of other countries, as well as our own, and later give to the cause here the benefit of any new ideas and improvements which may result from such examination and comparison.

Convention Notes

Business Section N. E. A.

D. W. SPRINGER, ANN ARBOR, MICH.

The Charleston meeting of the N. E. A. was the smallest in attendance of any since the Saratoga meeting in 1892, but what it lacked in numbers it more than made up in quality. It was the frequently expressed opinion of those who are regular attendants that a larger number of prominent educators were present than usual. Two causes were assigned for the small crowd. The hot wave which overspread the entire country the week previous to the meeting kept many, who had already made plans to attend, from attempting the trip. In Michigan, less than half of those who engaged reservations act..ally went. The attendance from the territory immediately benefited by the meeting was the smallest in the history of the Association. Charleston was selected because it was felt that much missionary educational work could be done and the leaders in the South pledged a membership from the southern states of 5,000, less than 500 of whom favored us with their presence.

The new President of the N. E. A. is Dr. James M. Green, Principal of the State Normal School, Trenton, N. J. On being introduced to the audience at the closing session, he indicated three points at which our educational system needed strengthening, the second of which was stated as follows: "Our land is more and more becoming a distinctly commercial land. Our exports are now entering the markets of all the nations of the world, and he who interprets the national thought must recognize that it is largely upon commercial enterprises. Yet it is true, as will appear if we study the curricula of the schools, that economic and commercial branches are rarely set for instruction in any thorough manner. What is the meaning of price and value? What is the meaning of co-operation and what are its possibilities? What is the meaning of corporation? What are its advantages and what are its dangers? These, and similar questions, are not sufficiently answered to the youth of our land. Those who observe our great social agitations cannot help feeling that whatever may be the virtue of the questions involved, more light is needed."

The officers of the Business Section for the ensuing year are: President, William E. Doggett, Commercial High School, Brooklyn: Vice-President, Williard J. Wheeler, Birmingham Business College, Birmingham, Ala.; Secretary, Edward W. Stitt, Principal School No. 89, New York. In conformity with the custom of the other sections, the program will be under the direct supervision of the President.

For the first time in the history of the N. E. A. one of the sections — Physical Culture — failed to hold a meeting, owing to the fact that none of the officers or persons who were to give papers were present. It was reported that only one member of that section was in the city, and he lived there. The Business Section was handicapped in that none of its officers was able to be present, but no section in the entire Association was more fortunate in carrying out the program as originally published. Of the fourteen persons assigned places on the program, only two disappointed us. This speaks well for the care with which the program was arranged by Mr. Stevenson.

* * *

Several signs attracted the attention of the visitors. Three are worthy of mention. On the road to Magnolia Cemetery a large signboard informs the passer-by that a certain firm "furnishes funerals for societies."

n enterprising merchant, evidently thinking to draw attention to his wares by a unique device, announces "Hot jokes on ice." The most astonishing notice was that displayed in front of an up-town joint kept by an old negro woman and her young husband: "Edyucashunal Caffay," was the trade mark adopted by the enterprising restaurateur. In the window appeared this notice: "Cheap rates for de teachers; regular meles fifteen cent, but them wot has soup cant hab no pudden."

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The opening session of the Business Section was called to order by ex-President D. W. Springer, owing to the absence of the officers. A. L. Stokes, President Richmond Business College, Charleston, was made Chairman, and Allan Davis, Principal Business High School, Washington, Secretary. Fifteen States were represented by the following persons:

J. V. Mason, Charleston, S. C.; J. Alex Moore, Montevallo, Ala.; J. B. Humphries, Jr., Charleston, S. C.; William E. Doggett, Brooklyn, N. Y.; C. W. D. Coffin, New York, N. Y.; Jas. B. T. Demarest, New York, N. Y.; Edward W. Stitt, New York, N. Y.; W. W. Fry, DeLand, Fla.; G. M. Smithdeal, Richmond, Va.; E. B. Seymour, Detroit, Mich.; C. G. Moore, Springfield, Ill.; Richard W. Massey, Columbus, Ga.; Williard J. Wheeler, Birmingham, Ala.; J. B. O'Neall Holloway, Bellwood, S. C.; H. M. Rowe, Baltimore, Md.; F. L. Haeberle, Fairbault, Minn.; James S. Heyward, Columbia, S. C.; Cheesman A. Herrick, Philadelphia, Pa.; D. W. Springer, Ann Arbor, Mich.; Woodford D. Anderson, Vermillion, S. D.; J. H. Francis, Los Angeles, Cal.; C. B. Hatfield, Paducah, Ky.; N. M. Banta, Chicago, Ill.; Ida McNeill, Charleston, S. C.; Allan Davis, Washington, D. C.; A. L. Stokes, Charleston, S. C.

The above list shows a greater territory represented by those enrolled than has the registration at any other gathering of business educators in many years. New York to California and Minnesota to Florida, is a combination hard to beat.

* * *

Many of the delegates embraced the opportunity offered of making an original investigation of the State Dispensary System which South Carolina enjoys as the result of the vigorous efforts made by ex-Gov., now Senator, Pitchfork Tillman. Many things were found in its favor, although it must be admitted that it has not entirely succeeded in doing away with the evil effects of the liquor traffic As the profits of the dispensary are turned into the State and county treasuries, it is the only state in the Union where a man can systematically lessen his taxes by patronizing the bar. Bar, did I say? Dispensary is the proper term for, except in the blind tigers, which are operated in some of the larger cities in violation of the law, all that you can do is to buy a bottle of your favorite beverage, and take it with you to the place where you desire to quench your thirst. Drinking is not allowed on the premises. The general sentiment was that the scheme had diminished the amount of crime directly traceable to the liquor traffic. It seems doomed to an early death, however, unless two changes are made in the law as it now stands. The profits that go to the county are carried to the educational fund and are used in fostering schools. This feature of the law is becoming more distasteful every year to the better class of citizens and they are demanding a change. The whole scheme has been made a vast political machine to such an extent that the statement was frequently made that it was impossible to get any person who had any standing outside of the political ring to accept any position connected with the system. When the law was first passed, business men could be induced to accept places on the various Boards, but not so now.

Ordinarily, addresses of welcome are uninteresting and commonplace. Not so those at Charleston. The historic memories of the place were largely used in the opening exercises of the general body. Our late war with Spain has changed the feeling of the average Southerner toward his Northern brother. That opening meeting was a patriotic love feast. The speeches, by representatives of both sides of Mason and Dixon's line, were full of patriotic sentiments and were received by the audience with overwhelming enthusiasm. Yankee Doodle, Dixie, and America were each rendered by the First Artillery Band amidst scenes as are seldom witnessed by the average schoolmaster. The welcome accorded the Business Section was especially cordial. Mr. Stokes, in his remarks upon taking the chair, after a few well chosen words of welcome, said: "The business man of today cannot afford to teach his employes what to do, and bear the losses sustained from their acts while learning, because while he is doing this his competitor is getting the better of him. He wants employes who know what to do; employes who can assist him in conducting his business; employes who will be a help instead of a drawback." Mr. J. M. Seignious, President of the Charleston Cotton Exchange, gave a very chivalrous address on behalf of the business interests of the city. A quotation from his speech will indicate its general character. "On the great clock of time there is but one word — 'now.' In this age of enlightenment, progressiveness, and sharp competition, the seizing of opportunities and turning them to account, bending them to some purpose, is a great secret of success. You are presenting these opportunities in your daily work to the seeker of knowledge and preparing the mind for the battle of life; and to you we say, wherever and whenever we meet in the future, the kind hand of friendship will be extended, and the floodgates to our hearts will be thrown wide open."

Mr. Cheesman A. Herrick, Commercial High School, Philadelphia, treated the subject, "The Content Educational Value of the Curriculum for a Secondary School of Commerce," from the standpoint of one who has high ideals as to what the school can do for the youth in a practical way. After referring to the struggles for recognition in the educational world of other interests, he said: "Scientific and industrial education have won their battles, we need not discuss them, but a new claimant now presents itself for educational recognition — a claimant

that reckons with a new vocation—that seeks to apply science and culture to another set of social activities. We should have less regard for the old, we should have less hope for the future, if the new were not challenged and discredited. Education for business life—and the terms are used in a broad sense, meaning both education and life—is just now awaiting the statement of its case." The speaker showed that higher education could properly deal with any subject, while it was almost universally conceded that the element of vocation should enter very slightly if at all into the elementary school. A detailed discussion of the subjects which should constitute the course of study was made, which showed that the writer approached the curriculum from the standpoint of the political economist.

Should our Colleges and Universities Educate Men Especially for Business? Woodruff D. Anderson, Department of Commerce, University of South Dakota, said in part: "This question resolves itself into two questions: (1) Should young men receive higher commercial education? (2) Should this be given in colleges and universities in preference to special schools? Statistics collected by John Carlton Jones and H. E. Kratz and the speaker, show 50 per cent. of professional and 25 per cent. of business men are college men. Only one man in one hundred is college trained. Thus we see a business man's chances of success are increased twenty-five times by college education, while a professional man's chances are increased fifty times. We have only seen one side. Mr. Carnegie and Mr. Clews both think young men are better without a college education if they intend to be business men. Many first-class business men tell the boy to go to work instead of school. A Greek maxim says: 'Teach the boy what the man needs.' Farragut, Hannibal, Alexander, Napoleon, Carnegie,



WOODFORD D. ANDERSON.

Wanamaker, Gould, Rockefeller, were trained from boyhood for their work. Our great financiers are not college men. Indirectly college education affects everybody. Herbert Spencer tells us that the function of education is to prepare for complete living. Of the boys who enter college, one-half go back to the farm; one-fourth go into business. These boys are not offered preparation for complete living. This is the age of the business man and he must be educated for his work.

The United States, by natural resources, France and Germany, by their technical and commercial schools, are gaining in exports, while England is falling back. To be a commercial nation we must produce and distribute. Economics may give the laws of production, but does not treat the 'machinery of commerce.' The industrial schools will teach production, but the commercial schools must teach distribution. Business schools prepare men for office work. Commercial high schools prepare for local managers and salesmen. The colleges and universities must prepare financiers, corporate managers, foreign agents and consuls. If the government controls the corporations, the managers will be needed just the same. The United States manufactures one-half as much as all Europe does. Our factories are increasing rapidly. We must have better salesmen to dispose of the goods. Our consuls must have better education. Natural ability and political service do not prepare for diplomacy. Germany, Belgium and Austria require consuls to be graduates of commercial schools. We must do the same, if we would compete with them.

The second question is: Should this higher commercial education be given in our colleges and universities in preference to special schools? If the course is to be planned and taught by classical or scientific professors, it will be a farce. If it is planned by educational business men and taught by specialists, it will be a great success. Farmers and business men support both State and private colleges. They have a right to demand business education for their sons. Commercial courses must be added to colleges to keep women from outnumbering the men in college. Large expense can be saved by letting commercial students attend some classes already in the colleges and use the college libraries and apparatus. Both classical and commercial students will be broader and better for this association.

Commercial education combines meditative and active enjoyment. It unites trade, business and professions. It marries art and industry. Inventions have intensified man's life. This education will increase his power of activity. It will do more than anything else to make business stable and destroy illegitimate methods of advancing and lowering prices of products."

* * *

Willard J. Wheeler, President Birmingham Business College, Birmingham, Ala., presented one of the best papers of the meeting on "On the Study of Advertising, as Applied to Business Colleges." He spoke of the liberality of the advertising of business schools as compared with others. He thought newspapers giving special write-ups, program advertising, etc., very unprofitable, but commended the use of newspapers and magazines with an established circulation, novelties, and personal influence of former students. He believes in publishing a good catalogue and a live school paper. Mr. Wheeler evidently understands how to promote the interests of a good business school.

"The necessity for advertising any business, or any profession, is generally recognized, and all professional men and all business men advertise; if not in the public prints then in other ways, for all publicity is advertising. The business college has ever been the most liberal of all the school advertisers, and to this fact is largely due the success of these colleges, for by this means the advantages of a business education have been placed before the fathers and the mothers of this country, and as a result we find these schools in every city of importance, and the schools full of students and prosperous. These satisfactory conditions are due primarily to the fact that the business colleges have given the business training needed.

A business college is, first of all, an educational institution, but having secured good teachers and having arranged the proper curriculum, the progressive business college man naturally advertises.

All advertising that pays is good advertising. There are many kinds of advertising, however, which do not return 10 per cent. of the amount expended. Among the



WILLARD J. WHEELER.

most popular of these unprofitable mediums is the fake newspaper, which makes a specialty of write-ups. All program advertising is another poor way of spending good money for advertising. No one can say just what methods will pay. We must all make some experiments.

Advertising in newspapers and magazines of known circulation is the very best means that the school advertiser, as well as the general advertiser, can employ. These journals go direct into the hands of the people and the advertisements, if properly written and displayed, are sure to be read.

Novelty advertising, or the sending out of calendars, rulers, etc., is a very good adjunct to newspaper advertising.

Personal advertising must not be overlooked. Above all other forms of advertising is the good word spoken by a present or former student. If we do good work in our school rooms our schools will flourish, but they will flourish much more if we do good work and advertise.

Before commencing advertising of any kind the college should prepare its catalogue, which should be a true representative of the school, as complete as possible and typographically perfect. The catalogue must be supplemented by personal letters, booklets, leaflets and pamphlets.

Every college should publish a paper, monthly or quarterly. This is the best paying of all the advertising mediums. Among other good mediums are cards in the street cars and an occasional use of outdoor signs.

Advertising is not an exact science. Some will succeed and some will fail. The subject of advertising is a great study, and no one man knows all about it, and, however much a man may know about the subject, what he does not know would make a larger book than what he knows.

In conclusion, have a good school to advertise, and advertise it, and if you keep everlastingly at it, success is yours."

One of the unusual features of the Charleston meeting, so far as the Business Section was concerned, was the fact that all of the speakers had carefully prepared addresses on the topics assigned them. This was even true of those who were to lead in the discussion. Mr. Smithdeal, Pres. of the Business College, Richmond, Va., followed Mr. Wheeler with a number of good ideas on advertising. Allan Davis, High School, Washington, D. C., opened the discussion of the papers by Messrs. Herrick, Anderson, Doggett and Rowe.

W. W. Fry, Business Department John B. Stetson University, DeLand, Florida, followed Mr. Haeberle with one of the best papers of the meeting.

The paper read by W. E. Doggett, Principal Commercial High School, Brooklyn, will be printed in full in the October number of this journal.

"I consider that the two greatest essential elements of modern business penmanship are legibility and rapidity. These two are blood relations and cannot be separated in the discussion of this subject. So far as my knowledge goes there is not a copy-book published that will teach both of them. The copy-book plan cannot reach the permanent demand of the public until it can give the pupil a movement so that he can obtain a handwriting which he can take with him through life without change. That handwriting which is executed with freedom and without effort, using all the natural writing muscles of the arm, is natural and practical. I have the first to see, thus executed, that was not sufficiently legible for any purpose for which writing is used. As to the business college graduates, we find that they use an arm movement, and that the writing and movement used out of school is practically the same as that used in the rooms of the business college."

"Essentials of Modern Business Penmanship," was the topic assigned Mr. F. L. Haeberle, of Fairbault, Minn., formerly of Polytechnic Institute, Brooklyn. He emphasized the importance of individuality in making letters, spoke of some causes of illegibility, expressed his lack of sympathy with the "run-to-seed" movement theory, and urged wide spacing rather than excessive practice on oval exercises. The paper was a very practical one, and was heard with much interest.

"What are the essentials of modern business penmanship? The first essential I wish to mention is, as of old, legibility. We cannot get away from this. The sole object of writing is to record our thoughts in such a manner as to recall them readily. But, while legibility still holds the first place in importance, the degree of legibility has undergone a marked change. When we speak of legibility now we do not mean absolutely accurate and painfully drawn-out letters. Every letter should be formed accurately enough so that it is unlike any other letter. Each letter in the alphabet has at least one strong mark which sets it apart from every other letter. Point out and emphasize that mark, and little or no time needs to be devoted to form study. Take 'a' as an illustration. The only other character which resembles it and which causes illegibility is 'o.' The cause of the illegibility is in the omission of the straight down-stroke. If we show the student that the last part, three strokes, in 'a' are merely the letter 'i' he will never confuse 'a' and 'o.' Point out in a few words that part which gives a letter its individuality and use the writing period for writing. Ease of writing, which is given as another essential, is the outgrowth of a free movement; it is the test of the proper movement. The hand becomes tired and cramped because the muscles used are too small and too weak. Various methods have been employed to develop this much-prized muscular movement. I have no sympathy with the run-to-seed movement theory. Like all good things this has been abused. The greater part of the practice period should not be spent on intricate and meaningless movement exercises. As a great deal of time is wasted in the practice of the letters alone, so likewise in the practice of useless movement exercises. I never knew a student who could not, after a very short time, use this movement in words and sentences, provided wide spacing was used. Oval exercises are useful, but they should not be used exclusively. The student should be taught as far as possible and as long as possible along the line of the work which is expected of him in actual business life. Begin with wide spacing and the proper movement is used immediately, then by degrees lessen the distance between the letters until the correct spacing has been reached. Connected letters form also excellent movement exercises, indeed they should, to a large extent, take the place of movement exercises. But by far the greater part of the time should be devoted to the practice of words and sentences. We must continue with our own style. We have nothing to learn in writing from abroad. To preserve it as a national writing and to press the national stamp deeper upon it we need but to adhere to the essentials of good writing; legibility, rapidity and a suitable style, and we lead the world in writing as we do in commerce, invention and civilization."

Principal Edward W. Stitt, of New York, had made a careful and painstaking study of the subject which he presented, "School and Business Arithmetic."

"A careful review of the requirements in arithmetic of thirty of our prominent cities shows that in many cases the present demands are altogether excessive. Such subjects as partial payments, compound part-



EDW. W. STITT.

nership, cube root and equation of accounts are unnecessary to most of our pupils, and, therefore, should have no place in our elementary schools. I find, however, that in 53 per cent. of these cities compound partnership is still required; in 47 per cent., partial payments is permitted to waste the time, which might better be employed in different directions. Other percentages are equally startling and seem to demand a radical change, which shall lead to minimum requirements more nearly in accord with practical life. Statistics prove that out of one hundred children only four reach the high school, two the college and the rest engage in business. The welfare of the many must determine correct minimum requirements for all. In an effort to discover what the business world would demand in arithmetic I sent nearly a thousand letters to representative firms in New York asking for information and suggestions along these lines. The experiment was made practical, rather than simply theoretical, by the co-operation and endorsement of a number of leading merchants and bank presidents. A large number of replies have been received and their careful analysis and comparison lead to some fair generalizations. Forty-four per cent. of the writers strongly urge that there is no need for any arithmetic beyond the fundamental rules and common and decimal fractions. The information from the replies was classified under the head of Mechanical Aids and Processes of Solution. Under the former the following were especially noted: Importance of decimal points, legible figures, use of interest tables, accuracy and speed, short cuts, multiplication table to 20 x 20, familiarity with English money. Under process of solution only brief reference can here be made In interest the old 6 per cent. method has been superseded by the 'bank method' or by the 'sixty-day method.' Wholesale merchants agree that ability to calculate interest quickly and accurately and to handle trade discounts to advantage constitute the necessary equipment outside of the fundamental rules. In the main the methods of mechanics accord with those used in school. Technical solutions have been evolved in all the trades, which seem not to be applicable to school. The importance of approximating results leads many writers to insist that teachers should require that prior to the solution of the problem the scholars should attempt to approximate the answer. Many firms complain bitterly of the inaccuracy of their clerks. The importance of mental arithmetic was strongly urged, many desiring that half the work in schools should be mental. To briefly summarize, the following are recommended: (1) Reduction of the requirement. (2) Importance of drill and review. (3) Demand for practical work. (4) Decimal and common fractions are most important. (5) Accuracy and speed are co-ordinate essentials. (6) Constant attention to rapid calculations. (7) Harmony between school and business methods."

H. M. Rowe, of Baltimore, told of some of the Advantages and Difficulties of Introducing the Commercial Branches in Grammar and High Schools. He dwelt especially upon the latter, holding that most people were willing to admit the first part of his topic; could the second part be successfully overcome? Those enumerated were: (1) Inability to convince those in authority that the commercial branches to be taught successfully must be handled differently from the usual public school branches. Prof. Kennedy's "Individual Instruction System," in operation at Batavia, N. Y., in which two teachers are assigned to one room, one conducting recitations and one giving individual instruction, was recommended. (2) Recitation periods are too short for the best work in book-keeping. If possible, two consecutive periods should be assigned to that subject. (3) Employment of incompetent teachers in commercial branches. The

equipment and training of these teachers should be on an equality with that of any other teacher of any other branch in the public school curriculum. (4) Use of out-of-date texts on the subjects taught. It is folly to teach book-keeping unless all the



DR. H. M. ROWE.

business papers are used, as they are as much a part of the material equipment as the ledger, journal or cash book, and it is impossible to give the student a practical knowledge of accounts unless the records are made from the business papers.

Next year's meeting will be held in Detroit or Cincinnati, probably the former. Both cities are centrally located and a large attendance is assured at either place. Business educators, especially those engaged in public school work, and the numbers is increasing each year, cannot afford to overlook the advantages accruing to the profession from the Business Section of the N. E. A. While it is not as large an organization of business educators as the Federation or the Eastern body, it is nevertheless true that it has done more to bring the cause of commercial education to the front than has any other one agency. Its meetings are held in various parts of the country and in every instance the locality where the meeting was held has been benefited. Its proceedings are published with those of the other sections composing the Association and each member not only receives the papers of his department but those of all the other thirty odd sections. In turn this brings the papers read in our section to the notice of the most prominent educators in the land, and I have been surprised in talking to many of them to find that they have been following the discussions that have taken place in our body, with a great amount of interest. The annual membership fee is $2.00 and it would be a good investment for every commercial teacher to take out a membership. An extra $2.00, paid once for all, will place your name on the roll of active members. The advantage of active membership is that you receive all the literature published by the Association from time to time, and your membership will not lapse as a result of forgetfulness on your part, for the Secretary will annually remind you that the yearly dues are payable before Sept. 1, if you were unable to attend the meeting. Membership fees should be sent to Irwin Shepard, Secy. N. E. A., Winona, Minn.

Commercial Geography.

INTRODUCTORY NOTES AND COMMENTS.

When the editor of the Business Educator secured my promise to prepare a monthly review of the latest and most important developments along the line of Commercial Geography, I had not arranged for a nomadic existence of two months among the wilds of Jersey; neither had I any hint that the mercury would make a jump which would put the oldest inhabitant out of business. As it is, I can give my readers only a few suggestions of the things to come, in this department.

With the opening of the school year, the subject of Commercial Geography will be found in more class rooms than ever before. To tell the truth the subject has been there all the time, but the majority of our friends have failed to see it.

This subject is very unlike any other branch in the curriculum. It is never started at the beginning, and like the great world of which it tells us so much, it runs on forever. Text-books that tells us truths to-day, are worthless to-morrow, and the only thing left for the teacher and student is to read, read, read; choose, choose, choose; reject, reject, reject.

Our plan is to give a review each month of all the leading periodicals, containing items of interest to the student of Commercial Geography. By means of this review the student will be enabled to form some idea of the question discussed, and at the same time have placed before him the name and page of the periodical in which such item is found.

To the teacher we propose to give, from month to month, a short discussion of ways and means by which these items of interest may be arranged in order and presented to a class in a logical, convincing manner.

Any up-to-date teacher will admit that the greatest need of our pupils is to be so led that they, and not the teacher, will do the reading and thinking, while the teacher directs. No subject can be made of more interest to a class than Commercial Geography, if the teacher will merely guide, and let the pupils do the work of research. At the present time, China is attracting the attention of the world. Now, there is no reason why a teachor should do more for a class than to suggest the subject of China, and then give individual members of the class the various items of interest to look up and report in class. One boy is called upon for "location," another for "physical outline," another for "climate and causes," another for "products and methods of production," another for "transportation," another for "reasons for present conditions," etc.

Note books should be used in class and a careful record kept of all items of importance should be kept.

In cities where it is possible to visit the manufacturing concerns, it is well to take the class through the various departments, and have the details explained by a competent guide. I have never found the least objection to a class visiting a manufacturing plant.

The proprietors will usually show every courtesy and furnish a competent "guide." When the students start on a visiting trip they should provide themselves with note-books, and keep a careful record of the various processes of manufacture, and, if possible, secure samples of the articles in the various stages of manufacture. These may be classified afterwards and used to form the nucleus of a school museum.

After the visit, the pupils should be required to prepare reports, telling as far as possible the various processes of manufacture. I might suggest also, that, as the class advances with the work, various members should be required to bring in specimen of the product under consideration.

All of these specimens can be neatly arranged, and in time will become exceedingly valuable.

In the case of textiles, for example, samples of cotton, wool, hemp, flax, etc., can be secured and placed upon exhibition.

In my own work I have had pupils visit a cotton mill, for example, and secure specimens, and we would then get a large sheet of bristol board and arrange the specimens, giving a short description of each specimen. These descriptions are written on the typewriter and pasted beneath the specimen. The chart is then hung in the room and becomes at once an incentive to good work.

I have found, also, that a good many teachers have trouble in securing good maps, especially of our own country. School Boards will not always furnish them, and so we must provide for ourselves. Every school in which Commercial Geography is taught should be furnishsd with a few good maps showing the routes of transportation, areas of production, and locations of industrial centers.

By writing to the Department of the Interior at Washington, you can secure first-class wall maps of the United States, and then you can take some water colors and mark the areas of production, chief cities, etc.

Frye's School Geography will give yon some good ideas along this line. Secure three or four maps, and color them to show the areas of production. This will greatly assist you in your work.

Lastly; We want to make this department of real help, and to this end we invite correspondence. Ask as many questions as you like. Let us tell you the books to read outside of the periodicals we shall discuss. Make up your mind to do your best, and if we can help you, command us.

Fraternally,

WM. J. AMOS,
Peirce School, Philadelphia.

With the Compliments of the Postman

Canada is losing some of her excellent commercial teachers. Messrs. Nickerson & Enler, who recently purchased the Williamantic Business College, Williamantic, Conn., are recently from the Dominion.

* * *

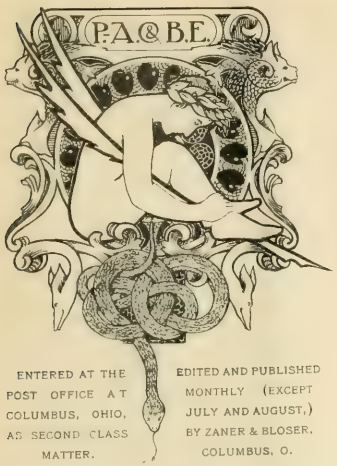
J. C. McTavish, commercial instructor in the Haverhill (Mass.) High School, spent his vacation in Canada. Mr. McTavish has a well-equipped room for his work, and his first year in the public schools has produced excellent results. * * *

Our readers will all sympathize with Mr. O. M. Powers, whose son, eleven years of age, was stricken with brain fever in Edinburgh, where he died June 23d. The body was brought back to Chicago, where the funeral was held July 11th. To this genial friend of commercial teachers everywhere the thought of the Paris Exposition will always recall one of the saddest experiences of a lifetime. * * *

W. W. Petrie, recently private secretary for E. H. Hunter, president of the Iowa National Bank, Des Moines, Iowa, has been elected to teach shorthand and typewriting in the Beverly (Mass.) High School.

* * *

[For want of space we have been compelled to omit in this issue, some very timely and terse items. Z. & B.]



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A Word to Our Readers.

Since publishing the May-June number announcing the enlargement and improvement of the P.-A. & B. E., we have received many letters of congratulatory expressions and pledges of support, and best of all, many subscriptions with the necessary one dollar accompanying them. These have all been thankfully received and highly appreciated. We shall endeavor to further evidence our appreciation by publishing the best paper within our means and ability.

If you are in sympathy with the cause for which we labor and which we love so well; if you desire better writing on the part of the many and fine-art writing on the part of the few; if you are in favor of more practical and effective education; if you are in sympathy with better art; if you favor dignified discussions along the lines of methods and reforms; if you believe in broadness rather than narrowness; if you believe in giving all sides a hearing without surrendering conviction for policy sake; we most cordially invite and welcome your moral, intellectual and financial support. We need to receive from you words of cheer or criticism, whichever you believe we most need so as to further the good cause. We need contributions from your brain and specimens and illustrations from your hand. We also need all the subscriptions you can send. Be sure to write for our special offer circular and club rates.

It takes enthusiasm, money, brains and lots of work to conduct a good paper. We hereby pledge you our best efforts for the year. Forward and upward is our motto.

The Ohio Association

The meeting in Sandusky, September 28 and 29, ought to be a notable event. The time, the season, the place, all combine to make the meeting a success. Then there are the reduced railroad and hotel rates with Lake Erie thrown in—what more do you want for your money? The truth of it is, these are but side issues. Important, numerous, and pleasurable as they are, it is the program that is "the real thing," thanks to the hustling chairman of the Executive Committee and to the unselfish services of those who accepted a place thereon.

Come let us reason, eat, boat, and paddle together. By so doing we will be bigger hearted, broader visioned, and more progressive and enthusiastic.

Give Us a Thorough Clubbing—If you Think we Deserve It.

We believe we have been and are, and we intend to continue, laboring about as zealously and unselfishly as most mortals do in the interests of good writing, practical education, and modern art. For such services, which have been pleasant rather than profitable, (though pleasure is the very essence of profit), we believe we deserve a clubbing. The question is, do we deserve it? and if so, will *you* give us your share of it? Write us for special rates if you do not know them.

Some Good Things

We have in type two excellent articles for the following numbers of THE PENMAN ARTIST AND BUSINESS EDUCATOR as follows: "Vertical From All sides," by Mrs. Jennie C. Downend, Supervisor Penmanship, Mansfield, Ohio, and "Changing From Slant to Vertical; Backhand—Cause and Cure," by J. F. Barnhart, Akron, O.

Beautiful and practical specimens of Penmanship, Drawing, etc., await their turn to delight you.

Teachers, Principals, Proprietors.

We ask that you show your pupils THE PENMAN-ARTIST AND BUSINESS EDUCATOR. Explain to them its work—penmanship, art, and practical education. Emphasize the fact that it is published to further their interests—to aquaint them with the latest and best in the subjects named from the best talent in the profession. Announce the subscription price and what you can secure it for, and we will be thankful for the results.

A Flood of Postal Cards

The last number of THE PENMAN AND ARTIST was intentionally delayed a short time, the object being to more evenly divide the time between its appearance and the issue of this, our first monthly number.

This occasioned a flood of postal cards containing inquiries regarding it, which go to show that subscribers look forward to the receipt of the journal with considerable eagerness. Of course, this is very gratifying to the publishers. All publishers are glad to know that their journals are anxiously desired.

From this on we shall endeavor to mail as near the first of the month as is possible, so that all subscribers will have their journals by the tenth of the month. Persons who fail to receive it by that date will oblige us by sending notice to that effect. While those who have in charge the addressing and registering of names are extremely careful, still mistakes will occasionally creep in. We always promptly correct same, however, when notified.



Palmer, Penmanship and Psychology

EW are favored with the faculty of originality. It is easier to criticise than to create. That is why we have so few real leaders and so many who are always ready to pick flaws.

Persons who know Mr. Zaner, senior editor of the PENMAN-ARTIST AND BUSINESS EDUCATOR, or are at all familiar with his work, know that he is a creative genius—that although still a young man, he has already contributed to our cause an immense amount of the most original, helpful, and inspiring work. Book after book of the very highest order has come from his hand and brain, until now he has touched with an unusually versatile skill almost every branch of penwork—from the most practical, rapid business writing to the most artistic and difficult pen drawing.

Thousands have written thanking him for the help and pleasure he has given them, some deriving benefit from his skill as a penman and artist and others from his instructive, thought-provoking literature. Many hundreds of pupils are also ready to testify with skill or word as to the value of his instruction.

But he has gone farther than the limits of the pen. Naturally a lover of nature, he could not resist the temptation to sketch and paint her, so that she now claims a portion of his time. As a result, gems of landscape, etc., in colors are now springing from his efforts in this direction at the rate of two or three a week, some of which, according to old professional artists, show much more than usual talent.

Being penman, artist, teacher, author, a systematic student and reader of books, he is so busy executing work planned ahead that just at present he has no time left to reply to some of his critics.

A NEW SERIES OF LESSONS

Parenthetically, I might add that with this number of our journal he begins a course of lessons in practical business writing, which, if I mistake not, will attract wide attention, and which will no doubt be followed by a very large number of students. It certainly is a rare opportunity to receive his most careful instruction and his latest and best efforts in the way of copies.

A decade ago Mr. Zaner wrote a work entitled, "Zanerian Theory of Penmanship," which is just now receiving critical attention at the hands of Mr. Palmer, editor of the *Western Penman*, and Mr. H. C. Beatty, a contributor. Mr. Palmer has seen fit to criticise so freely and often other efforts of Mr. Zaner that it is now to be expected that as fast as Mr. Zaner creates Mr. Palmer will criticise. And when he hasn't anything late to criticise he will criticise something old, for criticise he will and criticise he must. It seems he simply can't help it, and it's well that some one can accommodate him.

INTELLECTUAL SCRAPPING

In order to help matters along a little I thought best to take a hand, for I confess that I, too, occasionally enjoy a little intellectual scrapping match, especially when all is said and done in the most friendly and respectful disagreement. So, whatever I may say, I wish the doughty Palmer and the hair-splitting Beatty to believe that only the most friendly feeling exists on this side and that nothing acrimonious is intended.

That Mr. Zaner and I do not agree on everything pertaining to penmanship, it is probably unnecessary to state, but when it comes to the question as to whether teachers of penmanship should be well educated or not, we do most thoroughly agree. And I will admit that I was considerably surprised that Mr. Palmer should seemingly throw his influence against the investigating, truth-searching, educational spirit of our time.

NOT THE WHOLE TRUTH

Mr. Palmer speaks of "Mr. Zaner's recent efforts to base the work of the writing-master on the uncertain and elusive doctrines of current psychology." That is hardly the truth. Let us see. Mr. Zaner did state "That penmen are in need of more mental education. * * * And that if physiology, psychology, and pedagogy are worth anything to teachers generally, they are as essential to the teachers of writing as to anyone, for there is no one who deals more directly with mind and muscle at one and the same time than he." But Mr. Palmer would now have his readers believe that the attempt was made to base the work on psychology alone. Why this omission if not commission? Why attempt to make your readers believe that three are one?

But then this is simply an old trick of yours. Some years ago when the question of movement was under discussion and you were fully aware that we taught hand, finger and arm movements, that we were not averse to a slight finger action on certain forms, you then did your utmost to leave the impression that we taught but one movement the unpopular one finger.

DOES PSYCHOLOGY INJURE?

You evidently believe in a "little" physiology, for in another article in the same number of your paper you ask: "Will not give pupils a little horse-sense instruction on the anatomy of the arm, and the function of the muscles in writing?" Would it not have been at least fairer, then, to say that Mr. Zaner attempted to base *part* of the work of the writing-master on psychology? for as he bases part on physiology and you believe in a "little" of that, you certainly do not mean to attack physiology. But, in reality, Mr. Zaner is not attempting to base the work of the writing-master on any of the branches named. He is endeavoring to persuade writing teachers and students that a careful study of the principles underlying these branches will greatly aid them in teaching and learning. And suppose psychology is not all that it is cracked up to be as an aid in teaching, does Mr. Palmer really think that any teacher of penmanship will be injured by a careful reading of some of the standard works on the subject? If so, how? Is the teacher who has some knowledge of the physical and mental makeup and workings of his pupil no better prepared to teach penmanship than he who knows nothing about these subjects?

ONE OF THE BEST

There is another thing, Mr. Palmer, I can't quite understand. Some years ago, Mr. L. H. Hausam, then of Salina, Kans., wrote a book entitled, "The New Education in Penmanship." In the introduction Mr. H. says: "I have believed for a number of years that the facts of learning penmanship were discoverable in the realm of physiology and psychology." If any one attempted to base the work of the writing-master on psychology, certainly Mr. Hausam did, and yet, in a review of the work in the Sept., 1898, *Western Penman*, you state: "We are led to believe that it is one of the best productions of the age on the subject of penmanship. * * Mr. Hausam has made penmanship a laboratory study; has studied it not only from a psychological, but from a physiological standpoint. The fusing of mind and muscle has been studied very carefully and worked out elaborately. The key to the thought that dominates this work from cover to cover is found in the following introductory paragraph: 'The New Education in Penmanship begins with the *mind* and pledges the hand to do what the mind can do, and to a like degree. It predicts many results apparently from a physical basis, * * but really finds its explanation in that mysterious force which is manifested by these physical conditions.' The *Western Penman* advises every penmanship teacher to secure a copy of this book and read it thoroughly."

WHY THIS CHANGE?

Funny, isn't it, that you should denounce in one that which you praise so highly in another? However, "to a man up a tree," the reason is obvious—the transparency is clear. Before Mr Hausam finished his book he saw fit to speak in glowing terms of "muscular movement," while Mr. Zaner recommended the movements in which he believes. And I feel quite sure that the beginning of this discussion is again directly traceable to that same old, familiar, Palmerian penmanship joss, better known as "Simon Pure."

It must not be supposed that I attempt to speak for Mr. Hausam. He, like Mr. Zaner, is amply able to take care of himself. I simply quote his words.

But to come a little closer home, are you positively certain that you were not the one who became infatuated with what you now term the discarded fad of "New Psychology?" Are you sure that you should not apply the lash to yourself rather than to Mr. Zaner? In the June, 1898, *Western Penman*, under your review of books, I notice the following:

"Gordy's New Psychology, published by Hinds & Noble, N. Y. The first edition of this book was very popular and twenty thousand copies were sold. The new edition has been greatly improved and much of the subject matter has been rewritten, while chapters on physiological psychology have been added. * * * His first work, Psychology for Teachers, was written in direct response to a request for the meat of his lectures in book form, these requests being received from many teachers whom his talks had interested in the subject. This book is destined to become very popular as a text in high schools. The arrangement is excellent, each lesson being followed with questions which tend to help the teacher give a practical turn to this supposedly abstruse subject."

WHAT OTHERS HAVE SAID

That is really more than Mr. Zaner has ever said in favor of the so-called "New Psychology," and I trust you will pardon me for calling your attention to your own words. Since your premises appear decidedly faulty, I shall waste no space in answering supporting statements or conclusions drawn therefrom.

Regarding "Zanerian Theory of Penmanship," it might not be amiss right here to see what some others thought of the work.

The practical, intellectual, jovial natured editor of the *Practical Age*, Mr. J. W. Warr, Moline, Ill., after receiving a copy of the work, wrote as follows:

"Zanerian Theory of Penmanship is a work with the strong evidence of brains in it. We are glad to announce and welcome such a work, for penmanship can stand a brainward elevation as much as any other branch of business education. This work takes up the theory of penmanship from a high but practical standpoint. The work comes as a true reformer, and we hope the author will get an appreciative reward in the large sale which the work surely merits."

Then the inimitable H. W. Flickinger, Philadelphia, Pa., who has long been known as a discriminating student, and as one of the most successful—but quiet—teachers of penmanship in this country, has the following to say regarding the work:

"Zanerian Theory of Penmanship is just what I expected of its author. It is chockfull of ideas that are worthy of the most thoughtful consideration. I have read it with a great deal of interest and I recommend its careful perusal by every progressive teacher of penmanship."

P. R. Cleary, of Cleary's Business College, Ypsilanti, Mich., said that it was the most sensible work of the kind that has ever come to his attention. L. M. Thornburg said that he read it with interest, pleasure and profit, and that it is brim full of valuable knowledge and sparkles with jems of thought.

A very large number of similar testimonials could be published were it necessary.

SOME STRONG WORDS

Regarding Mr. Zaner's work in general, including his later efforts in the PENMAN AND ARTIST, etc., many prominent business educators have voluntarily written some pretty strong endorsements. I quote a few as follows:

Your masterly support of common sense in writing, and your endeavor to further a happy medium, avoiding the extremes both ways, in form, slant, and movement, is, in our opinion, exactly right.

SADLER-ROWE CO.,
July 28, 1899. Baltimore, Md.

So far as I now know, you are the best representative of practical penmanship that the United States can boast of today.

W. N. FERRIS,
March 28, 1899. Big Rapids, Mich.

Personally, I am a complete convert to your graphic and sensible penmanship.

C. McL. MARSHALL,
Aug. 16, 1899. Battle Creek, Mich.
Now of Cedar Rapids, Ia.

OVERDRAWN OR EXAGGERATED

As to Mr. Beatty, he overdraws, seems lost in some of his conclusions, and is willing to accept the testimony of one against that of the million.

If the teaching of penmanship is not a pedigogical subject, then I should like to know what it is.

Evidently referring to Mr. Hausam and Mr. Zaner, Mr. Beatty says: "If some pedigogical experts could substitute what they think the proper ratio, 16 to 1—sixteen parts of psychology to one of penmanship—the ranks (meaning teachers of penmanship), I think, would sensibly diminish." That the above is a greatly overdrawn or exaggerated statement as far as Mr. Zaner is concerned, is easily apparent. When it is known that "Zanerian Theory of Penmanship" contains but a few chapters that touch on psychological subjects, and that in teaching Mr. Zaner uses the book but one hour each week with which to conduct recitations, it will be seen that a ratio of about one part psychology to about two hundred of penmanship would be much nearer the truth. In this instance Mr. Beatty was probably much more anxious to use a *popular phrase* than he was concerned about being correct or "scien*tific."

HAS BEATTY BETTERED IT?

Mr. Beatty deeply deplores that "In certain quarters the subject of plain writing is buried in discussions of philosophy, psychology and pedigogy. * * I fear, however, that after reading his discussion most persons would hardly feel that he has rescued it to any great extent, but rather sunk it deeper.

"The intellect of modern times," says Mr. Beatty, "stands above any other by its clear separation of fact and fancy." May I ask both Mr. Beatty and Mr. Palmer whether they include in "the intellect of modern times," the writers of late psychologies? Mr. Beatty is like many another critic who seeks to tear down but who has nothing better to offer in return.

AGAINST THE DECRYERS

Nearly everyone has probably read or heard of the severe strictures on the medical profession made by some old physicians who were about to retire. So convincing are their words that one naturally wonders—unless he is sick—why all doctors don't go into other business. And yet, imperfect as the "science of medicine" is, and how ever much guessing doctors may do, one does not have to stop long to think of the great good that physicians in general are doing.

As the testimony of physicians in general is overwhelmingly against that of the few decryers, so the testimony of psychologists and teachers in general is overwhelmingly against that of the few on which Mr. Palmer and Mr. Beatty now seem to place so much reliance.

IS THE TEACHING OF PENMANSHIP A MERE TRICK?

And what are we to infer from the strange doctrine these gentlemen are teaching? That penmanship is a mere trick? That teachers of penmanship can learn nothing of value to them from the great teachers and educators of the past and present? That there is no foundation for study? That it is all practice? That there can be no possible relation, sympathy or agreement to any extent between teaching penmanship and teaching anything else? That the way to prepare to teach penmanship is to practice and then go fishing or for a walk in the woods? That if you study you may bring "black rings" around your eyes? That it is perfectly delightful, however, to bring black rings by muscular movement? Is this the way to advance the interests of our calling?

I know not how it may be with Mr. Palmer and Mr. Beatty, for my part, I would much rather have my child receive instruction in penmanship from an educated teacher, one who is well grounded in physiology, hygiene, language, pedagogics, etc., and who has even studied that "awful" psychology, rather than from one who "doesn't know beans but writing," no matter how fine his penmanship might be.

Assuring you of my great interest in the work, I am, gentlemen,

Sincerely and respectfully yours,
E. W. BLOSSER.

Doings of the Profession

H. C. Walker, formerly of the Elmira (N. Y.) Business College, is now connected with the Spencerian College, Louisville, Ky.

F. J. Klock has been re elected for another year as principal of the commercial department of the public schools of Atlantic City, N. J.

J. B. Maxwell, recently of Warrenton, N. C., is again teaching in the Bingham School, Mebane, N. C.

Through the Zaner & Bloser Employment Bureau, Walter N. Currier, of Kennebunk, Me., has secured a position with the Rockford (Ill.) Business College.

Through the Zaner & Bloser Employment Bureau, O. K. Welker, of Greenville, O., has secured the position as teacher of penmanship in the Western Normal College, Shenandoah, Iowa.

A. R. Burnette, of Ashland, Ill., has accepted a position with the Bowling Green (Ky.) Business College. He secured the same through the Zaner & Bloser Employment Bureau.

C. H. French, formerly of Elliott's Business College, Burlington, Iowa, has secured, through the Zaner & Bloser Employment Bureau, a position with Goldey Commercial College, Wilmington, Del.

W. W. Merriman has reengaged for another year with Stanley's Business College, Thomasville, Ga., at an increased salary.

Wm. E. Palmer has charge of the commercial department of Morningside College, Sioux City, Iowa.

G. L. Caskey is special instructor in penmanship in Smithdeal's Business College, Richmond, Va.

J. P. Jones, principal of the commercial department, Marion, O., schools, has been reelected for another year at a nice increase in salary.

Miss Emily Gettings, supervisor of writing in the schools of Youngstown, O., has been reelected with a handsome increase in salary. Miss Gettings writes an ideal simplified hand.

F. F. Musrush has been reelected as supervisor of writing in the schools of Lakewood and Rocky River, O.

J. M. Keaser, formerly connected with the Danville (Va.) Military Institute, is now policy engrosser for the Massachusetts Mutual Life Insurance Company, Springfield, Mass.

During the large fire at Ottawa, Ont., some months past, E. A. Quantz lost most of his worldly effects. Among some of the articles, the loss of which he laments, is a Zanerian Diploma and his penmanship library, including a copy of "Portraiture," "Theory," several volumes of THE PENMAN AND ARTIST, "Ames' Compendium," the "Spencerian Compendium," etc., etc. Of course some of the works can be replaced, but others cannot. No volumes of THE PENMAN AND ARTIST can now be furnished at any price.

J. T. F. Laughner, penman in the Eastern Indiana Normal University, Muncie, Ind., is building up quite a department of penmanship and drawing in that institution. He also gives lessons by mail and fills orders for cards, specimens, etc.

H. C. Bentley, proprietor of the Winsted (Conn.) Business College, found it necessary to secure larger quarters for his institution. A little more than two years ago he opened the school with seven students. During the past year he enrolled 109. He had his new rooms equipped with oak desks and modern office fixtures, making his school one of the best furnished in the state. Hereafter he will require entrance examinations.

The *Epworth Exponent*, published at Epworth, Iowa, contains a number of drawings used as headings which were prepared by S. M. Smith of that place. Mr. S. has ability.

Prof. W. C. Stevenson, department of Bookkeeping and Penmanship, State Normal School, Emporia, Kansas, and President of the Commercial Teachers' Federation, has accepted a call to a similar position in Tome Institute, Port Deposit, Md., at a largely increased salary, and the most favorable opportunity to expand. Tome Institute is the fifth institution in wealth in the United States.

J. S. Merrill was unanimously reelected as supervisor in the schools of Urbana, O. Mr. M. is a progressive and painstaking gentleman and we think the board can congratulate itself that it can hold such a good man in the place.

Cyrus W. Field resigned his position as principal of the shorthand department of Miller's Business College, Akron, O., to open a school of shorthand and penmanship of his own. Success to him. We acknowledge receipt of a circular containing specimens of Mr. Field's work, etc.

J. H. Hesser, formerly of Philadelphia, has purchased the Daniels & Downs Business College, Manchester, N. H. Hereafter the institution will be known as the Hesser School of Business, Shorthand and English.

T. G. Little, G. W. Broyles, and J. S. Broyles, of Athens, W. Va., will open a commercial college in Greensboro, N. C., in September. THE P-A AND B. E. wishes them much success in their new field.

F. H. Sadler, formerly of Chicago, Ill., is now teaching in Steinman Institute, Dixon, Ill.

Jas. D. Combs is principal of the pen-art department of the Southwestern Baptist University of Jackson, Tenn.

Our old friend and former pupil, C. F. Beutel, of the Massey Business College, Houston, Texas, has been lecturing on penmanship before the students of the State Summer Normal at that place. A local paper states that "He discussed the different methods and movements and the various styles of penmanship. His address was most interesting from beginning to end, and he held the closest attention of his auditors throughout."

J. F. Hutzler, a fine penman of Butler, Pa., is now teller of the Farmers' National Bank of that place.

Through the Zaner & Bloser Employment Bureau, J. M. Swanstrom, formerly of Chicago, Ill., has accepted a position with the Union Business College, Quincy, Ill.

W. J. Amos has engaged with Pierce School, Philadelphia, as instructor in Commercial Geography, English and Business Customs.

Through the Zaner & Bloser Employment Bureau, R. A. McDevitt, formerly of Scio, O., has secured a position with the Massachusetts Mutual Life Insurance Co., Springfield, Mass., as policy engrosser.

Mr. K. C. Atticks, of the Baltimore, Md., Business College, has been elected to the position of teacher of penmanship in the First Pennsylvania State Normal School at Millersville, Pa.

Mr. J. E. Leamy, of Rutland, Vt., recently of the Zanerian, is teacher of penmanship in the Troy, N. Y., Business College, Shields & Tuttle, proprietors.

E. S. Gause, formerly connected with some of the leading schools of Texas, has recently accepted a position with Eastman College, Poughkeepsie, N. Y. Mr. G. is a penman of much ability.

The well-known penman and busines college man, O. C. Dorney, Allentown, Pa., has received his commission from Governor Stone entitling him to practice as a certified public accountant. Mr. Dorney is also manager of Dorney's Park, a most beautiful spot but 20 minutes ride from Allentown.

E. H. Doyle has charge of the high school commercial department, Ocean Grove, N. J.

L. E. Stacy, formerly of Spencer's Business College, Kingston, N. Y., is now interested in the Commercial College of McConnellsville, O. Mr. S. writes a splendid business hand as well as a very creditable ornamental style. Success to him in the Buckeye State.

J. L. T. Waltz, formerly of Springfield, Mass., has accepted a position with the Charles Commercial School, Brooklyn, N. Y.

E. E. Utterback, formerly with the public schools of Houston, Texas, has been elected to supervise manual training, drawing, and writing in the schools of Atlanta, Ga. The editor of the PENMAN ARTIST AND BUSINESS EDUCATOR are well acquainted with Mr. Utterback and regard him as one of the most energetic and capable supervisors in the country. The schools of Atlanta are to be congratulated that he has been chosen for the work.

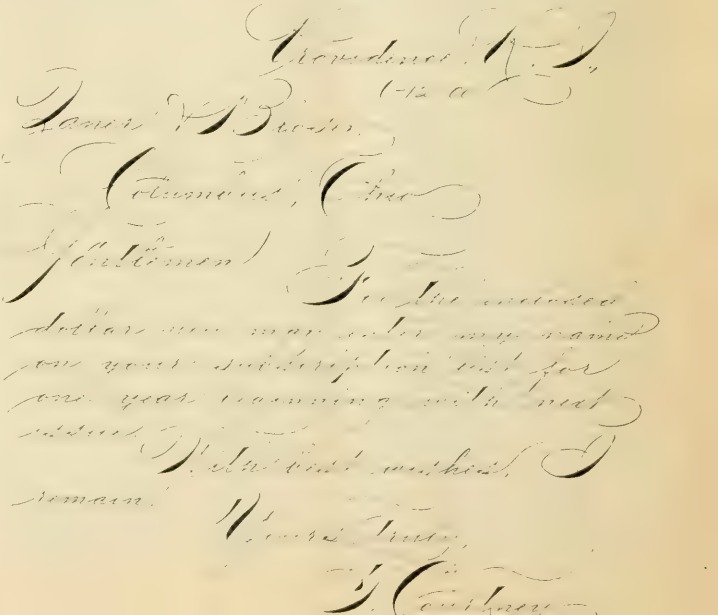
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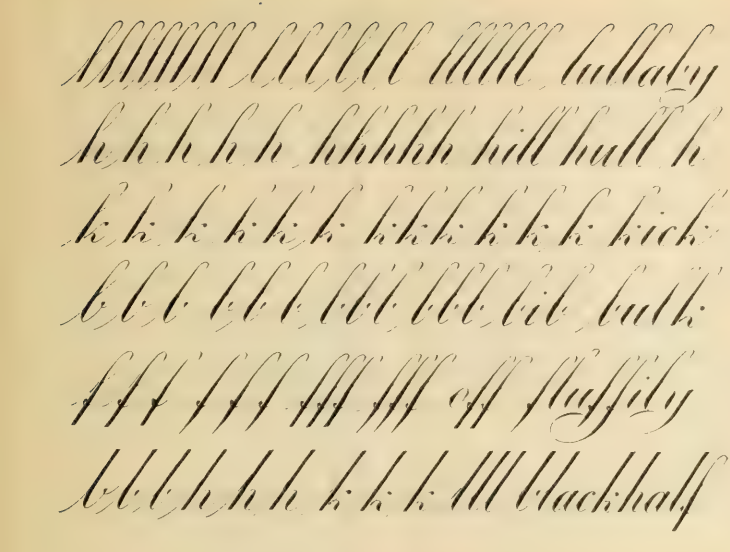
Mr. W. F. Christman, of Hazleton, (Pa.) Business College, was married on July 11th to Miss Georgia E. Towns, of Kent, O.

Mr. B. M. Bancroft, of Hinman's Business College, Springfield, Mass., was married on July 7th to Miss Bessie A. Warner, of the same place.

S. M. Funk, of Hagerstown, Md., was married on June 28th to Miss Minnie C. Hoover, of the same place.

Messrs. Christman, Bancroft and Funk were once pupils of the editors, and it pleases us to know that they have taken our advice and secured life partners. Our heartiest congratulations are hereby extended.







BY MISS H. S. LOTHROP OF BOSTON,—
DAUGHTER OF MR. W. H. LOTHROP.

Lessons in Engraver's Script.

Number Four.

BY CHARLTON V. HOWE, CHICAGO, ILL.

Preliminary Remarks.

In this lesson, and in the lessons which are to follow, a section liner will be almost indispensable for ruling the pages for the upper and lower extended loop letters and capitals. It can be secured for a small outlay. I use a liner made by Queen & Co., of Philadephia, which is entirely satisfactory. If a section liner cannot be secured, then measure off the spacing with a pair of dividers or compass to get it accurate, and rule with a T square. Lines should be about an eighth of an inch apart for ordinary practice. Use a medium hard pencil for ruling and rule lightly so the lines can be easily erased with either a sponge or kneaded rubber.

Allow at least an inch and a half margin on your practice paper which will improve the looks of your work greatly.

The loop is the foundation for the b, f, h, k, and l and will require much study and practice to master it. Make introductory stroke same as in the i and u, lift pen and make right side of loop, commencing a space above the base line, giving the upward stroke a slight compound curve, continue this stroke until loop is completed; the shade on the loop should commence two spaces above the base line and gradually become wider as it reaches base line; it should be carefully trued at the bottom; finish loop with a delicate shade which should be placed at the top and to the right (see copy); this applies to all the upper extended loop letters. Caution: Don't make this shade too long nor too heavy.

The l is same as the loop, except the shaded stroke tapers off at the bottom same as the i; the terminating stroke is the same as the i.

The first part of the h is the same as the loop, and the second part is made like the second half of the n; the space between the first and second shaded strokes is the same as the space between the two shaded strokes of the u.

The first part of the k is also made the same as the loop; make hair line stroke next commencing one-fifth of a space above the base line and finish with a dot which should be made as heavy as the dot on the c; this stroke should be slightly compounded and should not be made over a space high; the second shaded stroke is same as the second part of the n, except it is only half a space in height; it should connect where the hair line stroke commences. The hair line stroke and shaded stroke can be connected with a small loop as in the z. The small loop should have a delicate shade as in the z also where the hair line stroke commences. The space between the shade of the loop of the k and the second shaded stroke is the same as between the two shaded strokes of the h.

The b is the same as the l, except it is finished with a dot or loop as in the v and w.

The f is a continuation of the loop and extends below the base line one space. It can be trued up at the bottom or made like the modified p, which ends with a hair line stroke. The finishing dot and terminating stroke are made without lifting the pen; the dot is placed to the left of the shaded stroke and should rest on the base line. The f is usually made only two and a half spaces high. Study copy.

Bank Note Script is so called because of the loops of the upper extended loop letters being omitted, (excepting the f) and the shaded strokes made solid and carefully trued at the top and bottom. The shaded strokes should always be of a uniform width; tendency is either to make them too narrow at the bottom or too wide at top. The f in Bank Note Script should always be made with a loop.

Criticisms.

G. H. W. Too much space between the oval and second shaded stroke of the d; same fault in a, g and q. This can be remedied by a delicate shade at the top of the oval where the second shade stroke joins the oval. Upward strokes of the lower extended loop letters cross shaded strokes too low down; they should cross a trifle below the base line. Small loop in the z should have a delicate shade on the lower left side. The upward stroke of the large loop should be compounded more. Your work shows constant improvement and I predict that success will crown your effords in this direction.

L. B. S. You have not used good ink and paper adapted for Script, consequently you have failed to secure good results in your practice work. You failed to use a top line for a guide, the result is your letters lack uniformity in height, which would seriously mar the effect of a page otherwise uniform. Your shaded strokes lack uniformity which also mars the effect of a page. Connecting strokes between letters are not round enough, U should be same width as n; you make it too wide. Shade on the loop of the z should swell out more to the right. Upward strokes in all the lower extended loop letters should be compounded more. Follow instructions regarding material and let me hear from you again.

H. W. S. You have failed to use base and head lines in your exercises and as a result there is a lack of uniformity throughout your work.

Dots on c, o, modified r, s, v and w should be heavier. Spacing between the second part of the w is too narrow as compared with the space between the first part; the width of the n governs the space in the first and second parts. Shade on modified t is not heavy enough. Strive for uniform shading, as this is one of your weak points. You have an excellent opportunity to perfect yourself in the art of Script Writing, and with your determination to earnestly strive for improvement, you are certain of success. Thank you for your kind words of appreciation and good wishes.

Students' Specimens

Miss Sue E. Andrews, Supervisor of Penmanship and Drawing in the Duquesne, Pa., Public Schools, submits specimens of penmanship and drawing done by pupils, which disclose that she is doing good practical work.

G. E. Miller, penman in the Iowa Business College, Des Moines, Iowa, sent a lot of specimens, taken up after the practical class drill. Two of the main essentials of good business writing are especially noticable in these specimens—ease of execution and rapidity. Mr. Miller is to be congratulated on the results he is producing. Since sending in this work, Mr. Miller has accepted a position with the St. Joseph (Mo.) Business University.

Miss Dorothy Godfrey, of Monroe, Mich., submits specimens of penmanship from the pupils of the public schools, which, in our opinion, are better than the average. We believe she is a successful teacher, judging her by the product she secures. A little more movement we think would be advisable, but not of the "wild and woolly" sort.

Best

Am very glad to learn that you contemplate enlarging THE PENMAN AND ARTIST. In my opinion it is the *best* magazine pertaining to penmanship and drawing published, and by adding the new department and issuing once a month, I predict a future for THE PENMAN ARTIST AND BUSINESS EDUCATOR surpassed by no publication of its kind in existence to-day. Please put my name on your list, for which I enclose postage for one year's subscription.

L. M. MYERS,
Marshalltown, Ia.



Lessons In Illustrating

Illustration by Mr. E. A. Oliver

NUMBER NINE

"The Musician" is a splendid drawing in form and color. Study the natural bent or pose of the body, the fore-shortening of the hands, feet, and fore-arms. Note, also, the animated yet dreamy expression of the face and the splendid relief given to the nose. See how suggestively and daintily the mouth has been rendered. And last but not least study the color of values, contrasting the lights, darks, and grays of the vest, flesh and stockings; coat and shoes; trousers, violin and hair. Unless you see and think of these things you cannot draw them.

The Seventh Annual Meeting of the Western Drawing Teachers' Association

was held in Grand Rapids, Mich., on May 9, 10, and 11, 1900. It was a success and the attendance was large. The association was welcomed by Superintendent of Grand Rapid Schools, F. R. Hathaway, and by Miss Ellen Dean in behalf of the Ladies' Literary Club.

Miss Wilhelmina Seegmiller, Supervisor of Drawing in the Indianapolis schools, and President of the association, delivered a most enjoyable and able president's address. Following, Dr. William Bryan, of the University of Indiana, presented the subject of "Art as a Social Influence." He believed state money should support art education as fully as it supports scientific education.

Miss Bonnie Snow, Supervisor of Drawing of Minneapolis, gave an address entitled, "Color, Nature of Instructon; Purpose, Medium to be used; Time." She said "Color is essential because it is the emotional side of art. Many children who find but little that is congenial in black and white work, respond at once to the sympathetic influence of color. Teachers also become interested through color work." Discussion followed by Miss Colby of Detroit, and Miss Shattuck of Brooklyn, and Miss Henkel of St. Louis. Students' work was exhibited and widely admired.

The illustrated evening lecture entitled, "Architectural Compositions," was given by Dwight Heald Perkins, Architect, Chicago, Ill. This proved to be instructive as well as entertaining. Walter S. Perkins, of the Pratt Institute, delivered a lecture entitled "Saracenic Art and Fairy Palaces of the Moars of Spain."

Mr. John David Raab, of Grand Rapids, gave a talk about "Furniture Designing," after which the members visited one of the large furniture factories.

The officers elected for the following year were as follows: President, Miss Wilson, of Davenport, Iowa; Vice President, Miss Florence Ellis, of Grand Rapids, Mich.; Secretary and Treasurer, Miss Dora Marx, of Toledo, O.

Thursday evening a joint meeting of the Western Drawing Teachers' Association and the Michigan Association of School Superintendents was held in All Souls church. Addresses were given by Superintendent George W. Loomis, of the Central Normal School at Mt. Pleasant, and John W. Cook, of De Kalb, Ill.

The meeting was followed by a reception, which was given by the members of the Ladies Literary Club to the visiting teachers and superintendents. The reception was a delightful social affair, and one of the pleasant events of the convention.

"How to Gain Public Support for Art Education in the Schools," was ably discussed Friday morning.

Superintendent J. H. Kaye, of Cadillac, Mich., presented the subject, "Drawing in the service of other School Studies." Mr. O. I. Woodley, of Menominee, Mich., read a paper entitled "Art Education as a Moral Influence." Mr. John S. Ankeny, Jr., presented a paper on "The Proper Basis of Grading the Art Work of the Schools."

Report abridged from the Press Notices kindly furnished by Mr. O. W. Nottinghan of Tipton, Ind.

School Notices.

The Heffley School, Brooklyn, N. Y., is about ready to move into a fine three story building of its own. The new building is but four doors from the present location of the school.

From a recent letter from W. S. Ashby, of the Bowling Green (Ky.) Business College, we quote the following:

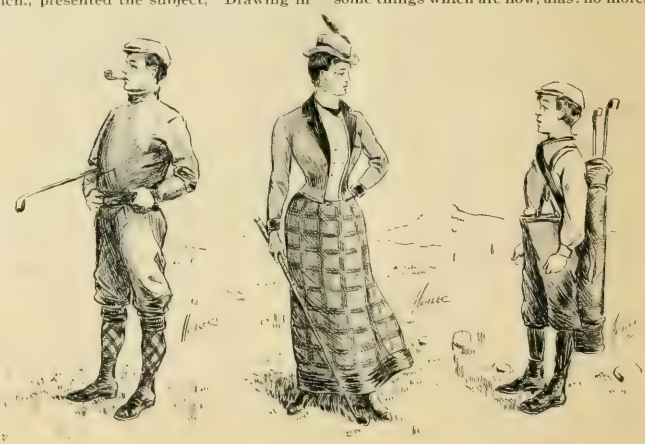
"We have had a very successful school this year, and prospects for the coming year are indeed very bright. I am principal of the business department, and expect to remain here for the next four years. The citizens of the town are building a magnificent college building, large enough to accommodate fifteen hundred people, and we expect one thousand students in attendance during the coming year."

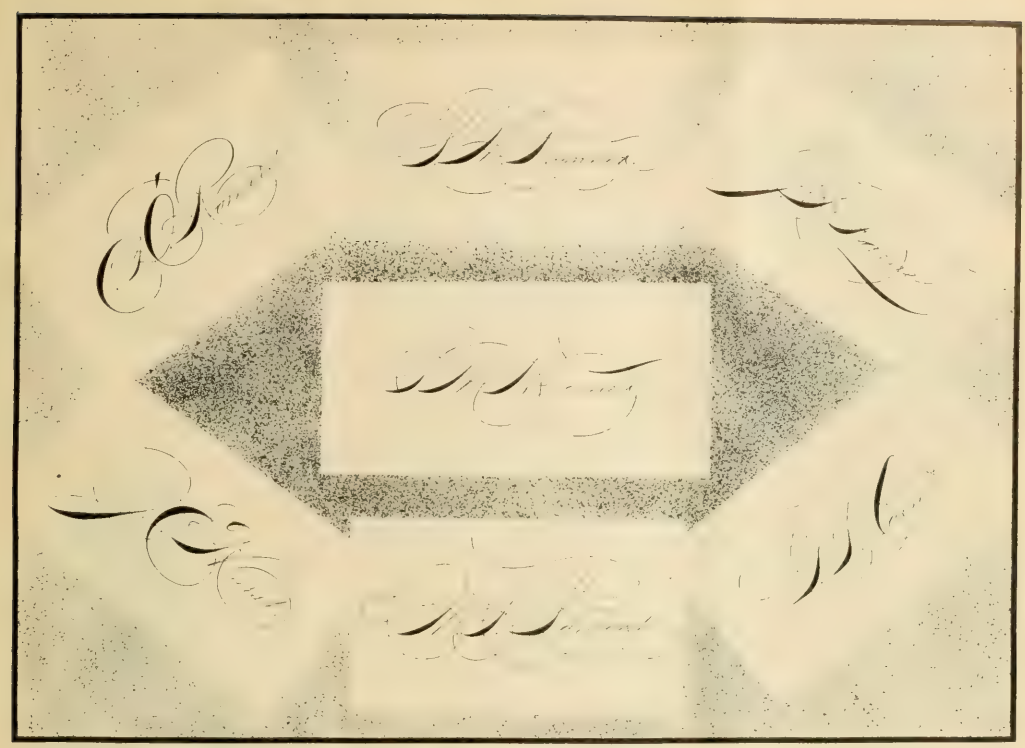
A local paper gives more than a page notice of the commencement exercises of the Richmond (Ind.) Business College. The orator of the occasion was Alexander H. Revell, of Chicago. By securing good talent for such occasions and by making the most of the opportunity, is certainly one of the best ways to popularize the business school and its work.

The Gustus School, Moline, Ill., graduated a class of twenty-seven pupils in July with appropriate exercises. We notice that the Gregg System of shorthand has also been introduced in this institution.

The Denison (Iowa) Normal and Business College is now in the hands of L. C. Rusmisel and W. C. Van Ness, of whom the DENISON REVIEW states that they are two of the best educators of the state. The PENMAN-ARTIST AND BUSINESS EDUCATOR wishes the new management much success.

Regarding the burning of Duff's College of Pittsburg, Pa., we take the liberty of quoting the following from some recent letters from Mr. Duff: "Yes, we lost everything by the fire; it was a clean sweep, or rather a complete burn-up. Nothing was saved, excepting the iron safe and the books therein. The furnishments were fairly well insured, but the irreparable loss is so many of our pen pictures, none of which, I fear, I will ever be able to reproduce for want of time and lack of inclination. Many of these productions had a sentiment with them, executed, as they were, with youthful ardor and enthusiasm. I believe it was Titian who painted in a prolific manner, but sold his pictures only when the necessities of life required him to part with them, so much was he in love with his art. While my feelings do not run quite so high, yet I was much attached to and pointed with pride to some things which are now, alas! no more."





FREE-HAND SIGNATURES BY J. E. LEAMY, TROY (N. Y.) BUSINESS COLLEGE, WHOSE LESSONS IN ORNAMENTAL PENMANSHIP BEGIN IN OUR NEXT NUMBER.



Mr. J. E. Leamy, whose portrait and penmanship are shown herewith, was born in West Rutland, Vermont, June 22, 1880. He attended the public schools; graduated from the High School in '95, and from the Rutland Business College in the spring of '96. He taught Telegraphy, Penmanship, and Commercial Branches in the same school three years, from '97 to '99. He spent his summer vacations in doing telegraphy work in railroad and Western Union offices.

In October, '99, he entered the Zanerian and pursued a course of study and practice in penmanship and engrossing and graduated in June, 1900. On his way home from the Zanerian he was employed as penman and teacher of penmanship for the year at the Troy, N. Y., Business College.

Mr. Leamy received his first inspiration and real instruction in penmanship from Prof. L. J. Eggleston, Rutland, Vt. He is an expert in telegraphy, and, as his work shows, is now one of our most skilled penmen. The lessons in ornate writing that he is now preparing will prove to be invaluable to the home student, and inspiring to the amateur and to the lover of skillful, beautiful penmanship. The indications are that Mr. Leamy is going to be one of the few really fine art penmen of the coming decade. He certainly has it in him to be second to no other.

With al this skill and ability, Mr. Leamy is as modest as a maiden, and as intellectual and progressive as a teacher need be.

Publications Received

"The Teaching of Ornament," by Fred H. Daniels, published by the J. C. Witter Company, 123 Fifth Avenue, New York City, price $1.50, is just such a book as would be expected from its creators. From the standpoint of printing, binding, etc., it is artistic and durable. It contains thirteen chapters and 206 pages. The chapter on contents is as follows: Art Education; Primary Grades; General Plan of Work in Higher Grades; Elements of Beauty in Nature and Ornament; The Teaching and Drawing of Ornament; Egyptian Ornament; Greek; Roman; Byzantine; Saracenic; Gothic; Original Design; Color. We take pleasure in recommending the book to all teachers of drawing.

"Tales Told by Handwriting," by William J. Kinsley, 202 Broadway, New York, is an intensely interesting and instructive twenty-four page booklet on Expert Detection of Forgery in Handwriting, etc. It is perhaps not too extravagant to say that it is worth its weight in gold. For terms address the author.

"Excelsior Outlines in Civil Government," by Charles H. Peters, published by The Stoltz Printing Company, Ashville, O., is a very concise and practical book of eighty-two pages.

"The Sign of Four," by A. Conan Doyle, engraved in the easy reporting style of Isaac Pitman's shorthand, published by Isaac Pitman & Sons, 33 Union Square, N. Y., is one of the best books from the standpoint of shorthand we have ever examined. The printing and engraving are excellent. The book should be in the library of all students of this system of shorthand. It contains 171 pages of accurately engraved shorthand notes.

The third edition of ten thousand copies of the "Twentieth Century Typewriter Instructor," by J. N. Kimball, published by E. N. Minor, 102 Fulton Street, New York, has recently come from the press. We have just examined a copy and do not hesitate to pronounce it very complete and up to date work in every particular. Nothing seems to be overlooked in the book. Typewriter type reproduced is used entirely, which adds considerable to the value of the work. The publisher claims that its use will positively save the teacher and student one-half time and labor. We would advise all teachers of typewriting, or all who wish to learn to operate a machine properly, to secure a copy. It can be had by addressing the publisher or at all leading typewriter dealers.

A Field of its Own

THE PENMAN AND ARTIST just received. It is certainly a fine production. I wish to congratulate you on the changes which I note are to take place. I think your paper will cover a field covered by no other paper published, and every person interested in commercial work and penmanship should be a subscriber. J. C. OLSON,

Pres. Parsons Bus. College, Parsons, Kans.

Qualifications of Special Teachers.

No one will question but that a special teacher should be thoroughly qualified in his special line of work. Not only should he be master of what he expects to impart to his pupils, but he should know much more about his subject than he will be called upon to teach.

In order to be a successful special teacher, there are many requirements. Very few of us possess all the desirable qualifications, and some of us are constantly making mistakes where we might be strengthened by some friendly suggestions.

The special teacher should have a good *general education.* If he had a collegiate education as a foundation, he would be stronger and would command greater respect by educators, superintendents, teachers, pupils, and the entire community. Some special teachers have disgraced the profession by the lack of even a *common school* education and seem to have no *ambition* to get a broader education, or even to speak good English, which is very important, since he comes in contact with small children who imitate him, and in the more advanced grades they will notice his grammatical errors, in a critical way, which will weaken their confidence in his instruction, as well as lower himself in the estimation of his fellow teachers.

Experience as a *regular teacher* will be of great value, since he will know more of the amount and nature of their other work, and can assign lessons more intelligently and can frequently correlate the lessons.

The teaching of *ungraded* school will give valuable training in the ability to adapt himself to all grades. The special teacher must adapt himself to all grades and should understand the development of mind. He above all others should have a knowledge of *child study* and psychology. He should not only be able to adapt his instruction to the various grades but should possess the ability to arouse an interest in his particular branch, not only during his presence, but until his return.

The special teacher should have *good health,* and great powers of endurance, for his work requires more physical strength than a regular teacher, and he should come into each room fresh and vigorous, full of cheerfulness, and love for the children.

A cheerful and sunshiny disposition has a tendency to foster in the children all that is good, great and noble. A kind word, a pleasant look, and a countenance cost us nothing, so we should bestow these valuable gifts to the children, who will unconsciously reflect to us, bright and happy faces, and will look forward to his visits with pleasure.

He should avoid *scolding* but on the other hand should commend both teachers and pupils when they have done *well,* or have made an honest effort.

Be truthful in your commendations; don't tell each room that *theirs* is the best in town. Exchange work frequently, so they can compare their work with others of the same grade.

The special teacher has the opportunity of learning who are his weak, as well as his strong teachers. He may know a great deal but must keep it to himself.

Don't be a *tattler.*—If you can't say a good word of a fellow-teacher—say nothing. He should treat all teachers with courtesy and respect, and should not associate with one teacher much more than another.

While he should have a certain amount of dignity, he should make teachers and pupils feel that he was their friend and desired to help them whenever possible.

He should have a pleasant good-morning for even the ragged little street waif, as well as for the *sweet little girl* from a luxurious and cultured home.

He should have a *personal* interest in each child, and should show his approval of the work by a word or look. He should be definite and *concise* in designing work to pupils and teachers, and *should see that it is done.* After they have completed the work satisfactorily show them your appreciation.

He should be careful and *methodical* in planing lessons, and have some educational end in view, and should work toward that end.

The special teacher should be *prompt.* The lack of this virtue, will bring him into disfavor among the regular teacher quicker than any other.

When he has entered the room he should begin work, and make the recitation *business* from start to finish. Make teachers and pupils feel that your time is precious, and that you have no time to waste on discipline, or in telling them funny stories.

The special teacher should be *neat* and *tidy* in his personal appearance, and his manner or address should be such as to command universal respect, whether it be in the school, on the street, or in society.

While it should not be necessary for him to have charge of the government of a school he should have the *disciplinary ability,* as he will at times have occasion to exercise this power. My observation has been, if you desire a quiet and orderly school, you should enter the room in a quiet and orderly manner yourself, speak in a clear, and distinct voice, but don't shout—noise begets noise.

Every special teacher should possess an enviable reputation, a *genuine* character, a *Christ-like* spirit. Daily he comes in contact with the hearts and lives of children who are easily influenced by his every word and deed.

Children are not slow to discern a *true* and *noble* character. How important then that he set before them an example of a loving heart, a virtuous and godly life.

Many are the opportunities to help the children to a higher and nobler life, and thus be the means of preparing them to become better and more useful citizens.

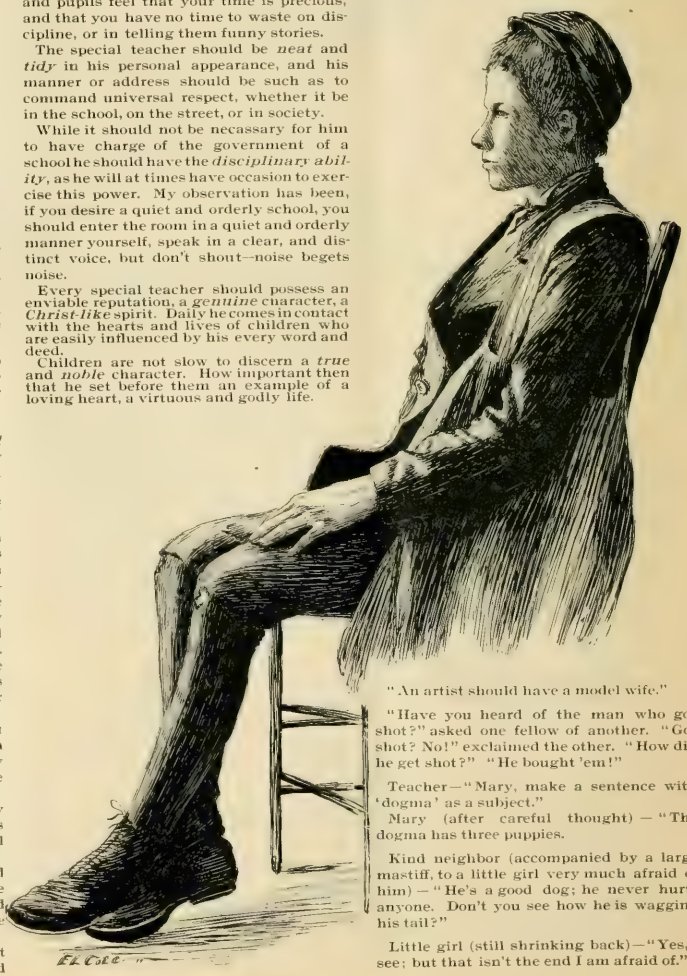
In short, the special teacher should have *all the qualifications* of a regular teacher, as well as many additional ones, as he should be blessed with a good stock of tact, patience, energy, perseverence, and common sense.

L. L. WEAVER,
Supervisor of Writing and Drawing at Alliance and Salem, O.

A Little Nonsense Now and Then Is Relished by the Best Penmen

"What is your idea of a good joke?" "Well, any joke that makes you angry because you didn't think of it yourself."

"I have never met," he said, "more than two really lovely women." "Oh," said she, looking up innocently into his face, "who was the other?"



"An artist should have a model wife."

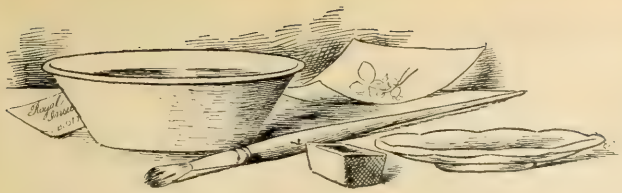
"Have you heard of the man who got shot?" asked one fellow of another. "Got shot? No!" exclaimed the other. "How did he get shot?" "He bought 'em!"

Teacher—"Mary, make a sentence with 'dogma' as a subject."

Mary (after careful thought)—"The dogma has three puppies.

Kind neighbor (accompanied by a large mastiff, to a little girl very much afraid of him)—"He's a good dog; he never hurts anyone. Don't you see how he is wagging his tail?"

Little girl (still shrinking back)—"Yes, I see; but that isn't the end I am afraid of."



Lessons in Sepia Painting

By W. F. Gilmore, Canton, O.

NUMBER ONE

No lessons were more interesting the past year in our schools than the sepia painting in the Seventh and Eighth grades, and we shall try to follow out the same line of instruction to beginners.

The outfit was to consist of a half-pan of sepia, which is a small dish of dark brown paint; a number seven brush; a cup to hold water; a flat dish to mix the paint in; a blotter; and of course, some drawing paper, which need not be the regular expensive water color paper, but a good tough textured drawing paper, that has not a glazed surface.

Instead of the sepia, some pupils secured vandyke brown, some ivory black, and some delft blue; with either, the process was the same. The brush could be a cheap quill; the number seven, together with the paint, was bought of Wadsworth, Howland & Co., of Boston, for five cents each, which was the cheapest I have found yet considering the quality. The best sepia usually costs about twenty cents per cake. The cheaper moist water colors similar to ours are also made by the Prang Co., and Milton, Bradley & Co., of Boston.

Test a good brush by soaking full of water, and then with a quick jerk flip out all the water possible, and the hairs should come to a point. Use the point of the brush only in painting. When done with the brush, wash out all the paint, get it full of water, flip it out and draw the brush lightly across the blotter to get the hairs to a point, and put the brush to one side to dry. It is a mistake to dry the brush completely with the blotter or rag. The cake of sepia should be kept wrapped in tin-foil or paper so as to retain a moist condition.

If paint should be put on accidentally it may be taken off before drying, with the blotter. Have the extra piece of drawing paper handy to see how thick your color is. A saucer will do for the little flat dish. The sketch will indicate the materials needed, and the entire cost need be only about a quarter.

Now for the first lesson. Get your brush full of water; then shake out the surplus water; get it full or partially full of paint and lift this out onto the little dish: This will likely be a full black of the sepia; put some water in it, taking care to touch the brush to the blotter to keep from getting the water cup "muddy." This will give you a thin tint of the paint. Now try spreading this "thinned-out" color onto the paper, say in the shape of squares or oblongs. Fill in several squares getting the color on even and getting a mere tint. After the color is once on the paper, do not keep touching it with the brush, else it will get spotty or muddy in appearance, but keep the hands off until it dries. Now dip out a little more paint onto the dish and paint a few squares a shade darker, etc., until you have at least three distinctly different tints or degrees of the color. After a few trials you ought with either black, brown, blue, or sepia, to get from five to eight different tints from the same color. The accompanying pieces are Seventh and Eighth grade work, where the pupil probably went over the drawing the third coat to get the required depth and evenness of color.



GOLDIE BALLAY, PUPIL, 7TH YEAR.

Mr. Merrill Speaks

I desire to express my appreciation of your new move with THE PENMAN AND ARTIST. There has been a steady, but rapid—not too rapid—growth, from the baby EXPONENT, through the youthful one of PENMAN AND ARTIST to the more manly name it now sustains. There is nothing washy or rehashed about it, and he who would keep in touch with the newest and best there is in the profession can not afford to miss a single issue of THE PENMAN ARTIST AND BUSINESS EDUCATOR. J. S. MERRILL,

Urbana, Ohio.



TULIPS

JOHN ZIMMERMAN,
PUPIL, 7TH YEAR.

Doctors Disagree

End of Vertical Penmanship Fad.

TO THE EDITOR OF THE SUN—*Sir:* How the vertical system of penmanship has obtained for five or six years in this age of nature study is quite astonishing even to farmers' sons, who, in their "back-woods" log schools learned enough physics to comprehend the parallellogram of forces.

In the ordinary writing, with the hand resting on the hypothenar eminence, and pivoted on the tips of the ring and little fingers, some muscles of the hand and forearm produce a horizontal motion to the right, while the flexor and extensor muscles of the fingers cause a vertical motion. The resultant of these two motions is a slant to the right, modified according to the quantity of energy expended by the muscles employed in producing the horizontal motion. JOHN P. WRIGHT, M. D.

NEW YORK, June 24,

New York Sun, June 27, 1900.

[Through the kindness of Mr. W. H. Lothrop we received the above clipping which discloses the fact that it took the doctors to prove that vertical was the best, and now it takes the doctors to prove that slant is the best. The trouble with doctors is that they are more familiar with long names than with conditions. The above doctor doesn't know that the shoulder muscles are employed as much or more in good writing as those which govern the fingers. We must take opinions from such sources with discrimination. EDITORS.]



EDNA SAMMETT, PUPIL, 7TH YEAR.

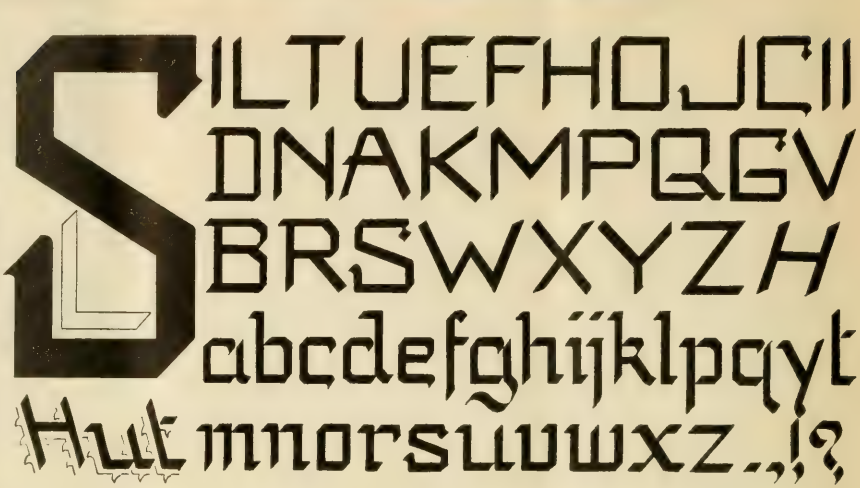




WILLIAM VOLKMAN, PUPIL.

Automatic Lettering

BY GEO. W. HESS, OTTAWA, ILL.



The aim of the writer is to give a thorough practical course in the use of the automatic shading, marking and plain pen, the Soennecken package pen and the general uses to which they may be put in the way of making show cards and advertising cards.

It does not follow that ornamental work will be neglected, but of that we will treat later.

Now when I first began to use the lettering pen, I made up my mind to try to make every letter as good or better than my copy. In the second place, I endeavored to get my work in stores and on the market from the start.

Natural pride will make one do his best when your work is put out for the public to see, so I believe the above two reasons worthy your attention.

Now I do not want you to make or dash off several hundred block alphabets, but do sit down and say you will make every letter like copy. Take pains, go slowly and carefully; rapidity will come later.]

The plate is same size as copy. The great difficulty among students, is that they do not seem able to enlarge a letter. The alphabet was made with the "O" marking pen. The large "S" with No. 4 marking pen and the outline of "L" in lower part of "S" is the size of letter when made with a No. 1 marking.

Now then, can you not see that the outline of "L" corresponds to the teeth in No. 5 shading? Also, that the work of the "O" marking is about the size of the teeth in No. 4 shading? Then we see that by ignoring the transparent shade, we have here shown an alphabet adapted to No. 4 and 5 shading, and No. O, 1 and 4 marking.

Take a No. "O" or 1 marking pen and some thin ink and see what you can do. Better use a cross ruled paper. Aim for horizontal and perpendicular lines—try hard. Ink should flow freely and easy, as easy as it flows from the Soennecken pen.

The pens you will need to cover entire course with will be shading 1, 2, 3, 4; marking 00, 0, 1, 2, 4; plain 1 and 3. Six bottles of good ink, 1 white, 1 gold, a little bronze, diamond dust, flock and metallic.

To the one sending in the best alphabet by October 25th who is a subscriber to the P. A. & B. E., I will give a $3.00 ornamental design. Any pen may be used.

Master this alphabet. The rest will be easy if you do. Send in work for criticism and enclose stamp if desired by mail.

Art Paragraphs

Any actress can paint but only a few can draw.

Nature is the only artist capable of producing a perfect picture of health.

Art is the external manifestation, by means of lines, colours, movements, sounds or words of emotions felt by man—*Veron.*

The feelings with which the artist infects others may be most various—very strong or very weak; very important or very insignificant; very good or very bad.

Art is the connecting link in the chain of great minds; through its language, thought appeals to thought, and sympathy echoes to feeling.

Real art, like the wife of an affectionate husband, needs no ornaments. But counterfeit art, like a prostitute must always be decked out.

Fancy is to art what the perfume is to the flower.

The true artist derives his strength from himself. His genius knows no mutable laws of popular fancy or greedy necessity.

Color is to the eye what music is to the ear. Their appreciation depends not so much upon a knowledge of their science or chemical properties, as upon a feeling within us that manifests itself in spontaneous melody.

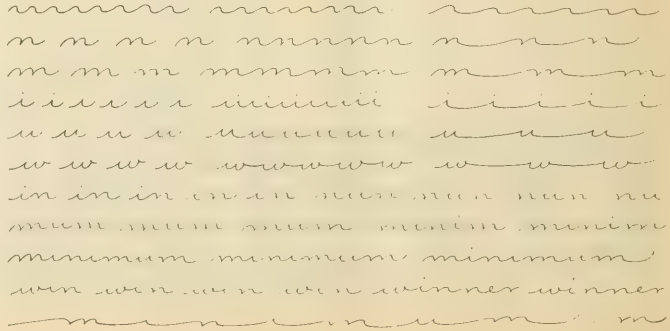
To see the aim and purpose of art in the pleasure we get from it, is like assuming (as is done by the people of the lowest moral development, e. g., by savages) that the purpose and aim of food is the pleasure derived when consuming it.

Art is a human activity, consisting in this, that one man consciously, by means of certain external signs, hands on to others feelings he has lived through, and that other people are infected by these feelings, and also experience in them.

Lessons in Practical Vertical Penmanship.

BY E. E. UTTERBACK, SUPERVISOR OF MANUAL TRAINING, DRAWING, AND PENMANSHIP, ATLANTA, GA.

In consequence of Mr. Utterback's move from Texas to Georgia, he has been unable to get his lesson here as he had expected, much to his regret. He writes us that he expects to be on hand for our next issue. In order to tide the good work over, we present herewith some small letter exercises which were written freely, even rapidly, and should be practiced in the same manner. Practically, no finger action was used in their execution, therefore you should use none in your practice. See how easily and freely you can write them. Keep the turns rounding and the angles sharp and the result will at least be legible.



Whereas, In the course of human events we have been called on to prepare a short series of lessons in engrossing for beginners, and as we have promised to do the same;

Resolved, That we wish to have it understood that these lessons are exclusively for birds, and that all persons over ten years of age are expected to stop reading them at the end of this paragraph.

Lessons in Engrossing

BY H. W. KIBBE, 181 TREMONT STREET, BOSTON, MASS.

Number One

For this writing we use Gillott's 907 pen and "Higgins' General Drawing Ink" reduced with water as required. Freshly ground India Ink is much easier to write with but it takes time to prepare it. We use the finger movement for executing this style of writing. A small penholder is better than a large one.

Obituary

Through Mr. S. L. Caldwell, of Lincoln, Nebr., we learned of the death of Mr. E. H. Ealy, penman in the State Normal School, Cape Girardeau, Mo.

Mr. Ealy was once a pupil under editors Zaner and Bloser, and was a gentleman who always commanded the highest respect of both teachers and pupils. His death is a loss to the profession.

In the death of Dr. Charles S. Haley, Vice-President of Heald's Business College, San Francisco, Cal., the profession evidently lost one of its most valuable members. Although not acquainted with him ourselves, the testimony of those who knew him is sufficient evidence to our minds to establish his great worth as an educator and man. His old friend and co-worker, Daniel T. Ames, was selected to pay tribute to his memory.

We have not seen Mr. Ames's eulogy, but the following one which appeared in the June number of *Heald's College Journal*, is really a gem from some large-hearted, broad-minded friend. It seems to us that Ingersoll himself could not have improved upon it. It is certainly worthy of a careful reading by all:

DR. CHARLES S. HALEY.

MAY 28, 1900.

But a small number ever find the work for which they are fitted. When they do, the fact is so apparent that the man and the position seem made for each other and the world recognizes the fact. As Carlyle puts it, "Blessed is he who has found his work, let him ask no other blessedness. He has a work, a life purpose, he has found it and will follow it."

All the previous years of Dr. Haley's life were a preparation for the office which he filled so long and with such signal ability. His training as a teacher and a physician, his active interest in everything pertaining to California country life, his experience as an orchardist and farmer, his intensely practical characteristics, softened by travel, by study, and a full recognition of human limitations combined to make him the ideal executive.

It is not an easy thing to govern a great school well, and co-education has not lessened the difficulty. To spur the laggared, to reprove the indifferent, to encourage the dull but earnest student, to exercise a firm but kindly discipline, to supervise a curriculum ranging from the simple English subjects to the practical sciences, to judiciously select and manage a large faculty, to keep in touch with the requirements of the business world, and to so order things that all this educational machinery will turn out its due product of well-equipped young men and women, requires a capacity of the highest order. His liberality of thought, broadmindedness and keen knowledge of human nature enabled him to do all this with a smoothness that marked him as a master in his vocation.

Dr. Haley was what the world calls a successful man. He was successful because he brought to bear upon his life the qualities that make success; economy, integrity and attention to business. He applied to his own affairs the principles inculcated as a teacher, and all his actions were forcible examples of a business prudence as befitted a business manager of a business school.

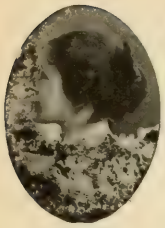
One of his strongest characteristics was practical good sense. He believed in letting every one have the fullest measure of opportunity. He considered that money making was compatible with the higher conscience, and he encouraged every one to get all they could without injustice to others. Further, he was willing to make opportunities for the unsuccessful where they did not exist. He never closed the doors of the college to any one earnestly striving for educational betterment, but whose means would not enable them to pay for the instruction. Many a man and woman, whose feet are now firmly planted on prosperity, owe their success to the generosity that freely offered them an education that at once fitted them for employment. Such instances were very numerous.

From the imperfect standpoint of human vision, the sudden ending of a life of such usefulness seems a calamity. Nothing indicated that the Psalmist's limit had been almost reached. His mind had yet the full vigor of maturity. The ripe experience of years had touched him with a greater kindliness, the cares of life were all behind, the future was peace and evening sunshine; in a moment the messenger came and he had passed to the unknown.

The vacant chair will be filled, a ceaseless procession of other students will come and go, and the college will continue its work as before, but his memory will live in the hearts of thousands until they too are called to the majority.

Invitations to Commencement Exercises

We wish to thank our many friends for remembering us with invitations to commencement exercises. During the past few months we have received a large number of such invitations. While most of them have not been acknowledged by us, and while we are too short of space to mention them in this number of THE PENMAN ARTIST AND BUSINESS EDUCATOR, we trust that this notice will be sufficient to insure our friends that the same have been appreciated. We now extend our sincere thanks to all.



Miss Jeanette A. Krebs, the original of this portrait and the producer of this penmanship, below is a native of Ashland, O., and teacher in public schools of that place. She is an experienced teacher in grade work, a penman of unusual skill, and an artist of considerable talent. She is an expert at needle work and is also developing as an artist with pencil and water colors. But her best art, excellent as the others are, is her teaching. She possesses that peculiar tact and energy so necessary for success in anything, and so doubly necessary in the science and art of teaching. Last year she pursued a course in writing and drawing in the Zanerian and prepared as a specialist in these branches. We expect to hear from her work in the future, as talent and industry combined win success.

Personally, she is medium in size, fair in complexion, graceful in manner, Christian in character, and social in disposition.

Ashland, O., June 24, 1900.

Messrs. Zaner & Bloser,

Columbus, Ohio.

Gentlemen:

I have given you in this a fair specimen of my simplified, vertical penmanship. It is plain, practical, and legible. Its simplicity and legibility has gained for it a valuable position in the practical and business world.

Sincerely yours,

Jeanette A. Krebs.

Catalogues, Circulars, Etc.

We acknowledge receipt of some well gotten up circulars of the Hopedale Normal College, Hopedale, O. Mr. W. E. Harsh, president of the institution, was once a pupil of the editors, and of course we rejoice to learn of his success in building up a good institution.

The Capital City Commercial College, Des Moines, evidently began an advertising crusade some months ago. We say this, judging from the number of attractive booklets, advertising cards, etc., we have received from that institution. Messrs. Giesseman, Crane and Williams make a strong team, and what one can't do, the other can.

The Spencerian Business College, Milwaukee, Wis., is sending out two attractive booklets. One is entitled "The Value of Business Education to Women," and contains just such information as every ambitious, independent-loving woman should possess. The other is entitled "Education for Business Life," and in a very entertaining way states the advantages of the Spencerian College.

The Elkhart (Ind.) Institute has issued a new catalogue for 1900-1901. In conformity with the spirit of the times, a two years' business course has been adopted by this institution, so that students can now take a six months' course or the longer and more thorough one.

The Northwestern Business College, Madison, Wis., has put out an attractive and well arranged catalogue. The well known business educator, R. G. Deming, is the commander of the men behind the guns at this educational fort.

A handsome catalogue of the Indianapolis (Ind.) Business University has recently been received. Mr. E. J. Heeb, president of the institution, is one of the most energetic, and we believe successful, members of the profession, and has succeeded in establishing a permanent, reliable and well-known institution.

The Practical Text Book Co., Cleveland, O., has issued a new catalogue of their series of commercial text books. As usual, it is a fine publication, advertising high grade books.

We acknowledge receipt of a circular printed in colors and illustrated with fine half-tones, from the Williss College, Springfield, O. F. W. Williss, proprietor of the institution, has long sustained the reputation of being one of the finest stenographers and teachers in the country.

The Mount Morris (Ill.) College is out with a new catalogue for 1900-1901. The value of their commercial course is especially emphasized, as is now customary with nearly all such institutions having commercial departments. The well known penman and artist, G. E. Weaver, still has charge of the penmanship and art department.

We acknowledge receipt of a new catalogue of the Van Wert (Ohio) Business College and Normal Institute. J. D. Alexander, an old friend and former pupil of the editors, is back of this enterprise. Success to him.

A new catalogue has been received from Stanley's Business College, Thomasville, Ga. The work is well illustrated, well printed, and well gotten up generally. The title page drawing was prepared by that master designor, E. E. Hummel.

"The Ohio Business Institute and School of Gregg Shorthand," Columbus, O., is the title of a neat and well illustrated circular recently issued by Messrs. Rowland & Rogers, proprietors of that institution. The school is now in its fourth year, but is already one of the best known and best patronized in our Capital City.

The National Business College, Roanoke, Va., has issued an elegant catalogue for 1900-1901. Mr. E. M. Coulter, secretary and treasurer of the institution, was once a pupil of the editors and is now recognized as one of the masters of the pen.

Our friend and former student, W. K. Conner, teacher of penmanship and drawing in the Bridgewater (Va.) College, kindly remembered us with a copy of their new catalogue, for which we extend our thanks.

The Georgia Normal College and Business Institute, Abbeville, Ga., has issued a new and handsome catalogue. This institution has made wonderful progress during the past few years and is now recognized as one of the large and substantial institutions of the South.

One of the finest catalogues received recently is a new one from the Minnesota Normal School and Business College, Minneapolis, Minn. It is a work of 54 pages of fine enameled paper, is printed in colors, and contains a number of very fine half-tone engravings.

The Bliss Business College, North Adams, Mass., is sending out a new, large and finely illustrated circular. Principal McVeigh seems to be a successful pusher.

A very beautiful catalogue has been received from the Mountain City Business College, Chattanooga, Tenn. Messrs. Wiley Brothers are proprietors of this institution.

One of the finest brochures in the line of school advertising that has come to this office for some time is that issued by the Wilmington (Del.) Business School for 1900-1901. The work is on fine, hand-made deckle-edge paper and is printed in colors. Mr. W. H. Beacom, proprietor of the institution, is very well and favorably known as a business educator, and will undoubtedly succeed in building up a large and prosperous institution.

A Commendable Idea

Enclosed find $1.00 to pay for one year's subscription to THE PENMAN-ARTIST AND BUSINESS EDUCATOR for S. H. Waddell, care of McAllen's Business School, Knoxville, Tenn.

This was awarded to Mr. Waddell for the best improvement in penmanship during the month of May.

Each month I propose giving the students a year's subscription to your paper as long as they take the proper interest in their work. Yours very sincerely,

JNO. A. MCALLEN,
Prin. McAllen's Bus. Coll., Knoxville Tenn.



BY JOHN FREW.

With the Commercial Artist of Chicago.

Number Two.

BY R. E. HUMMEL.

Represented in the exhibition were all the varieties of work known to the craft. There were "Fashions; Drawings delineating the vagaries of modern wearing apparel, for women and men; Birds'-eye-views of factories and their surrounding; drawn with such masterly knowledge of liniar and careal perspective, that many buildings and square miles of territory were perfectly represented in a comparatively small space. Portraits in abundant number, showing different styles of mechanical and artistic treatment, some were drawn with the exactitude of the steel engraving, while others were executed with the freedom of a pencil sketch. Machines for widely differing purposes were also shown, some in a style of pen drawing, which deserves to be called the purely mechanical, others in wash, with and without the soft and delicately blending effects, such as only the airbrush will give.

A large number of catalogue illustrations were displayed in a certain corner of one of the rooms, such as pictures of shoes and shirts, pianos and parasols, furniture and fishing sackals, bicycles and beer pumps, prayer books and playing cards, demigods and demi-johns.

The larger drawings attracted most attention, not merely by reason of their size, but because most of them were highly artistic and pictorial. Some were humerous, some were grave, some delighted with subtle coloring, others impressed by strong drawing and vigorous action.

Here the Magazine Illustrator, the Newspaper Cartoonist and the Poster Artist displayed the products of their skill and brain.

In other sections could be seen dainty vignettes, exquisite lithographeres, headings of all descriptions, cover designs, initials, landscapes, head and tail pieces, etc., etc., surely something to please, or of interest to, everybody.

Considering that this has been the first exhibition of its kind in the United States, held by an association yet so young, it was surely a remarkable affair and a great and gratifying success.

Long life and prosperity to this association!



BY C. G. WILTZ.



BY C. E. CHURCH.



BY R. LOU HUEHNE.



BY EMIL BIORN.



BY C. MAUCH.

THE END



SIR ISAAC PITMAN.

Persons who realize to what extent Isaac Pitman Shorthand is used in this country would hardly suppose that it is but ten years since the American publishing house of Isaac Pitman & Sons was established. One would not imagine that so much could be accomplished here in so short a time. But the success of Isaac Pitman Phonography is not alone due to a wonderful system, but also to the very highest order of executive ability and push on the part of its promoters.

Sir Isaac Pitman, the inventor of phonography, and whose portrait we present herewith, labored with indefatigable energy, improving and extending the art, for more than sixty years, relaxing but little even at the age of eighty. Since the death of Sir Isaac, the English firm has been under the control of his two sons, Alfred and Ernest, through whose splendid ability the business has had an almost marvelous growth, especially during the last few years. One of their text books, "The Phonographic Teacher," has had a sale of over two million copies. They issue a forty-eight page catalogue in which nearly two hundred books are listed, and besides publish three weekly journals the *Phonetic Journal*, *Pitman's Shorthand Weekly* and *Pitman's French Weekly*. The *Phonetic Journal* alone enjoys a circulation of over 25,000 copies weekly.



C. A. PITMAN.

Mr. C. A. Pitman, the able manager of the American branch, and whose portrait we also present herewith, for more than ten years assisted in conducting the very successful publishing house of Isaac Pitman & Sons, at 1 Amen Corner, London, England. He was then chosen as the American representative and has already succeeded in building up a very large business, securing the adoption of this system in the common and high schools of New York and other large cities. He is a gentleman with whom it is a pleasure to do business, and who, in our opinion, is the right man in the right place.

The Isaac Pitman system is now adapted to the Spanish language, as well as to ten others. It also holds the record in the matter of speed for ten minutes' continuous writing from new matter, as was decided by the Indian Shorthand Writers' Association, when Mr. G. W. Bunbury wrote 250 words per minute.

Journals Received.

We are of the opinion that business colleges prospered more and that commercial education advanced more during the past year than they have in any two previous years. School proprietors have been able to pay teachers better salaries, employ more help, equip rooms and offices better, do more and better advertising, etc. A school journal is now published by nearly every institution in the land. Many of them are really high-class journals, for which commercial educators themselves would have been glad to subscribe a few years ago.

So many journals of this class reach our office that the most we can do is merely give name and address of same.

Many of them deserve special notice which we should be glad to give them if our space permitted. We shall be pleased, however, to continue giving name and address and respectfully ask all friends to remember us in this connection.

The Business Messenger, by the Lincoln (Nebr.) Business College.
The Commercial College Reflector, South Bend, Ind.
The New Educator, Canton, O.
The Busy World, Indianapolis, Ind.
Commerce, published by Mehan & McCauley, Des Moines, Ia.
High School Echo, Lake Crystal, Minn.
The University Educator, Munice, Ind.
Huntsinger's College Journal, Hartford, Conn.
McKee's Shorthand Magazine, Buffalo, N. Y.
The Practical Educator, Springfield, Ill.
Rays of Light, McPherson, Kans.
The Young Man's Best Companion, Des Moines, Ia.
The Parrish College News, Paragould, Ark.
The Commercial Student, Richmond, Va.
Heald's College Journal, San Francisco, Cal.
Pierce School Alumni Journal, Philadelphia, Pa.
Parsons Business College Journal, Parsons, Kans.
The Danville Business and Shorthand College Journal, Danville, Ill.
The Butte Business Educator, Butte, Mont.
The Heffley Educator, Brooklyn, N. Y.
Spencerian College News, Cleveland, O.
The Weekly Spencerian, Louisville, Ky.
Grand Rapids Business University Journal, Grand Rapids, Mich.
South Bethlehem Business College Journal, South Bethlehem, Pa.
The State Normal Monthly, Emporia, Kans.
The New Era, by the Kansas Wesleyan Business College, Salina, Kans.
Shorthand for Everybody, by George E. Dougherty, Washburn College, Topeka, Kans.
The New Educational Journal, by the Union Business College, Quincy, Ill.
William's Business College Journal, Oshkosh, Wis.
Elizabeth Chronicle, Charlotte, N. C.
Birmingham Business College Journal, Birmingham, Ala.
Brockton Business University, Brockton, Mass.
Rider Business College Journal, Trenton, N. J.
The Spirit of Progress, Buckhannon, W. Va.
The Budget, Baltimore, Md.
The Practical Educator, Minneapolis, Minn.
The Commercial World, by the Michigan Business and Normal College, Battle Creek, Mich.
The New Education, by the Meadville, (Pa.) Commercial College.
The Great Western Business College Journal, Concordia, Kans.

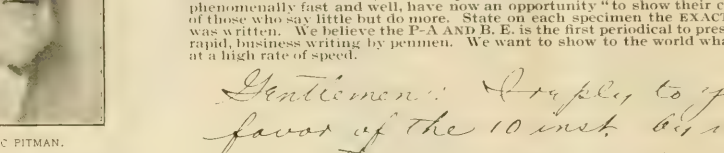
Regular Periodicals.

The Gregg Writer, Wheeling, W. Va.
The Phonographic Magazine, Cincinnati, O.
Science and Industry, Scranton, Pa.
Spare Time Study, Washington, D. C.
The Pilgram, Battle Creek, Mich.
Western Penman, Cedar Rapids, Ia.
Penman's Art Journal, 202 Broadway, N. Y.
The Practical Age, Moline, Ill.
The Bookkeeper, Detroit, Mich.
The Public Accountant, Philadelphia, Pa.

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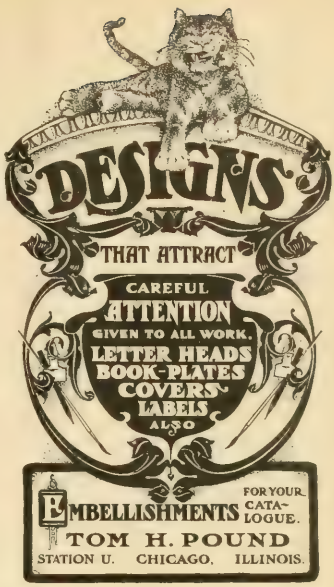
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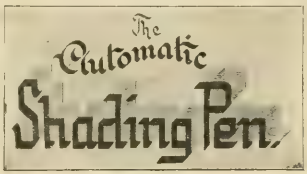
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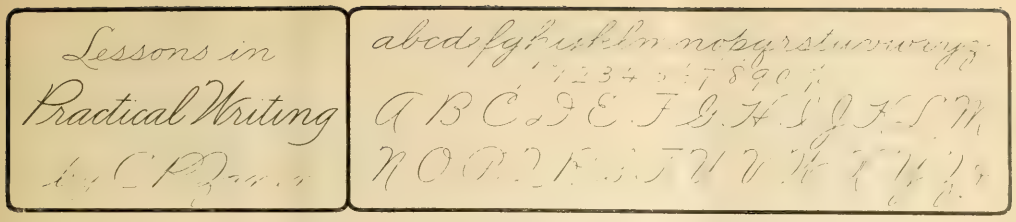
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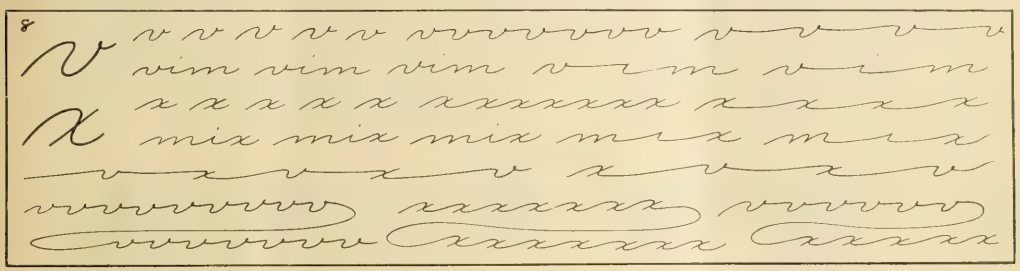
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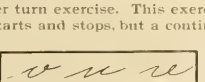


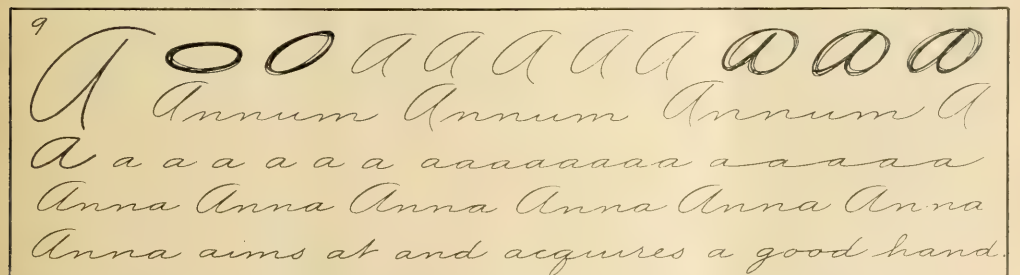
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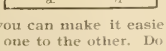


No. 8 Review No. 2, particularly the upper and lower turn exercise. This exercise should be made with an easy, rolling, continuous movement. There should be no spasmodic starts and stops, but a continuous gliding action to the right. The *v* is composed of two turns and a finish like in *w*. Be careful to begin with a turn at the top or it may resemble an *o* (see oblong of common errors.) Be equally careful to maintain the turn at the bottom, or it may resemble an *r*. Avoid looping the finish or it will resemble *re*. Keep the finish high. Pause slightly in finishing the letter and use an easy, forceful, fore-arm movement at all times. Maintain a healthful and efficient position at all times. The *x* is composed of a double turn, the same as the last of *n*, and a straight-line crossing, made upward. This is an easy letter to make if you can make a good *n*. See how easily and gracefully you can make the last exercises on this plate. Let the arm roll freely at the elbow. To do this, the sleeve, including the under sleeve, should be loose.





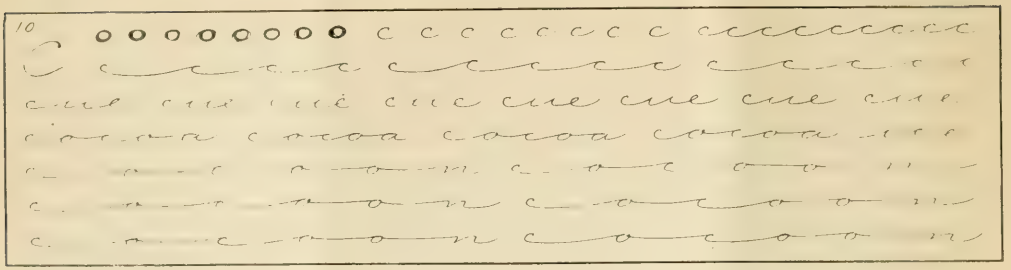
No. 9 Review No. 1 thoroughly. These exercises need to be mastered, as they are the foundation of freedom and grace. Study the capital *A* critically. Note that the oval is narrower than in the *O*, that the beginning extends above and to the right of the second part, and that the last stroke is nearly straight to the base line. Begin the letter with a horizontal rather than with a vertical movement. Do not loop the letter where the retrace occurs or it may resemble *O*. The small *a* needs careful attention. Start it toward the left, not downward, from the beginning. Close it or it may resemble *u*. Do not loop the second part or it will look like *o*. Make this letter a little more deliberately than the rest and use a little finger action, if you can make it easier and better by so doing. The little finger need not slip while making the *a* but it should slip in going from one to the other. Do not raise the pen in this letter and be sure to come direct to the base line with the second part. Keep *o* and *a* distinct. Study spacing in the sentence, and use an easy movement.



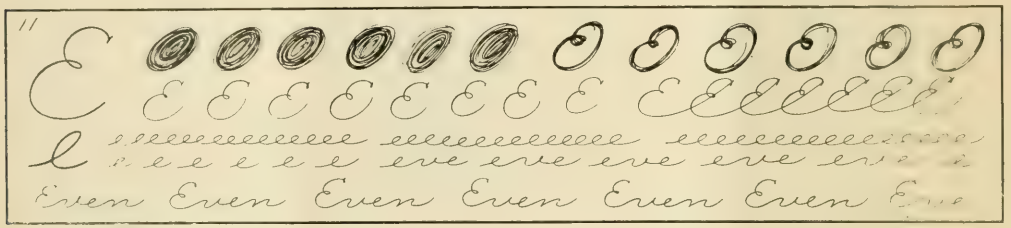
Criticisms Will be given freely through the columns of The P.-A. and B. E. to those who send specimens of their systematic, careful practice. Such specimens should reach me not later than the fifth of the month. Address such specimens to Zaner, Columbus, O., and inclose return postage if you wish specimens returned.

Patrick Flynn sent the best work for criticism thus far received. It came too late or some would have been published. The work is systematic, strong, rapid, and fairly accurate. Keep on and you will become a masterful penman.

Many others have sent specimens to be filed, to show improvement made. We have never had as many start out so enthusiastically as with this course, which bids well to be a record-breaker. Now let me have your systematic practice at least once a month and I will try to help you. There is no reason why thousands may not learn to write a splendid hand by following the lessons. Results are sure if instructions are followed.

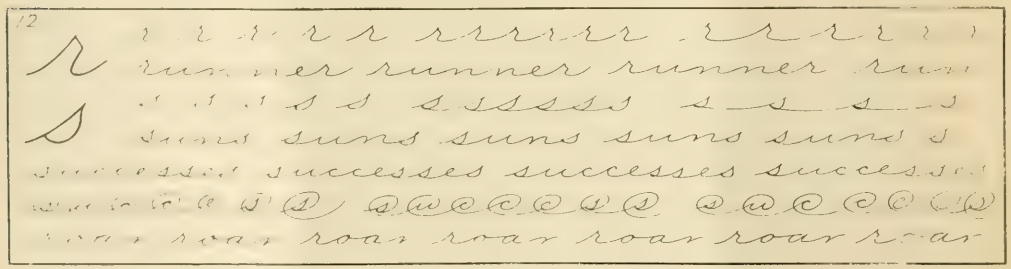


No. 10 Practice the little, retrace circles with a rapid, circular arm action with the little finger resting rather than slipping. The thumb and first finger should not act. You can tell when you are using finger action by watching the joints of the thumb and first finger, to see if they move. Begin the *c* with an unmistakable dot or hook and curve the back well. Avoid the tendencies shown in the little plate herewith. Do not raise the pen in this letter, and use a circular, twist-like movement. The letter and movement are both quite graceful if you once "get on to the swing." Give a good deal of attention to the word *c-o-c-o-o-n*. This wide spacing does more to counteract excessive finger action than any other one thing. It cultivates, at the same time, strength, scope, freedom, and confidence in the arm movement. The last, confidence, is the secret of success, so is the arm movement. Are you on the road to success? If not, you now know how to get on to it — master the word *cocoon*.



No. 11 Let the arm roll easily on the muscle in front of the elbow in making this letter. Put the pen on the paper with sufficient pressure to start the ink and make the *E* with two, quick, oval efforts. No finger action is necessary. Keep small, central, connecting loop small, and the top of the letter relatively large. In joining the *E*'s, pause at the beginning of each.

The small *e* is a simple loop. Always maintain a loop (opening) in this letter or it resembles *i*. Do not make *e* tall or it will resemble *l*. Never loop the *i* and always loop the *e*, this will insure legibility, and that is what writing should be. The *e* exercise should be made at a high rate of speed. The *e* with the down stroke slightly curved can be made faster than any other letter. In writing the word *Even*, be careful to maintain a turn at the beginning of *v*, and do not loop the finish, or drop to the base line with it. Practice the word at the rate of about twenty to the minute. Not that many words each minute, but at that rate of speed. Pause between words to criticise, then go ahead to correct and construct anew.



No. 12 The *r* is a hunchback *i* without the dot. Check the motion in making the shoulder of *r*, but do not stop. Do not hurry in making this letter until you are sure of making it well. Do not make it too tall and slender or it may resemble *t*, and do not sharpen the shoulder or it will resemble a small *e* that is similar to the capital *E*. (See little plate of common errors.) Curve the down stroke of *s* considerably so that it will not look like *t*. Make the down stroke with a rocking, under rolling, quick movement. This little finger should slip more freely in this letter than in most letters. Little or no finger action is necessary. Keep the *r* and *s* unlike each other, and unlike *t* and there will be little trouble concerning their reading qualities, at least. The word *success* with the circles will require a free rolling motion and quick thinking. Study difference between *o* and *u* in *roar*.

13

D D D D D D D D D D D D D D D D D D D D

Drummer Drummer Drummer Dr.

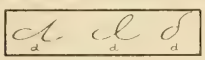
d d d d d d d d d d d d d d d d d d d d

did did did did did dodd dodd dodd d

didactic didactic didactic didactic did

Do good deeds, do good ds, and don't drunk.

No. 13 The *D* is a modified *O*. Begin the letter with a deliberate motion and finish quickly as in *O*. Do not get it too wide on the base line, and it is unnecessary to begin the first stroke very high. The *D*'s joined make a good movement exercise which may be practiced with profit. The small *d* is an *a* with an extention to the second part in the form of a retrace. The pen may be raised after making the oval part but I think it best to make it without raising the pen. Avoid separating the oval and second part or it will resemble *cl* or *el*. Always close the oval. The last *d* in the little oblong looks like a flourished *o*. The words *did*, *dodd* and *didactic* should each be written without raising the pen. The fingers may be used some in this letter, in the retrace part in particular. A slight pause at the top aids in securing a good retrace. The word *did* should be written well from fifteen to twenty times in a minute. The last line is a good one for practice. Watch spacing between letters and words.



14

moan moan moan moan moan moan m

moan moan moan moan moan moan moan

moan moan moan moan moan moan moan

moan moan moan moan moan moan moan

moan moan moan moan moan moan moan

moan moan moan moan moan moan moan

No. 14 This plate is given to illustrate speed. Tests in speed are desirable to stimulate interest and to prepare persons for the realities of business. To my mind nothing is more beneficial if conducted rightly, or more harmful if conducted wrongly. The last line illustrates too much speed. The word is not legible. The letters are too similar. It is a scrawl rather than penmanship. My advice is to never go beyond legibility. See how fast you can write to maintain legibility. By that we do not mean *decipherability*. Good writing is legible at a glance. No one has a right to write illegibly, as it consumes unnecessary and sometimes precious time on the part of the reader.

Let me see some of your best rapid work on the word *moan*. See how well and how rapidly you can write it. The plate was written at about twenty-two words a minute. The last line was written much faster, but can it be said to be writing? Hardly.

Speed is the product of clear thinking; simple, uniform letters; careful, rapid practice; and desire and determination to become a good, rapid, commercial penman.

Speed This is an age of intense and prolonged activity. The art of writing needs to adapt itself to these conditions. It must be rapid and enduring. Plenty of arm movement is the secret of meeting these demands. Careful, critical observation, and quick, clear thinking are the forces that must stimulate and control this arm movement. Rapid practice, but never reckless practice or scribbling, is the price of a rapid, legible hand. Well formed letters, proper spacing in and between words, and uniform lines are requisites for commercial penmanship. See how freely, rapidly, and well you can write the sentence in the preceding illustration, being careful about spelling and punctuation at the same time. Learn to be sure by being firm and free in movement, and clear and definite in percepts. Think clearly and write plainly and your services will be in demand. The way to do this is to begin to do these things while practicing from these lessons. Learn to observe the details of the copy and to understand every instruction; then push to the front. Application is necessary, if you would win. Let us help you by looking over your practice.

Comment I am gratified with the number of specimens received from persons who intend to follow these lessons and compete for the prize of most improvement and for the certificate. It is yet ample time to send in your work for file and criticism. Let me hear from you. See how much you can accomplish this and next year.

Lessons in Professional Business Writing

BY H. B. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

In this lesson we have all the loop and semi-extended letters in the movement exercises, and also in the words.

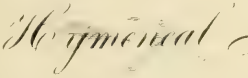
Practice vigorously on the retracing exercises. Many students have not a free movement, so writing becomes monotonous and tiresome.

While the finger movement is used some in making small letters it should hinged with the fore-arm movement so that a change can be made from one to the other without breaking even the most delicate curve. Some students rest the hand so heavily upon the desk as to destroy all the free movement they otherwise could have. Your movement should be free enough to make the last letter in the word, 'government,' with the same ease that you do the first and without re-adjusting the arm.

Great care must be taken in making every line, as one misplaced word will mar the beauty of the whole line. The down strokes forming the main part of these letters must be made straight, so in making the loop letters above the line make a short turn at the top then straight to the base line before you turn. Cross all loop letters one space above base line, this is very important. Loop letters below the base line should cross on the base line or a little below. See that you always close the oval part of letters O, A, D, G, Q.

Ye Ohioans and Others!

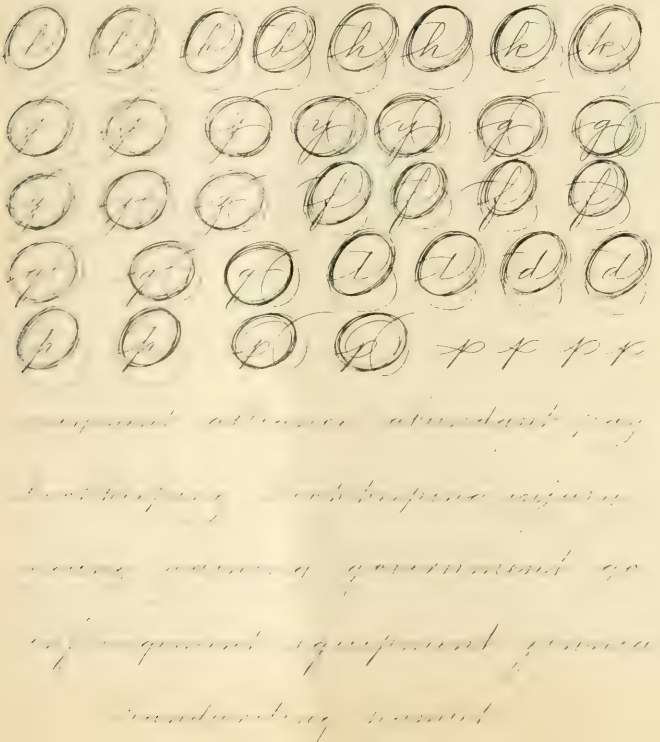
Do not forget that The Ohio Commercial and Special Teachers' Association meets in Sandusky, Sept. 28 and 29, and do not forget to be there. The program was printed in the September number of this journal. Be sure to be on hand and to bring your best beaux or girl (as the case may be) with you. Be on hand to discuss "teachology" and to practice sociology. Surely you can get double your money's worth out of the various intellectual and physical treats in store for all who attend. The R. R. rates will be the most reasonable thus far secured for the Association. Make the convention a distinct success by being on hand. On to Sandusky Sept. 28, 1900.



C. A. LeMaster of Bartlett's Commercial College, Cincinnati, O., was married to Miss Alice Marble of Rising Sun, Ind., on August 3rd.

Publications Received

"One Hundred Seventy-Five Common Sense Lessons in Business Penmanship," published by the Terre Haute Commercial College, Terre Haute, Ind., is a sixty-four page, skillfully written, concisely edited, carefully graded, profusely illustrated work on practical writing. Address as above for further information and prices.



Lessons in Artistic Penmanship

Number One

BY J. E. LEAMY, TROY, N. Y.

INTRODUCTION

In acceding to the editors' wishes by consenting to conduct a course of lessons in ornamental or artistic penmanship through the columns of THE PENMAN ARTIST AND BUSINESS EDUCATOR, I place myself in a position where I deem an apology necessary, especially to the many others in the profession who are more skillful than myself and far more capable of giving instruction along this line.

My pleadings to the editors of lack of time in which to do the work justice have been of no avail, and I have finally consented to carry the work through. I realize how feeble will be my efforts as compared with those of others in the past, but my task is before me and I will do my very best.

THE OBJECT

of these lessons is to aid the student in acquiring what is generally termed a professional or artistic hand. I will endeavor through the course to reveal rather than conceal the essentials necessary to the attainment of that style so universally admired, both for its beauty and evidences of skill.

Although artistic penmanship has no place in the hustle and bustle of the business world, yet there is no doubt but that it pays and pays well to acquire it. Many of our leading commercial educators of today reached their position at the top through their ability to write a good artistic hand. It is the path that leads to success in the penmanship profession. Therefore enter into the work with a determination to succeed. Right here I wish to impress upon those who intend to work from these lessons the necessity of becoming interested in the work, resolving at the outset to carry it through and accomplish everything possible. All the instruction that could be given you in addition to the best of copies would avail you but little unless reinforced by your personal desire to acquire such a hand. If you are thoroughly interested in the work, if you actually wish to become skillful in this line, the battle is half won. The harvest depends upon the seed. You will get out of this just what you put in. No more.

MATERIAL

What I will say concerning material will, necessarily, lead us along a well established truth, viz.: it is absolutely impossible to do good work with poor material. So endeavor to procure the best.

You should provide yourself with ink that is suited to light line and black shade writing. I recommend Arnold's Japan diluted with water or strong coffee. Right here let me say that your ink is an important factor in your work, and that you will have to experiment and determine for yourself what is best. It pays to keep it quite thin.

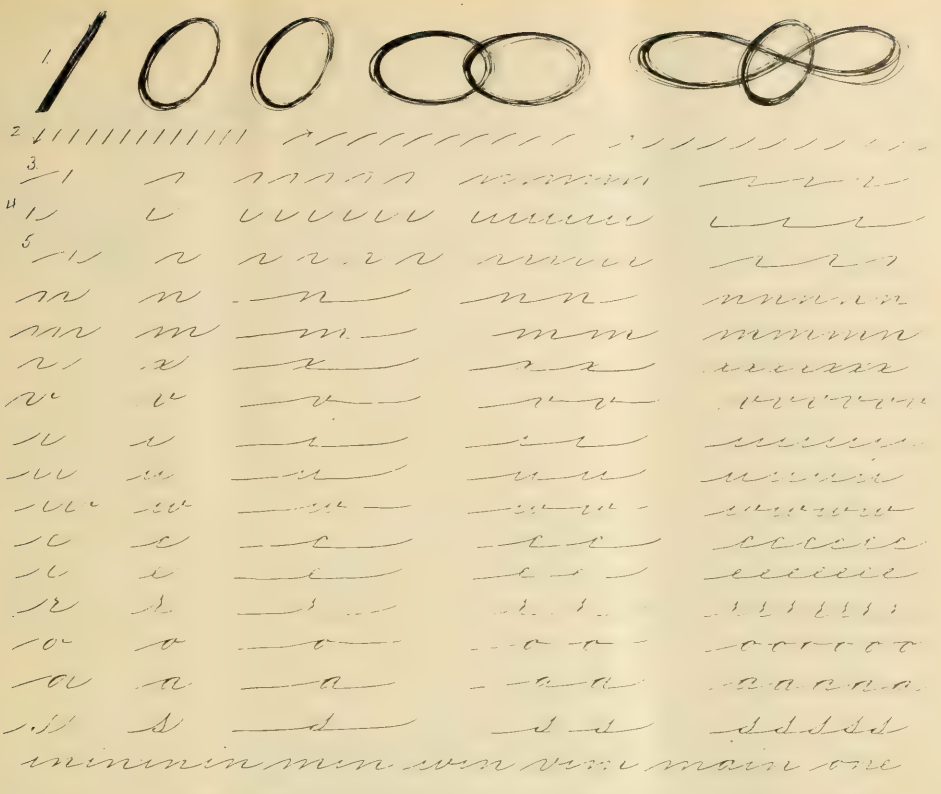
The paper should be of good quality. I use Parson's Super-fine, half-inch ruled.

"Gillott's No. 1 Principality" or "The Zanerian Finewriter" are the best pens for this work. I do better work with the "Zanerian Finewriter."

You need, to complete the outfit, an oblique holder that is properly balanced and well suited to your hand.

PERCEPTION AND PERFORMANCE

There are two things that I wish you, who



are following these lessons, to keep constantly in mind, viz.: the FORM to be executed, and the MANNER of execution. If you would succeed rightly, you must know definitely the form you are endeavoring to make. We are more and more convinced every day that the hand is simply a servant of the mind, and that the muscles of our arm, although clumsy and awkward at first, can soon be trained to do precisely as the mind dictates. You will be able to execute a form only as you see it. When I recall the many hours spent, during the earlier years of my practice, in endeavoring to execute forms that I could not perceive, I truly realize the importance of form study. No one doubts the truth of that old saying, "Practice makes perfect," but your practice must be of the right kind. It must be INTELLIGENT practice. If you fail at any time to execute the form you desire, do not be satisfied with the simple knowledge of the fact, but endeavor to ascertain WHEREIN you failed and WHY.

POSITION

First, don a light weight, loose coat. Second, shed your under sleeve at the elbow (by the means of a scissors or knife), remove cuffs, and roll your shirt sleeve above the elbow. This will leave but one garment on your arm below the elbow, and cause it to work freely and easily. Sit well back from the table. Lean forward, bending at the hips, and keeping the feet uncrossed and well apart. Place both arms on the table allowing the elbow of the right arm to extend a little over the edge. Hold the pen in an easy, natural position. It pays to watch your position. The main point is that it be a healthful one. Health is paramount in all work. Each time you sit down to practice, see that you take the above position. It will soon become habitual.

SUGGESTIONS FOR PRACTICE

If you have everything ready for practice let us begin. Don't fail to secure the position above described. Use a blotter under your hand. See that your ink is in good shape. It should be quite thin.

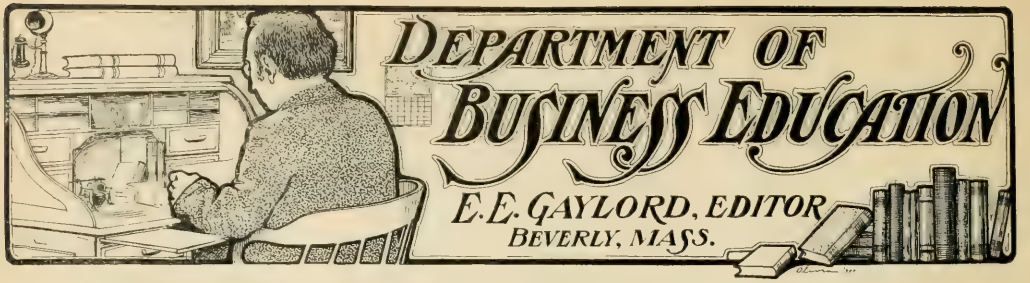
In No. 1, I present a few simple movement exercises. If you have written all your life with a cramped finger action, if your movement is slow and weak, it is absolutely necessary that you master these exercises. Make them entirely with the arm. Although some of our best penmen use "whole arm" on all large forms and exercises, I would not advise you to do so at this stage of the work. I use the forearm movement exclusively on capitals and exercises. Practice vigorously and with considerable speed on these until your movement seems to be free and easy.

Nos. 2, 3, 4, and 5 contain the elements and principles of the thirteen small letters presented. They are very important. Study the strokes and endeavor to master them fairly well before proceeding. You will have to tone your movement down much finer than in No. 1. Notice the difference between the main and connective slants. The little finger should glide to the right in making up strokes, and remain stationary, or nearly so, in making all down strokes. Keep the wrist up from the desk, and see that the forearm acts like a hinge at the elbow. If you prefer turns that are very short and angular, the pen should stop or nearly so; but if you prefer rounding turns, the pen should be kept moving at a livelier pace. Take one form at a time and master it before starting on another. Raise the pen and shift the elbow to the right or pull the paper to the left several times in writing across the page. If your movement is sluggish and your touch heavy, practice long line exercises. Try to make your work look strong and forceful. Raise the pen and take a new start whenever your hand or arm becomes cramped. Endeavor to discover just what movement of the hand and arm produces the best results, and use that movement. Raise the pen at the dot in making c and s. If you can use the fingers without weakening the line or producing kinks or irregularities, there is no reason why you should not do so. We are after RESULTS in this work. Many of our finest penmen use the fingers exclusively on small letters. I sometimes think that some of them use them too much; but whether it is my THINKING or their DOING that is wrong, you must determine for yourself. Practice MUCH, but study and criticise MORE.

CONCLUSION

I am a firm believer in SELF-HELP. It is the best of instruction. Watch your work, watch your execution. Compare, criticise, and study. There are many little points that you must discover for yourself. Practice regularly and systematically, and you will surely improve. Send on your practice but be brief. I will endeavor to criticise it as best I can. All work must reach me on or before the first of the month.

J. E. LEAMY,
Troy Business College. Troy, N. Y.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Business Men Want Commercial Schools

The need of technical and higher commercial schools becomes daily more marked. Business men of progressive character are everywhere alive to the remarkable opportunities for trade that, in Mexico, South America, China, Japan, and our island possessions and dependencies, are being presented to us.

Germany is one of the most formidable of our business competitors. Commercially, politically, and martially, she is living just now a singularly strenuous life. Her political and military prowess is being exercised in Africa, China, and South America, and her mercantile skill is everywhere in evidence in the field of foreign commerce. Our business agents abroad are continuously meeting her serious strife for trade advantages. Our consuls frequently submit special reports on this subject.

For years Germany has led the world in giving special attention to education along commercial lines. Our business men recognize the danger to which we are subjected by the specially educated, persistent foreigner in competition with our poorly-prepared business agents abroad. At the last meeting of the National Association of Manufacturers the following significant resolution was passed:

"WHEREAS, Recognizing that the future prosperity of the United States depends in a large measure on the ability of its manufacturers and merchants to intelligently conduct foreign trade and business of a complex character, and that to secure this end it is desirable to place within the reach of young men facilities for securing comprehensive business education, therefore be it

Resolved, That the National Association of Manufacturers at its fifth annual convention, assembled in the city of Boston on the twenty-sixth day of April, 1900, advocates the establishment of free public commercial and technical schools or commercial and technical departments in high schools, colleges and educational institutions with a comprehensive course of study, and requests its members to use their earnest endeavors to secure the establishment of such schools or departments in the cities and States which they represent."

Publications of the National Association of Manufacturers

Commercial teachers who desire to keep abreast of the progress of events will be glad to send to Mr. E. H. Sanborn, Secretary of the National Association of Manufacturers, for copies of President Theodore C. Search's addresses on "The American Merchant Marine," and "Technical Education from a Business Standpoint," together with reports of the proceedings of the last two annual meetings. There is no charge, but those who write should enclose return postage, and state that they are commercial teachers, mentioning the school with which they are connected. Address Mr. Sanborn, 48—51 Bourse, Philadelphia, Pa.

These reports give the discussions of eminent business men, on the floor of the convention, in regard to the Nicaragua Canal, Our Merchant Marine, a new Government Department of Commerce and Industry, Sample Warehouses in Foreign Countries, Commercial and Technical Education, Reform of the Consular Service, International Banking, The Metric System, etc.

The successful teacher of the future must get outside of his little round of a few sets of book-keeping, a few weeks of business practice, and short courses in arithmetic, spelling, commercial law, and business writing—the merest rudiments of the education entitled to be called commercial. Such a teacher will welcome means of larger growth, no matter what the source, nor the reasonable expense.

* * *

English Consular Reports on Commercial Education

The British Government has been gathering, in recent months, through its consular officers, reports on commercial education in France, Austria, The Netherlands, Japan, Italy, The United States, Sweden and Norway, Belgium, Denmark and Switzerland. No teacher who has the proper spirit of progress in him can afford to do without these clearly-written reports. They will be a revelation to some who have preconceived notions of what a business course may and may not include. Fifty-four cents will pay for a postal money order sufficiently large to have the reports sent postpaid to any address. They are printed by Messrs. Eyre and Spottiswoode, East Harding St., Fleet St., E. C., London, England.

* * *

Our Convention Report

We are pardonably proud of the comprehensive report of the Charleston Convention that was prepared for our readers by Mr. D. W. Springer, of Ann Arbor, Michigan. Commercial teachers had to consult our columns for a timely report, because our esteemed contemporaries did not take the trouble to issue any report.

The Commercial High School Course

The article in this number entitled "The Commercial High School Course," is a paper read by Mr. William E. Doggett, at the recent convention in Charleston, S. C. Mr. Doggett has had wide experience in commercial teaching. In his school last year there were more than six hundred boys taught by more than a dozen of the first-class men of our profession. Mr. Doggett's work has been somewhat hampered by its being only a "Department" of the regular Boys' High School. As it is now an independent Commercial High School, it will be free from some former impediments. We shall look for the very best results from this school, under the able management of its present principal.

* * *

Salaries of Commercial Teachers

Times are said to be good. Commercial schools are prospering. Teachers are in great demand, but salaries are not commensurate with the increase of receipts, though possibly fairly compensatory for such ability as offers itself. In this connection we shall have a spicy article next month from one of the shrewdest of the younger men in our profession, Mr. E. M. Barber. He holds a position of great responsibility, being the supervising accountant of the Appraiser's Stores, New York. In this institution Uncle Sam estimates the value (which fixes the duties to be paid) of all goods that reach this country through the port of New York. Mr. Barber's article is highly interesting.

* * *

Commercial Education in Europe

The excellent article on the Vienna Commercial Academy, begun in this number, will be continued in the November number and concluded in December. We hope to show our readers who are commercial teachers that commendable work of our worthy business schools in this country is not all there is of Commercial Education. We want them to know something about the magnitude and dignity of the profession to which they have devoted themselves. The public in this country have taken up this subject in earnest, and, while it is now in an experimental stage, experience will correct errors, and this country will obtain all of the advantages now enjoyed by her foreign rivals, who have special business training in the foremost schools.

Encouraging Words.

FRIEND GAYLORD:

We have just been looking over the first issue of THE PENMAN-ARTIST AND BUSINESS EDUCATOR, and it seems to us that you are starting in about right in the business department of the paper. Most of the papers published in the interest of business education are doing some good work. Some, of course, are better than others. We believe, however, that there is abundant opportunity for a higher grade of work in this part of the field, as well as in the actual school work.

The discussion of problems peculiar to this class of schools, such as office details, relation of manager to pupils, to parents, to business men, to teachers; systematizing correspondence, discipline, relation to public schools, etc., will be appreciated. We have very little sympathy with the position taken by some schools in some of these matters. The little, petty, dirty things that are done by many should be hit frequently and hard. In this field is room for a lot of discussion that will be beneficial to the cause of business education, and help to bring it out of the range of fakeism, up to the standard that all will be proud of. If work along this line is what you have in mind, we are with you tooth and toenail.

We are very happy in our work, and the prospects for the coming year are better than they have ever been before.

Wishing you all sorts of good things, we remain,

Very truly yours,
BERKEY & DYKE,
Proprietors of the Private School of Business, Cleveland, O.

The Commercial Academy of Vienna

"Wiener Handels Akademie"

CHARLES LOUIS HURT, PROFESSOR OF ENGLISH AT THE ACADEMY OF COMMERCE, VIENNA.

HISTORY — FIRST PERIOD

At the beginning of the year 1856 Herr B. W. Ohligs, a manufacturer in Vienna, moved a resolution in the Chamber of Commerce for Lower Austria to the effect that it was desirable to establish a "General Commercial School." The proposal was most favorably received, and a Meeting of Founders, which was held on 19 November, 1856, showed that there was no doubt of the success of the undertaking. In January, 1857, the Austrian Government consented to the formation of an association for the establishment of a High Commercial School in Vienna, and to the collection of subscriptions for this purpose. Thanks chiefly to the exertions of Baron Friedrich Schey, the Association numbered on 27 April, 1857, the day of the First General Meeting, 563 members, and a sum of 352,780 florins stood at its disposal. At this Meeting the statutes of the Association were accepted and the Board of Governors were elected, the first President being Baron Friedrich Schey, who held this position until his death, which occurred in 1881.

The statutes were approved by the Imp. Roy. Ministry for Public Worship and Instruction in October, 1857, and the school was opened in January, 1858, in a building in the Renngasse, which the Ministry of Finance had placed at the disposal of the Association. At the commencement there were 59 pupils, but by October, 1858, the number had increased to 170 regular pupils, besides those attending the Evening Classes, opened for clerks and others already in employment.

The Association of the Commercial Academy of Vienna has undergone many changes in the course of time, but the statutes of the year 1857 have remained in the main unaltered. This Academy is the Institution of a special Association, not that of a Mercantile Corporation, or of a Town, etc., as is the case with the other Commercial Academies in Austria. The Association consists of: 1. Honorary Members; 2. Founders, 1st category ("stifter") i. e., such persons as subscribe 630 * Kronen annually for life, or at least 6300 K., paid in, at the longest, six annual installments; 3. Founders, second category (Gründer), who contribute a sum below 6300K.,and of at least 1050K.; 4. Members who contribute any amount under 1050 K. All these together form the General Assembly. Only the Founders of the first category enjoy any special rights, they or their legal heirs having the privilege for twenty years of designating a pupil who, if possessing the necessary qualifications, is educated at the Academy free of charge.

The General Assembly elect the Board of Governors, consisting of twelve members, six of whom must belong to a mercantile or industrial profession. The Board choose from their midst the President and the Deputy President for the period of a year, at the expiration of which time they are re-eligible. The Board also appoint the Director and the Professors, as well as the officials and servants, and decide as to their removal from office. The appointment of the Director, of the Professors, and of the Academical Teachers ("Docenten") is subject to the approval of the Ministry for Public Worship and Instruction. The Board also fix the amount of the school fees, nominate to the free scholarships, and administer the property of the Association. The Director is the executive organ of the Board of Governors, and is responsible for the general teaching and discipline of the school.



HOME OF THE VIENNA COMMERCIAL ACADEMY.

The opening of its own School House on 12 October, 1862, was an outward and visible sign of the prosperity of the establishment. A second subscription was commenced to cover the expenses of the building in 1869, and in 1871–72 the whole debt was paid off from the surplus arising from the regular receipts of the school. In consequence of these favorable results plans were formed for an extension of the programme of the school, which, however, were not carried into execution until after the death of the first Director, Franz Hauke, which occurred in 1871. This may be considered as the close of the First Period in the History of the Academy.

SECOND PERIOD (1872–1877).

Director Hauke was succeeded by Baron Alois Czedik von Bründelsberg, who had previously held a high government office. Under his management the Academy was divided into a High School and a Middle School. Hitherto it had devoted almost its whole attention to the preparation of young men for the banking business, and, in a minor degree, for transactions in goods. Those desirous of studying insurance business, or matters relating to the transit of goods, railways, telegraphs, etc., had to attend the State Schools and other establishments then existing in Vienna for this purpose. On the proposal of Baron Czedik, the Railway Companies now closed their schools, and the Ministry of Commerce, its Telegraph Class, while at the same time the Insurance Companies granted the Academy increased subventions for six years, and at the beginning of 1872, classes for these subjects were opened by the Academy, the plan of teaching being laid down in agreement with the parties contributing.

The Establishment now consisted of two divisions: A Commercial Middle School with a three years' course, and a Commercial High School with a two years' course. A Curator was appointed in the person of Baron Czedik, the former Director of the Academy, and the immediate management of the Institution lay in the hands of the College of Professors, who each year elected from amongst themselves a Rector.

The Commercial High School was divided into three branches: 1. Banking Business (including mortgage and insurance transactions). 2. Transactions in Goods (including forwarding, shipping and manufacturing). 3. Means of Transport (Railways, Post-office and telegraphs).

These two Departments of the Academy lasted but a short time, the Middle School five years, the High School four years. Various causes led to the abolition of this organization. The commercial crisis of May, 1873, placed financial difficulties in the way of the undertaking, and complaints arose in mercantile circles that the Middle School was an ordinary educational establishment, and not a commercial school, properly speaking, so that it only served as a preparatory step for the High School. The public, however, objected to a five years' course, so that at an extraordinary general meeting, which was held in June, 1877, a new organization was adopted, which was then approved by the Ministry for Instruction.

THIRD PERIOD (1877 until the present).

Regierungsrath Dr. Rudolf Sonndorfer, who had been a professor at the Commercial High School, and who had managed the Middle School in the school term of 1876–77, was appointed Director, an office which he still holds, and under his management an entire reorganization of the academy was carried out. The financial results of the High School were, as has been stated, anything but satisfactory, so that when Dr. Sonndorfer undertook the management, the Academy was encumbered with a heavy debt. Thanks, however, to his care and

(Continued in November Number)

* One Krone ½ Austrian florin now abolished), or about 10d in English money, or 21 cents in United States Currency

Commercial Geography.

W. J. AMOS, PEIRCE SCHOOL, PHILADELPHIA.

An exceedingly interesting article entitled, "Giant Wheat Farms" is found in the August number of Pearson's. To American boys and girls, this article cannot fail to be of profit and interest. It tells how the immense farms of our northwest were originally organized and how they at last fell into the hands of syndicates, many of whose members have never seen their lands.

It explains why wheat must always be the crop of a portion of our country and why the United States will continue to supply the bread needs of a goodly portion of the world's inhabitants.

The description of the harvesters, and the machinery employed, is exceedingly interesting.

A few figures showing the immensity of the wheat crop in the United States and the cost of producing it may be of interest.

The harvesting machines made and sold in the United States in one year would form a solid procession reaching from New York to Chicago, or would construct a fence around England and Scotland. The twine used in tying the bundles would reach around the world 500 times, and the freight cars necessary to haul the crop would make a train 50 miles long. The saving by the use of machinery in each year on American farms would more than pay the National debt of Great Britain.

PURE GOLD AND IRON FROM SAND.

The same magazine for August gives a timely and interesting article by Montgomery M'Govern with the above title. Page 181.

It goes without saying that such a discovery when fully perfected will revolutionize the industrial and financial status of the modern world. Professor Gates, the inventor of the machine, says that he can separate iron and gold from the ordinary black quartz sand, at an expense not exceeding five cents per ton of raw material.

This is one of the most interesting articles of the month, and deserves the most careful consideration.

No teacher has any business with a Commercial Geography class who is not a careful and constant reader of the daily papers, and no teacher has any place in a school room who can not or will not get his pupil interested in current events.

Have your pupils bring in clippings from the papers, have these placed upon the bulletin board or read in class. If your class is large, appoint a "Committee on Newspaper Investigation," and have its chairman report. Appoint another committee on "Illustrations" and have these pictures pasted upon cardboard and hung about the rooms.

Have a committee on "Specimens." Have the specimens brought right into the room. After they have been discussed, have them placed in the "Museum." Have some shelves put up in your room and have the specimens neatly labeled and arranged. Some Boards will provide you with a nice case with glass doors, if you will hustle them a little.

Work, think, plan, all the time. If you happen to waken up at night, let your mind devise some plan to get your dull boy brightened or that diffident chap in the front row, so he can stand up for five minutes at a time and talk. If you can't reach him any other way, have him come to your house and help you arrange specimens, or gather them for you. Get his confidence, get him to forget self, get him on his feet, get him to talking, and you will have put a new soul into your once tiresome pupil, and, almost at a stroke, will have made a self-reliant, earnest man.

Don't ask very many direct questions. Have pupils arise and exhaust their knowledge. Encourage good language, and good position on the floor. Discourage the boy who knows it all and wants the floor. Give him a chance, but shut him off when he infringes on another's time. Let the pupils do nearly all the talking. Encourage discussion when it is confined to the subject, and keep in mind the fact that no recitation should pass witho t a few minutes to gather the points together in the form of written work. This fixes the points in the mind, and, at the same time, provides a reference book for future use, if memory fails.

Do not get discouraged. Be patient, sympathetic, and dignified. Praise honest effort sympathize with honest work poorly done, and crush everything else.

Addition

CHARLES S. CLARK.

From a purely practical standpoint there is no branch of more importance to the aspiring office assistant than addition. Without it there can be no excellence in the counting department of clerical work. It is very much like the ability to spell correctly. He who can do so neither deserves nor receives any great credit, but he who can not merits censure and deserve ridicule.

It requires no very retentive memory to recall the day when most commercial schools ignored the subject. It was taken for granted that the pupil knew how to add, and no effort was made to develop either speed or accuracy. This was in the halcyon days of the past, when theory reigned supreme in the business college world, and practice, prosaic, plodding practice, had its domicile only in the counting-room and the office, the place where good graduates of a commercial school were supposed to go, if they could get an opportunity to do so.

To-day, addition receives its share of attention in every well conducted commercial training school. The theory that graduates should know how to add has been annihilated by the antagonistic fact that they could not do so. The attempt to remedy the evils of inaccurate addition naturally raised the question, "How shall the subject best be taught?" This gave an opening for the man with a theory. He was not slow to discover it and his voice can still be heard in its advocation. But the theorist is preeminently a talker; his antithesis is the worker. To the latter this paper appeals. The former will criticize it adversely. That is his privilege, and magnaninity forbids our robbing him of his prerogative.

The important desiderata in addition are accuracy and speed, — in the order of their importance. If either must be sacrificed let it be speed. Magnify the importance of accuracy, but do not minify speed. Both are essential, both are important. They differ only in degrees. To teach speed impress upon your class its importance. This will be found to be difficult in the case of many, as they believe themselves to be perfect in addition when they graduate from the public schools. Begin to drill by writing on the black board two rows of digits, in position to be added. Take a pointer and passing down the line indicate those you wish the class to add. Ask the class to add in concert; do not add the rows in regular order. Give your pupils to understand that you merely want them to read the sum.

After five minutes practice with two digits add a third. Ask them to glance at the three figures, sum, read the sum. Move rapidly along the line and listen attentively for discord—incorrect results. When three digits can be combined accurately and quickly add a fourth and continue the practice. Ten minutes each day devoted to this kind of drill, under the inspiration of an active, wide-awake teacher, will produce rapid progress.

For tablet drill vary the problem as much as possible. Problems three figures deep and three figures wide, four figures deep and four figures wide, may be used for speed drill. Single columns consisting of from twenty-five to fifty digits may be used for both speed and accuracy. The problems may be gradually made longer, until the class can add, with tolerable accuracy, problems consisting of one hundred figures, four figures wide and twenty-five figures deep. When this has been accomplished, take some of the methods explained in any work on rapid calculation and explain them to the class. The "dot" method, registering the 10's or 20's on the fingers — a most excellent method,—will serve to keep up the interest in the work.

Encourage the grouping of figures at all times. Emphasize this at the very beginning, for without it there can be no great degree of speed, and as an adjunct to accuracy it has no superior. Teach your pupils to add up or down the column. Teach them to add horizontally as the numbers will be found for instance, on a dry goods bill, where several pieces of different yards are billed. For instance, in adding the following problem explain the method of retaining the results here illustrated. It enables them, if interrupted, to pick up the thread of the work where they dropped it, without losing time.

395	
427	
556	
874	
283	510
929	583
128	42
463	
175	

Show them that doing this and carrying the tens of the preceding column they may ascertain the result by merely striking out the figures to the left. The result in this instance being 1230. Do not be afraid of overworking the class. You may tire of the endless repetition yourself and it will cost you an effort to conduct the recitation, but only through repetition can that automatic action of the mind, which renders rapid addition possible, be attained. The teacher who can not repeat a problem with sufficient enthusiasm to entertain an interest in the work is out of his sphere, as a teacher of rapid calculation; he will never succeed.

Should a Young Man Go to College?

Last October the editor was stalking big game, trying to beg a business man of national fame, for an address before the Commercial Teachers' Federation. Mr. C. P. Huntington, the famous autocrat of the Southern Pacific Railway System, expressed some thoughts that in view of the recent death of the multi-millionaire, will be of unusual interest, particularly to those of our readers who teach, among other things, something about the great generals of our industrial armies, the "captains of industry," as they are sometimes called. He said:

"My little speech in San Francisco, to which you refer, was of course but an outline of my thoughts on the subject of education, as I had not the space nor indeed the inclination to go into the subject more fully on that occasion, but I send you herewith a printed copy of that speech that you may know exactly what I did say, and correct any misinterpretation that may have been made of my attitude on that subject. I should not wish to give the impression that I object to education, but I do think that too many people pursue a higher education than their life work is likely to make necessary. The rules of life are so few and simple that I often wonder why people do not follow them, very much to their own advantage, and it seems to me that our children should be taught them, for they include right living, the saving of money at the time when youth can stand these apparent sacrifices, and, finally, the utilization of the time after the day's work is done, which is important to every young man and young woman. I feel strongly on this subject, be-

cause I have been an indefatigable worker all my life, and whatever I may have gained in the way of wealth has resulted, first, from taking the work which lay nearest to me, trying to do it better than anyone else had ever done it, watching the opportunities for self-betterment, giving full weight and measure and taking care that the hours of my leisure were spent healthfully, both for mind and body. Almost any boy can be comfortable in his old age if he will be careful in his youth, and almost all boys and girls are teachable if we will only teach them in the right way. Very truly yours,

C. P. Huntington.

In connection with the foregoing, the following extract from a a contribution by Mr. Huntington to the September number of *Success* will be of value. Teachers should clip from the daily papers and from the periodicals sketches of such men as, Mr. Huntington, Mr. Carnegie, Mr. Rockefeller, Russell Sage, P. D. Armour, and J. J. Hill, and use them as subjects for school work in English classes, for debates, discussions of current events, etc.

"I regret one tendency in our country, admirable as her institutions are. It is almost heresy to say it, but I do not mind taking the responsibility, for that is one of the things I am used to. I refer to the increase of higher education for the masses. The Anglo-Saxon has easily outstripped all his competitors in those things which make for the commercial growth and the success of nations because he has been, above all others, practical. While the preparation for professional life requires advanced knowledge, it seems to me that the vast majority of our young people spend too many of their vigorous years inside the schoolroom and not enough in the practical work of life. The years from fifteen to twenty-one are especially valuable, for they are years of keen observation, individuality and confidence. In many cases—quite too many, they are spent in cramming the mind with knowledge that is not likely to help a young man in the work he is best fitted to do. How many young men with college educations are standing about waiting for something that will never come, because the work that lies nearest at hand is not to their liking? Somehow or other, our schools which teach young people how to talk do not teach them how to live. People need little, but want much. Since I first went to California, one-third of my mail has been made up of appeals for help, and these calls are equally divided between requests for contributions to help to pay off debts and mortgages which should not have been contracted, applications of young men out of work, who always have my sympathy, and cries for succor from the sick and suffering poor, who must be cared for whatever may be the cause of their sickness or poverty,—and the poor we have always with us. The sons of farmers are forsaking the fields because the cities are more attractive to them. It seems to me that, slowly, but surely, there is growing up a stronger and stronger wall of *caste* with good honest labor on one side and frivolous gentility on the other. We seem to be fast outgrowing those things which, when our fathers lived, were called "sterling qualities," but now are called follies, or "work that a gentleman should not do," as if all honest work were not honorable work.

It would be one of the most unfortunate things in the world if the present generation of young people should widen that wall or build it higher, for so to do would be to render a return to old-fashioned principles more difficult. Americans have become what they are by sticking to the right side of that line of demarcation."

The Commercial High School Course.

William E. Doggett, Commercial High School, Brooklyn, N. Y.

Within a few years, much attention has been given by writers on educational subjects, by prominent teachers and by school authorities, to a phase of secondary education, which, before the publication of a report of the United States Commissioner of Education for 1896, had not been held worthy of much consideration. Since the report referred to, containing Dr. James' exhaustive report on schools of finance and economy in Europe, various commercial courses have been suggested for high schools, and the plan of forming a distinctively commercial high school has been approved by Boards of Education of several cities. Next to securing properly qualified instructors for the commercial high schools is the necessity of a proper course of study.

The view which I take of this course is one which has grown upon me during the fifteen years in which I have taught the commercial branches in a commercial high school in the business center of the Union. It is based on the belief that the public school teacher has a public trust; that he is a servant of his master, the public; that it is his duty to study the interests of his patrons at all times; to investigate the conditions and needs of the community in which he lives; and, in preparing a course of study, to see to it, that the needs of the many receive attention first, and the wants of the few, second.

With this belief, some fourteen years ago, I began a series of observations which would lead to my being able to speak intelligently of the wants of the boys which were intrusted to my care.

The conditions of my pupils before and after they were graduated from the grammar schools were carefully studied. I made myself familiar with their home surroundings, their aims, their ambitions, and the hopes of their parents for them as well as the restrictions and limitations which surrounded many of them because of their social and financial status. I followed them from the school to the office, the salesroom, the bank, the factory and I learned how they began, and what they had to do and how they succeeded, or failed to advance. I talked with intelligent and conscientious employers in a hundred lines of commercial enterprises, and I know what they prefer, what they expect, and what they demand of those whom they employ. At our Alumni reunions, we have what are akin to experience meetings, at which each graduate may tell of his success or advancement, the subjects which have been of the greatest advantage to him, and state, as well, the points in which he found himself wanting when he went into actual business. To be sure, I have no personal knowledge of conditions except as they exist in large cities, but I think my conclusions with some modifications will apply to all localities.

The commercial high school is an experiment. The full four years course has never been worked out in any city, so far as I know, though there is no doubt in my mind as to its ultimate success. In some of the cities, a three years course has been in existence for some time. In some other cities, a four years commercial course has been in operation for one or two years. In Brooklyn, a commercial high school, with a course of three years, began its independent existence a few months ago, though to all practical purposes it had been an independent commercial school for five years. The private commercial schools, known as business colleges, have been in operation for many years in all parts of this country. Their existence shows conclusively that they were necessary; that they did something which the public schools did not do; but, because very many of them were of a low grade, attracting pupils of poor mental attainments and scholastic ability, and because the instructors employed were of limited education, the prominent educators of the country have ignored the private business schools of high grade, and, until recently, have believed that all these schools were wrong from a pedagogical point of view. There is no question in my mind as to the value of the work which the better business colleges have been doing. The commercial high school aims to do many things that the business colleges did not try to do. But, in order to properly fill its place in the community and justify its existence as a school supported by public taxation, the commercial high school must teach those things which the best business colleges taught in a manner equally thorough and practical. Not long ago, in an educational paper of some standing, I noticed the statement that the business college was a mere clerk factory to turn out business assistants, but that the aim of the high school was to turn out business men. I suppose the writer should have said, to carry out his thought, successful business men. This statement, with some variation, has been repeated frequently and has been made a great deal of. But to me, it is an expression which means nothing. What is a business man? Is he a wholesale or retail merchant? A banker? An exporter? A railroad manager? A manufacturer? A clerk? A bookkeeper? A commercial traveler? What is a business man? It seems to me that any one who is engaged in any occupation arising from the exchange of commodities, is essentially a business man, and if he succeeds, he is a successful business man. The successful business man owes his success sometimes to his education, but more often to his tact and special knowledge of the business in which he is engaged. All that the commercial school can do for its pupils, is to teach them to use the tools of business in order that the natural gifts in a business way, which they all possess in some measure, may be developed and have their value increased. A competent business man, as such, cannot be made in a school. Many men who have had the best instruction possible do not succeed in business because so many things besides education are necessary to insure success. Business ability is frequently inherited. Some families, nay, some races, seem to be endowed with the commercial instinct.

What is a commercial education? I well know a successful bank president and financier, who cannot keep a simple set of books: a prominent business man of my acquaintance, received all the business training he ever had, as a journalist; another, in the classical course of the university; another had the advantages of a liberal four years high school course: another an elementary school education, and another—a most successful business man—had no school education at all.

It seems to me, therefore, that any education which a business man has, and which makes him a better business man, is for him a business education, no matter whether it were obtained within the walls of a school or not.

There were successful business men in former generations; there are splendid business men today who never had the special training the commercial high school course proposes to give, though some of them have had the advantages of a business college course.

Now it seems to me, there is nothing mysterious in the question, and there has been no great discovery lately, as to what constitutes a business education. We are merely beginning to realize its value and necessity today, and the great danger of failure in our commercial courses, lies in our desire to do so much for our pupils that we over-estimate the value of some parts of the course we would offer, and by endeavoring to accomplish too much, fail to provide a sensible, practical and workable curriculum. Our laudable desire to have a great school, should not obscure the need of having a good school.

Without entering into specifications, I may say I am convinced that some of the commercial courses adopted by our Boards of Education the past three or four years, have already been adjudged failures, so far as accomplishing the purpose for which they were organized, is concerned.

A business education, such as our secondary schools should give, is not nearly so technical as many are wont to imagine, and in my estimation, it is that kind of education which develops and strengthens the mental faculties which are used in business and which provides that general knowledge which is useful in all business, and in some cases, the particular kind of knowledge useful in a particular business.

Now, I have no sympathy with those who sneer at schools which only attempt to turn out good clerks, and good bookkeepers and good stenographers, for nowadays, every young man must begin in a subordinate place, oftimes being obliged to accept the first opportunity offered, and, unless he is competent to do well that which he is given to do, he is handicapped at the start.

I have had this deeply impressed upon my mind, after each semi-annual graduation of the school in which I have the honor to serve. I have charge of what may be called our employment bureau, for our school is so well known that we have frequently more calls for office help than we are able to fill, and I cannot fail to notice the disappointment which many show at being obliged to begin in places of slight responsibility.

The grammar school course, in cities, at all events, is defective in thoroughness in many particulars; and some of its weak points should be points of strength in business education. There is a vast number in every city, who, because of their circumstances, cannot spend four years or even three, in a secondary school. It seems to me, therefore, that the first duty of the public commercial high school is to extend the work of the elementary school where needed, to strengthen it wherever it is weak, and to provide that which will be of value to those who can stay but a short time in the course.

I do not believe that it is the function of the public secondary school to teach the philosophy of business management, nor do I believe it is within its power to do so. The course of study of a public commercial high school, must be exceedingly strong in those subjects which the 99 % of those who attend will require (the essentials) and if possible, strong in those branches which will be wanted by the one per cent. who are expected to become bank presidents, official managers, consuls, promoters of vast enterprises and the like.

The studies of the course may be grouped as follows: English; Mathematics; Science; Languages; History and Civics; Commercial Subjects, taught separately as such, including: Writing; Bookkeeping; Arithmetic; Commercial Law; Stenography and Typewriting.

The study to which I assign the first place in the commercial high school course, is English; by which I mean the "Art of Expression," in conversation and writing, and on one's feet in public. Right here the work of the elementary school may be supplemented with the utmost advantage to the pupil, for spelling must be taught regularly and systematically. The work of composition should be begun at once, with a view of teaching the boy to arrange his ideas logically and to state them as concisely as is consistent with clearness. The development of a literary style may be left until the third and fourth years of the course. Letter writing must be taught as a part of the curriculum, and I would devote one hour a week for the first two years to this most important subject, giving constant attention to form, punctuation, spelling, subject matter, and the acquirement of a business style. The handwriting of many of the incoming pupils will be so poor, that penmanship, i.e., rapid and legible writing, must be taught as a special study to most of the pupils for one year at least; and legibility and neatness in all written exercises must be insisted upon by every teacher, and nothing else accepted. The bookkeeping of the first year should be simple but thorough, the most careful attention being given to the form and use of all the business papers, which would naturally be handled, if the transaction used as the basis of instruction were genuine. The principles underlying the science must be dwelt upon with painstaking insistence, and presented again and again in ways which may tax the ingenuity of the instructor, until they are thoroughly understood, and can be applied correctly and without hesitation. At the end of the first year, the pupil should be able to open, conduct and close intelligently, an ordinary set of books requiring a knowledge of the use of the day-book, journal, cash-book, sales-book and ledger. He must also be able to make a clear statement of the condition of the business as shown by his ledger. The work of the second year should be developed naturally from that of the first, the examples increasing in difficulty, and the pupil compelled to rely upon himself as he becomes able, and it should be accompanied with a thorough course in business practice and office routine. In the third and fourth years, the more difficult and intricate work of the bookkeeper should be undertaken, and the duties of the accountant and auditor may be studied. The study of commercial arithmetic should be taken up in earnest the first year. And here, again, the work of the grammar school must be reviewed and augmented by drill in fractions and daily practice in addition. The work in arithmetic, in my mind, should consist to a great extent in the mental solution of examples with a view to acquiring that facility and accuracy which is demanded in business. The man of affairs meets with but few problems such as the arithmetic offers, that is to say, in the stated form in which the pupil finds them in the text-book. But he is constantly confronted with conditions which demand on his part an ability to apply such principles and rules of arithmetic as will fit the case. This should be borne in mind continually by the instructor, and the work laid out so to conform to it. The proper use of the text-book is to supply some of the material for home work, and to save the teacher of large classes from the danger of being swamped in preparing and solving, and correcting problems. After the first year the work in bookkeeping and business practice will provide opportunities for frequent drill in commercial arithmetic.

Commercial law should be entered upon not with a view to teaching what is implied by the title of the book, "Every Man His Own Lawyer," but to give to the pupil such a general knowledge of the principles which underlie the laws of business as every intelligent business man should have. The intensive study of business law may be left to the third or fourth years, but certain divisions of the subject; as, for examples, contracts; negotiable paper; agency; partnership and agreements for personal services, should form an important part of the work of the second year. The application of the laws of commercial paper should be one of the duties of every teacher whose subject either in theory or in practice involves the use of any piece of business paper. No pupil who has completed the second year should be unable to interpret the meaning and scope of any indorsement.

Typewriting is practically a necessity today for all who enter upon a business career, whether phonography is used in connection with it or not, and I would suggest that in the third year of the course, sufficient time be given to it to insure a fair degree of speed. As a means of fixing deeply in the minds of the pupil the correct spelling of words, the proper use of the marks of punctuation, and the mechanical form of letters, I know of no exercise equal to practice upon the typewriter.

Phonography or shorthand, is, to my mind, a study entitled to prominent recognition; not only because of its utility, but also because of the mental discipline which it gives in cultivating and strengthening the powers of attention, observation and discrimination. I should suggest its introduction into the course of study in the second year, and at the end of this year I believe the pupil should have acquired a complete mastery of the principles and the word-signs of the system, and be ready to apply them without hesitation. He should be able also to take from dictation easy new matter quite readily. The distinction between a mere writer of shorthand, and a competent stenographer, should be kept before the pupils, and those who intend to begin their business career as stenographers should be constantly reminded of the need for acquiring general culture as well as the ability to perform the mechanical work of the amanuensis. The work of the second year in stenography should be mainly dictation upon various lines, with a view to acquiring speed. The notes of the pupil should be transcribed by him upon the typewriter, as soon as he has acquired sufficient proficiency to manipulate the instrument. This work in dictation may be profitably varied by the pupils making their notes directly upon the machine.

Free hand and mechanical drawing should be taught in the first two years.

The work which I have outlined thus far, may be completed, with the exception of

English, by the end of the third year. It will afford an excellent education in the so-called business subjects, and the pupil who has pursued it faithfully, under the guidance of properly qualified instructors, will have a thorough equipment with which to begin his business life.

I will now refer to the other work of the course, briefly, not because I consider it unimportant, but because I feel assured that most makers of commercial high school courses will give it all the preferment to which it is entitled.

The course in History and Civics should include General History with American History and Government as a part of the work of the second year; the History of Commerce is appropriate for the work of the third year; while Economics, Political Science, and Modern and Industrial History may constitute the work of the fourth year.

The course in Mathematics should comprise Arithmetic, Algebra and Geometry, in the first, second and third years respectively.

In Science, Physical Geography, Physiology and Hygiene should be studied the first year, Commercial Geography and Physics the second year, Chemistry and Natural Science the third year, and Industrial Chemistry and the study of raw materials and manufactured goods the fourth year.

From the department of languages, I would omit all but the modern tongues and they should be pursued not so much for their literary and culture value, as for their possible, practical utility. The value of the work in this department will depend very largely upon the ability of the teacher and his comprehension of the objects to be attained. I would suggest that an option between Spanish and German be permitted on entering the course, and that a choice between Science and a second language be allowed in the second year, and possibly a choice between Science and French in the third year. In the third and fourth years in which any language is pursued, a part of the work of the pupils should be in business correspondence in that language.

Limitation of time now imposes upon me the necessity of bringing these suggestions to an end; though I feel I have only touched upon the essentials and possibilities of my subject. In conclusion, permit me to say, I believe our most urgent need is not so much new and remodeled courses as new and remodeled commercial teachers.

What is needed in each of our great cities, is a thoroughly American Commercial High School, based on American needs, and adapted to American ideas, not that I would fail to recognize the splendid results secured in the European schools of commerce, or cast to the winds the fruit of their experience in commercial courses. Far from it. With due appreciation of what they have accomplished, let us make a practical use of what is adapted for our particular needs; and, benefiting by the study of these illustrious models, build up, in this country, schools in every way their equal, and, so far as our needs are concerned, their superior.

Catalogues, Etc.

Should ornamental penmanship have a place in a business college catalogue? That's a question that now puzzles many conscientious school men when about to issue a catalogue.

There are a few who not only exclude everything of that nature in their advertising matter, but who do not hesitate to denounce it as so much folderol. They seem to fear that if they made use of it, the public would suppose that they taught it. Yet, they do not hesitate to employ the use of fine, ornamental drawings, and no one accuses them of teaching drawing.

We think they make a mistake. The truth is, nothing in the line of art is so attractive to a large number of persons, and especially young persons, as skillfully executed writing and flourishing. Why should it not be used then for advertising purposes? Ornamental penmanship has done more to induce persons to practice penmanship and thereby become first-class business writers, than most persons imagine. Many of our best penmen of today owe much of their skill, and some their business, to the captivating influence of specimens seen years ago. Once the ornamental has captured, the practical is soon seen to become a necessity, and with the hope of reaching the ornamental, practice even as the business becomes a pleasure.

As elocution—the ornate in speech—has led many to oratory, so ornamental penmanship—embellished writing—has induced thousands to acquire a good business hand.

We think it perfectly proper to employ its use. Let it be understood that no student should attempt the ornamental until he has thoroughly mastered the practical. Then, if he has the time, talent, and inclination, encourage him to take up the former. The field of the pen artist offers splendid opportunities, and as those possessing talent for music, painting, or in other lines should be encouraged, so should the aspiring pen artist.

The seventeenth annual catalogue of the Capital City Commercial College, Des Moines, Ia., a copy of which we recently received, is quite an elaborate and attractive publication. It contains forty-eight large pages of enamelled paper, a large number of fine, half-tone engravings, and some very good specimens of writing by students and teachers. The cover contains a large design richly embossed in gold.

The work reflects much credit on the publishers, and will evidently be the means of greatly furthering the interests of this well known institution.

A very neat and attractive catalogue of the Northern Business School, Watertown, N. Y., has been received. The work contains a number of beautiful half-tone cuts as well as several pages of well executed penmanship. Principal Ives is to be congratulated on the results of his efforts in producing a catalogue.

The Bryant, Stratton & Smith Business College, Meadville, Pa., kindly remembered us with a copy of their last catalogue. This institution was established in 1865, and for the past thirty-two years has been managed by Mr. W. A. Smith. The penmanship of the institution is looked after by the well known penman, O. E. Hovis.

Another of the richest catalogues recently received at this office is the one issued for 1900-1901 by the Goldey College, Wilmington, Del. The work is profusely and interestingly illustrated, while on the cover are the words Goldey College very suggestively embossed in gold. C. H. French is now penman in this institution.

The Wartburg Academy, Waverly, Ia., has issued a very appropriate catalogue for 1900. Numerous illustrations, including script, adorn its pages. A very effective title page design was presented for the work by C. S. Fritschel, penman in the institution.

"Plain Facts About Modern School of Business" is the title of a fine catalogue issued by the institution of Denver, Colo. W. T. Parks, principal and proprietor of the institution, always does things his own way, and for that reason the work is considerably different from the average run of catalogues. The work contains a number of cuts, including considerable in the line of rapid business script. We believe the work to be a very clever piece of advertising.

Another catalogue considerably out of the ordinary is one recently issued by the McDonald Business Institute, Milwaukee, Wis. The work is made up entirely of photographs with biographical sketches of the faculty of the institution, the number of which is fifteen. It is certainly a novel, and we think a very effective brochure in the school line. The copy that came to our desk was addressed as only the master, Courtney, could address it.

The Michigan Agricultural College, located at Agricultural College, Mich., has issued a catalogue of the institution containing a large number of beautiful half tone cuts. We thank the person who mailed us a copy, for we are always glad to learn what such institutions are doing.

"Employers and Employes" is the title of a very attractively gotten up brochure from the Springfield, (Mass.) Business School. This institution is now well known as one of the highest grade, and Principal Griffith is becoming known far and wide as author of "Typewriting by Touch."

"Drawing and Design," "Lettering and Sign Painting" are the titles of two circulars received from the International Correspondence Schools, Scranton, Pa. This great, modern institution is offering to the home student an unusually complete, practical, artistic, and timely series of courses of instruction. No one, with such opportunities for practical, bread winning education, need now be ignorant or inefficient, if he possesses the necessary ambition and industry to be more than a mere drudge, mechanic, or machine.

We acknowledge receipt of a very good catalogue from the Capital Business College, Salem, Oregon. W. I. Staley, Principal of the institution, has long been known as a penman of much ability.

We would advise any one who desires to learn rapid, practical lettering, how to make show cards, display signs, etc., to write to W. A. Thompson, Pontiac, Mich., for his catalogue and circular. He is giving a thorough and up-to-date mail course in this line of work, and is meeting with much success. See his advertisement elsewhere.

A copy of the eighteenth annual catalogue of the Lebanon Business College, Lebanon, Pa., has been received. The work is tastefully gotten up in every way and reveals the fact that Principal Gerberich is succeeding in building up a large and prosperous institution.

Hopedale Normal College, Hopedale, O., has issued a very neat and attractive catalogue for 1900-1901. Professor Harsh, president of the institution, is to be congratulated on the fine appearance of the work. Hopedale has the distinction of being the home of the first Normal School in our state.

"A Somewhat Different School" is the title of an elegant brochure from Shoemaker & Clark's School of Business, Fall River, Mass. The work is well illustrated, and is up to the high standard of previous advertising matter from this institution.

Catalogue of the School of Correspondence, of the Kansas Wesleyan Business College, Salina, Kans., is the title of a new publication from that college. G. E. Spohn is penman in the institution.

One of the finest and most elaborate catalogues of a correspondence school that has ever been received at this office recently came from the Highland Park College, Des Moines, Ia. Instruction is given in a wide range of branches, and teachers of the very highest qualifications in their lines are engaged. Persons who wish to take correspondence instruction should secure a copy of this catalogue and read it thoroughly.

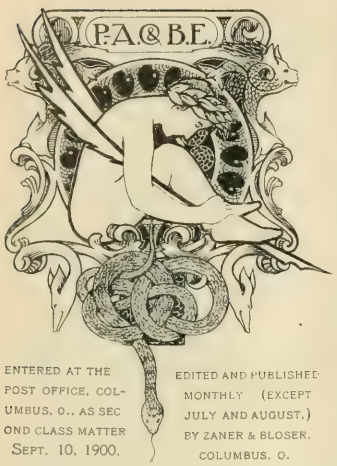
Brown's Business College, Ottawa, Ill., has issued a very attractive catalogue. A large design embossed in gold decorates the cover. G. W. Rosebery is principal of the institution. The Brown Colleges will evidently have a larger enrollment during the present season than ever before.

A copy of The Blair Business Catalogue (Spokane, Wash.) for 1900 is before us. In the center of the book is a large double page half-tone cut of the faculty and students that makes a splendid showing. There are 230 persons in the group. The work is well illustrated and as a whole is high-class advertising. E. F. Timberman, the well known penman of the institution, occupies several pages with his skillful work.

An exceptionally well illustrated catalogue has been received from The Latter-day Saints Business College, Salt Lake City, Utah. The work abounds in beautiful half-tones, is printed in colors, and the cover is richly bronzed with gold. We judge from this catalogue that this institution is doing splendid work along the commercial educational lines.

Advertising matter of a high order has been received from the Elgin (Ill.) Business College. Students of this institution will receive instruction in simplified writing this fall and winter.

The Quickest Method in the World Send us only one dime (silver) and we will send you the QUICKEST addition method in the world, or the Secret of Rapid Addition. Every bookkeeper, teacher and student should have it. BOSTON PEN ART CO., DEPT. P SOUTH BOSTON, MASS



ENTERED AT THE POST OFFICE, COLUMBUS, O., AS SECOND CLASS MATTER SEPT. 10, 1900.

EDITED AND PUBLISHED MONTHLY (EXCEPT JULY AND AUGUST,) BY ZANER & BLOSER, COLUMBUS, O.

VOL. VI. NO. II. WHOLE NO. 27
COLUMBUS, OHIO, OCTOBER, 1900

SUBSCRIPTION PRICE, $1.00 A YEAR.

SUBSCRIPTION RATES.

1 subscription, $1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscription, 75 cents each, 10 or more subscriptions, 60 cents each.

ADVERTISING RATES—Made known upon application. Write for them.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or post-masters.



JUDGING from the many letters and subscriptions recently received, the PENMAN-ARTIST AND BUSINESS EDUCATOR is a distinct success. Never before have we received so many pledges of support and promises for clubs. These assurances of aid but stimulate us to push on and on toward the unattained possible. We need the support of every one interested in practical as well as artistic education, and to secure this aid we are endeavoring to outdo all former efforts along these lines. This is possible only with your support in the way of subscriptions, clubs, advertising, news items, articles, illustrations, etc. This is the age of self-help through printing. Special periodicals like this elevate and stimulate effort and benefit all interested in these lines, and indirectly many others. We hope to hear from you concerning your needs, and what you believe to be the needs of others, so that we may endeavor to meet and benefit them. Be as free to criticise and suggest as to commend. "Two heads are better than one," etc., and we know it. Let the profession have the benefit of yours through our columns.

Marshall and Palmer

Mr. Carl C. Marshall, editor of *Learning by Doing*, Battle Creek, Mich., has pooled his interests with those of Brother Palmer in the editorial department of the *Western Penman* at Cedar Rapids, Iowa. Mr. Marshall is one of the most original, vigorous, and entertaining writers in the practical educational world, and we congratulate the *Western Penman* upon the acquisition of his services. On the other hand, we believe he has done a good thing in associating himself with such a hustling, jovial, enterprising man as Mr. Palmer. We wish them the success they apparently enjoy.

A Conundrum to Us.

How business college proprietors, who are unable to pay the teachers they have, can have the gall, sand, cheek, and audacity to engage others from a distance, and have them pay railroad fare, only to find they have been deceived, we cannot imagine. Can you?

Every now and then we learn of teachers missing good positions by being sidetracked by "promising openings" and "permanent" for the "right man," etc. We put such men down in our estimation as mighty small potatoes. "There are others" of whom we will speak later.

Is Vertical Doomed?

There are some persons who now seem to be anxiously watching for every word that is said against vertical writing, and who lose no opportunity to spread the news. In their exhuberance of perjudice against vertical they cry out: "Vertical Condemned," evidently forgetting that where vertical is now adopted the slant style was once "condemned" also. But, of course, we could not expect such persons to herald the news when slant is thrown out and vertical adopted. That would be news not to their liking.

We have often said, and we say it again, that vertical should not be forced on all any more than the 52° slant should be forced on all.

Some persons take to the vertical—when given an opportunity—as naturally as a duck takes to water. That we know by class-room experience. And that they hold it when they enter the business world, and write it as freely and easily as other write the slant, we also know to be a fact.

Now, should this inclination be squelched and the slant hammered into them? Certainly, if the antis of every way but their own, by right. We say, no. We are utterly opposed to the narrow, one-way-for-all method, and we believe in the God-given individual method of one way for each. Before leaving school and entering the business world each pupil should be given the opportunity of asserting his individuality in this matter—of finding his strongest points—rather than held to an iron clad rule which will soon be discarded when life's battles are begun.

We are not in favor of vertical against slant or slant against vertical. We believe that vertical possesses some good points not possessed by the slant, and that the slant possesses some not possessed by vertical. We further believe, that with many persons it makes so little difference which style they use, that with them it is really a matter of taste.

Vertical has taught many, who don't like to admit it, that the 52° slant is an extreme slant, and whether admitted or not, it is nevertheless a fact, that vertical has caused the great majority of penmanship teachers to considerably modify their ideas on this matter.

Come on, slant friends, and state your position. Do you want to go back to the old 52° slant for all, which was the acknowledged common slant before vertical made its appearance?

After all has been said on this subject, some persons will continue to write the vertical, and the number will be considerably larger than it has been in the past. They will write it because it suits them and they like it, and the antis will have to worry along in this old world for some time yet before they can get them to quit it.

"Necessity the Mother of Invention." As a rule things come when they are needed—when there is a consciousness of their need. In the fifteenth century there was a need of faster writing. As a consequence, the printing press and roundhand were invented. During the nineteeth century there was necessity for faster methods of expressing, recording, and transmitting thought, and as a consequence shorthand, the telegraph, the Spencerian, the telephone, the typewriter, the phonograph, each in turn, were evolved and invented. Many contrivances were invented to meet the needs that these have met, but somehow they failed. The patent office would indicate that there were many more failures than successes. The Spencerian was not, like the other inventions, a radical departure from previous methods of writing, but an improvement of it. For nearly half a century it served satisfactorily that for which it was intended. But a decade or more ago conditions had so changed that the people began to think that writing was not as plain and speedy as it should be, and that something better than that which had served for over a third of a century was needed. A conscious need was soon recognized by progressive teachers and authors and as a consequence a number of things were evolved and proposed for the betterment of the writing of the many. Muscular movement (arm movement) was proposed by some as the panacea for poor writing, and adopted by its adherents. Simplicity of form and action was proposed by others, and put into service. Vertical writing was another reform, and the one that gained unprecedented recognition. As a prominent penman and teacher said: "It did this, not so much because it was vertical, but because the forms were simple."

Time alone can tell to what extent these reforms, or which of them, meet the need of modern conditions. A few things are now apparent. All are advocating and using simpler forms. Some are combining movements and simplicity; some, vertical, simplified forms; and some are applying movement to slightly slanting simplified forms, and thus combining into one homogeneous whole the several heterogeneous methods. Thus it is, that out of the old there will have been evolved a method superior to it. The necessity of plainer, speedier writing will result in such writing. Out of the old there will come a better way. We are not pessimists. Are you?

C. C. CANAN, Penman



We shall appreciate the thoughtfulness of our friends who send us news items. Anything in regard to changes of teachers, opening or closing of commercial schools or commercial departments, movements looking to the larger questions of commercial education, addresses by public men, on this subject, articles in newspapers, periodicals, or trade papers, bearing upon the subject of commercial training—in short anything that is likely to be in any way interesting to commercial teachers as such, will be gladly received. With the co-operation of our readers and Uncle Sam these columns may become very interesting.

* * *

Mr. J. M. Mehan, President of the Capital City Commercial College, Des Moines, Iowa, has been very sick for more than a year. We are glad to learn, however, that he has so far recovered his health as to take up active work in the office again. Congratulations, Brother Mehan! * * *

Mr. Giesseman, Mr. Crane, and Mr. Williams of the four C's, made an extensive exhibit of pen-work at the recent Iowa State Fair. They are an aggregation hard to excel. * * *

Burdett College, Boston, is enrolling more students than ever before, and that is saying a great deal, for this popular school certainly does not lack in numbers.

*

Mr. J. F. Mooar, the experienced secretary of the old reliable Bryant & Stratton School, Boston, was seriously sick during the spring and summer. We are glad to note his return to his office, ready to push the interests of Mr. H. E. Hubbard's excellent school.

G. E. Crane toured Iowa with the C. C. C. C. base ball team during the summer. Out of twenty-five games he lost but four. We suppose this to be an advertising scheme. If so, we can only remark that it ought not to be necessary for a first-class school like this one to resort to a sort of Kickapoo Indian Medicine Company's method of attracting attention. * * *

Mr. S. D. Everhard, the genial gentleman who presides over the destinies of the Commercial Department of the Fifth Avenue High School, Pittsburgh, spent his summer vacation in Europe as the guest of the *Daily News*, of Pittsburgh.

* * *

W. J. Lewis, who has charge of the Commercial Department of the Portsmouth (N. H.) High School, spent his summer vacation at Calgary, Canada, along the Canadian Pacific Railway, at the base of the Rocky Mountains. As this is the point of departure of the Edmonton Route to the Klondike, some of Mr. Lewis' friends thought he had "got 'em," and that teaching had lost its charms for him, but it seems that he merely wanted to escape from "conservative" old New England long enough to fill his lungs with mountain ozone, and his body with the indefinable energy that makes Western "hustle."

Pierce School, Philadelphia, opened with about one thousand students last month.

The Gem City Business College, Quincy, Ill., has issued a catalogue showing an attendance last year of more than eight hundred students from thirty-three states and territories. They expect one thousand students this year. * * *

From a recent letter from that prince of engrossing artists, C. V. Howe, Chicago, Ill., we quote the following:

George E. Ruggles, of Worcester, Mass., is spending his vacation with me. He spends much of his time in our office practicing on script. I have never seen a more enthusiastic admirer of the beautiful art than he is. In a short time he will rank with the very best script artists in this or any other country. With best wishes for the success of the PENMAN-ARTIST AND BUSINESS EDUCATOR, I remain, Fraternally,

CHARLTON V. HOWE.

J. F. Cooper has been chosen director of the Commercial and Penmanship Departments of the Denver (Colo.) Normal College for the coming year. Mr. Cooper reports that prospects for a large school this season are very flattering.

Geo. A. Parker, formerly of the Elyria Business College, Elyria, Ohio, is now principal of the commercial department of Buena Vista College, Storm Lake, Iowa. He secured the position through the Zaner & Bloser Employment Bureau.

E. A. Plummer, formerly of Indianapolis, Ind., has accepted a position with the Jamestown (N. Y.) Business College. He secured the place through the Zaner & Bloser Employment Bureau.

Benn J. Ferguson, formerly of the Mountain State Business College, Parkersburg, W. Va., has purchased the Marietta (Ohio) Business College and will devote his energies to this institution in the future. He has retained E. P. Miller, one of the former owners, as teacher of penmanship in the institution. The PENMAN-ARTIST AND BUSINESS EDUCATOR extends best wishes for the success of the new management.

C. R. Tate, formerly with the Stanberry (Mo.) Normal College, is now connected with the Birmingham (Ala.) Business College. He secured his new position through the Zaner & Bloser Employment Bureau.

Through the Zaner & Bloser Employment Bureau, J. A. Stephenson, formerly of Scio, Ohio, secured a position with the Ohio Valley Business College, East Liverpool, Ohio.

R. J. Bennett, who for the past three years has been connected with Wilson's Modern Business College, Seattle, Wash., now has charge of the Woodstock (Ont.) Business College. In a recent letter Mr. Bennett has the following to say:

"I am glad to know that you are making a change in the PENMAN AND ARTIST, and am sure that it will prove an excellent aid to the commercial teacher as well as to all engaged in pen work. I have found it at all times a valuable exponent of true worth, and have been greatly pleased with its make-up." * * *

C. C. Canan is now connected with Bank's Business College, Philadelphia, Pa.

B. O. Hatch has engaged to teach in Hammel's Business College, Akron, Ohio.

F. J. Hillman, public accountant of Springfield, Mass., was recently called to Ohio on business, and took advantage of the opportunity to pay the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR a very pleasant visit. Mr. Hillman has had a number of offers to engage in teaching again, and finally concluded to accept the principalship of the business department of the Springfield Business School.

* * *

A. D. Skeels, formerly with the Troy (N. Y.) Business College, is now teaching in Temple College, Philadelphia, Pa.

* * *

Through the Zaner & Bloser Employment Bureau, J. E. Plummer, formerly of Indianapolis, Ind., secured a position with Eliott's Business College, Burlington, Ia.

* * *

The Graham Shorthand School was recently opened in Des Moines. It is backed by practical, successful stenographers, but, at a distance, it seems as though the good people of Des Moines ought already to be well served by the three or four large shorthand schools that have been running there for several years.

The Middletown (Conn.) Business College, conducted by A. J. Harding, was recently closed.

Miss E. M. Olmstead, of Hartford, Conn., has discontinued her school, and will devote her time entirely to reporting.

J. A. Wiles, of the San Francisco Business College, left the Pacific metropolis April 18th for a tour around the world, going to the Paris Exposition by way of Hawaii, Australia, Suez Canal, etc.

Mr. F. H. Burdett, one of the courteous proprietors of the famous Burdett College, Boston, spent the summer in Europe.

Chas. M. Miller, the accomplished proprietor of the Miller School, New York, spent his vacation hobnobbing with the energetic president of the Salem (Mass.) Commercial

(Continued on Page 52.)

"Vertical from all Sides"

PAPER READ BEFORE THE OHIO COUNTY AND SPECIAL TEACHERS' ASSO.

When I received notice from your committee to the effect that I was to have a paper for this meeting I was somewhat amused upon reading the subject assigned me. That I have had considerable experience in teaching all styles of vertical writing, this I am willing to admit, but to be able to present vertical writing from all sides is another question. "Some people are born to greatness, some achieve great success, and some have greatness thrust upon them." Having been a pupil of Prof. Platt R. Spencer, Jr., in years gone by, it can readily be understood how thoroughly I had become wedded to slant writing, and as I have no faith or use for divorces of any nature, you will as readily understand how it shattered my heart-strings, as it were, when this vertical writing was literally thrust upon me.

READY AND WAITING FOR VERTICAL

Seven years ago I gave up my position in the schools of Mt. Vernon and returning to Mansfield again took up the special work of writing and drawing in the public schools. I had been working in the schools but a short time when I began to feel there was a disturbing element in the atmosphere as to penmanship. A small cloud appeared on the eastern horizon, apparently in the shape of a gigantic "V," and it had a threatening right appearance. I felt satisfied it would develop into a heavy storm, if not a tornado, and I tried to be prepared for it by the time it reached Mansfield. So when our superintendent carelessly made the remark to me that I would have to prepare myself for vertical writing, I replied that I was ready and waiting, all we had to do was to turn our paper straight on the desk.

VERTICALIZED SLANT WRITING A FAILURE

I succeeded in putting copy books out of the schools about a year later and continued teaching slant writing simplified, using practice paper and pen copies. My schools were doing good work, as to legibility and speed, when our superintendent asked for vertical writing. I requested that it be placed in the first grade schools alone, and gradually be allowed to work through the schools. Then the first grade pupils just entering school, neither having been taught writing, would have nothing to unlearn. This was done. Then I began to experiment. The first year I simply straightened up the slant writing with its three spaced letters and short base turns. I soon realized that was not the thing to do. The regulation length of letters that had stood the test of ages, in slant writing, would not answer for vertical penmanship. I went to my superintendent and explained matters. He, being a good penman, readily understood the difficulty. I then realized, if there had to be a change in the length of letters, a radical change might as well be made at once to simplify the writing as much as possible. I made out an alphabet with the capitals and loop letters two-thirds the distance between the ruling, and the small letters one-third—all loops below the line one-third the distance between the ruling. The superintendent felt this to be much too long and advised $2\frac{1}{2}$ spaced capitals and loops. The second year found my first and second grades writing vertically with the $2\frac{1}{2}$ spaced capitals and loops. The third year the superintendent admitted I was right as to spacing and we pushed the vertical writing into the first four grades of school. Then we had a system almost identical with one or two of the simplest and easiest systems published today. Two spaced capitals and loops; "t's" and "d's" same height as loops; small letters all one-space letters including "r" and "s." Final abbreviated t's, d's, s's and a's were used; full round turns on all letters.

TAUGHT FOUR STYLES AT ONE TIME

Everything cut off the letters of an ornamental nature. From that time on we had no trouble. I began to feel we had weathered the storm, when I became pressed abroad that we were not using copy books. Then the storm broke in all its fury. Writing book agents began a seige on the Mansfield Board of Education, the superintendent and myself, to re-establish copy books in the schools. Finally a suggestion was made to try two systems—placing one in an eight-room building and the other in another eight-room building on trial. This course was decided upon. My own system was taught in all the other schools excepting the 7th and 8th grades, where the simplified semi-vertical slant writing still held its own. You understand from this that I taught four systems of writing during the past school year. Three vertical systems and the slanting system. I succeeded in keeping the four systems clear and distinct from each other, and from this varied experience I have realized that with the hearty co-operation of your teachers you can make a success of any style of writing. Casting aside all traditions, customs and conditions of the art of writing, what are the laws that govern the practice of writing in places where men and women follow it for a livelihood?

LEGIBILITY AND SPEED

These are the great essentials. All other requirements are comparatively unimportant. In making a comparison between slant and vertical writing, in regard to legibility and speed, several things must be taken into consideration. First and most important of all things to be considered, is the question as to which is the more natural system?

ONE SYSTEM NO MORE NATURAL THAN THE OTHER

If we give a little child a slate and pencil and have it try to write, we all know what it will do. It will tilt the slate, leaning it against the desk, and pinch the pencil between its little fingers and attempt to write the copy you have given it, and no matter whether your copy was slant or vertical, the result of the child's efforts will be bordering on the vertical. Why more vertical than slant? Because it is the more natural? No simply because the slate is straight before the child. Give it a lead pencil and paper. Sometimes it will have the edge of the paper parallel with the edge of the desk, then the writing will be more vertical; sometimes in its natural tendency to move around in its seat the paper will become turned more or less to the left or right, then the writing will be more or less on the slant. If toward the left the writing will be backhanded more or less, according to the slant of the paper; if the paper slants toward the right the writing will slant toward the right. The natural stroke of the pen or pencil, when facing the desk, is straight from us, a right angle to the body, and it depends mostly on the position of the paper what style of writing will be produced. This has been my experience, and I feel satisfied that the one system is no more natural than the other. I believe the main object of public school teaching is to prepare pupils for business life, consequently, writing taught in public schools should be a good business hand writing and to be such, must be simplified as much as possible, and yet not cut and pruned—so as to lose form. This thought brings into consideration the great essential requirement in both slant and vertical writing—legibility, and also the question, which is the more legible?

IT TAKES AS MUCH TEACHING TO GET VERTICAL AS SLANT.

The legibility of either slant or vertical writing depends upon the style of letters used. The old style slant writing, with its three-spaced flourished capitals and long loop letters would stand no comparison, as to legibility, with the simplified, two-spaced capitals and short-looped vertical writing of the present day. Then again, take the vertical writing more than two spaces high, where the loops above the base line overlap those extending below, it will not compare favorably, as to legibility, with the plain, simplified short looped semi-vertical writing, such as is illustrated on page 5 in the April number of the PENMAN AND ARTIST. Although I feel that in the letter referred to, the author has used his pruning knife too freely for public school work.

After careful study I have come to the conclusion that a good, plain, simplified vertical system of writing, and an equally simplified semi-vertical, or slightly slanted system, stand on an equality, as to naturalness and legibility. I find it takes just as much teaching and watching to have a child learn to write vertically as to write slanting. The one thing in particular, I find it difficult to overcome in the writing of a great number of pupils, is the tendency to tip the letters backward when trying to write vertically.

NO SUCH THING AS ENOUGH SPEED

Why do we write? To express thought. What an unfortunate thing it is that we cannot write more rapidly. A person can think very much faster than he can write. One of our great needs in civilization today is a method of writing which will give us greater speed. Writing at best is too slow. After a fair degree of legibility, the thing to acquire is speed. Writing is a means. Ability to write is a power. As soon as a pupil can write legibly, he should be trained to write rapidly. There is such a thing as legibility enough, but no such thing as speed enough. Everything of an ornamental nature should be cut off from the letters in the interest of speed; only such parts used which are necessary to make the letters legible. When we trim and prune the letters in this way they are not only more legible but the page has a clear cut, elegant and pleasing appearance. To acquire speed in writing, brings movement into consideration. I have had the best success with the movement of the arm and hand mainly by impulse from the shoulder. It is an easy, tireless, natural muscular movement. The soul of all true writing, either slant or vertical, is good, free, muscular movement and without which speed in writing is impossible.

CANNOT TEACH THAT WHICH THEY CANNOT DO

My experience in teaching penmanship has been almost exclusively in public schools. I have had considerable experience in this particular line of work, however, and one of the most discouraging things I have had to contend with is the inability of the regular teacher to present the work as I present it to the pupils, particularly in relation to movement. Very few of the grade teachers have acquired a good movement in penmanship and consequently cannot teach what they cannot do themselves. An 8th grade teacher, principal of the school building, once said to me after I had been working hard with her school for twenty minutes teaching movement to her pupils and insisting upon having it, "Do you expect me to teach that stuff? I can't write with that movement myself, let alone teach it." Why don't you learn it? "Oh, I can write well enough to suit me, and fast enough for all the writing I have to do, besides I don't believe I *could* learn it." "Don't you think you could learn it if your position depended on your acquiring it?" I asked. "Oh well, if it should come to that, I would feel compelled to make the effort."

Occasionally there comes into your corps of teachers a bright, quick-witted woman who is determined to make a success of everything she has to teach. Such a teacher will sit at her desk and take the instruction with her pupils, enter into the very spirit of your teaching and will make a point of letting the scholars see her interest in the lesson by looking her approval when you make an assertion or explanation. You know when you leave her, if there is a school in the city that will do your work faithfully, her school will be one among the best.

I do not insist in the upper grades that my pupils' handwriting be just like the model; I believe in allowing personal characteristics to develop. They will come in spite of us.

A little praise will encourage a pupil who finds writing hard to acquire. A quiet joking remark made personally to a boy out of position will cause him to assume the correct position much more quickly than a command. To be successful as a specialist in public school work we must have the co-operation of our teachers. This means to be popular with your teachers, and in order to be popular with your teachers, you must aim to be congenial and must give character a certain amount of study.

(MRS.) JENNIE C. DOWNEND.

A Little Nonsense Now and Then, Is Relished by the Best Penmen

"Papa, what is a friend in need?" "A man 'round the corner who yells 'fire' when a fellow can't think of any good excuse for going out after supper."

"Many a man has lost a lot of money through the hole in the top of his pocket."

Teacher: "Tom, use a sentence with responsibility in it."

Tom: "When one suspender button is gone there is a great deal of responsibility on the other one."

EDUCATION, Thorough, popular and practical courses. Good moral influence. Catalogue free. Tuition by mail. National patronage. Terms low. Write BROWN'S BUSINESS AND CORRESPONDENCE COLLEGE, FARIBAULT, MINN. 11th year. (tfc)



The Typewriter Girl.

BY E. A. OLIVER.

Was done principally with opaque water color and brush. To do such work, make the sketch from life and secure correct preparation in your drawing. Aim to have the sketch right in proportion, shape and outline or your color will be in vain. Then begin to wash in the darks, going over them a number of times if need be to secure the required color. As a rule it is best to work on the various parts of the drawing before finishing any one part, as by so doing the relative values can be watched more carefully. Masters and geniuses may do otherwise successfully, but we have suggested the usual, safe way. Finally, add the little details, accents, and artistic touches. To give your drawing a realistic appearance, a little flesh color may be used upon the cheeks, lips, etc. Such an illustration requires much thought to compose and much care to execute. Study the effective background.

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P.B.R. . . . . I.I.F.F

To whom these Presents may come

Lessons in Engraver's Script

Number Five

BY CHARLTON V. HOWE, CHICAGO, ILL.

The capital stem is the foundation for nearly one-half of the capital letters, and as it is a most important factor in the alphabet, it should receive much study and practice to be able to properly execute it. It should be made three spaces in height except in the D, G, F and T. Exercise No. 1 illustrates the compound curve and the shade of the stem. It commences and terminates with a hair line. The second exercise shows how the dot of the stem is made. The first two dots are left open and the last two shows them filled in. The top of the dot should be one-fifth of a space above the base line. It should be made round but not too heavy. The curve at bottom of stem should be round and full. A common fault is to make it too flat. Exercise No. 3 shows the stem complete. Exercise No. 4 shows the ovals in the letters P, B and R. A common error is to make the introductory shaded stroke too straight and the oval too narrow. Give the introductory stroke sufficient curve and aim to make the oval full. The shaded stroke to the right of the stem in the P should cross the stem about a space and a fifth above the base line. The shade on the small loop is added after the loop is finished. The space between the stem and shaded stroke to the right of the stem in the P is greater than the B. The space between lower shade and the stem in the B is greater than the space between the upper shade to the right of the stem. Notice that the small loops in the B and R point slightly downward instead of upward as in the Spencerian forms. The space between the shaded stroke at the top and to the right of the stem in the R is slightly greater than the space between the stem and shaded stroke in the P. The space between the lower shaded stroke and stem of R is less than that of the upper shaded stroke to the P and the space between the stem. The ovals in the T and F should be made the same as the ovals in the P, B and R, except they are one space in height while the ovals in the P, B and R are a space and a half and proportionately as wide. The ovals in the T and F end in a compound curve which should be three spaces and a half in width from the left side of the oval. The shade on the compound curve should be placed to the right of the stem and avoid making it too straight or with too much curve; don't make the shade too heavy or it will have a bunchy appearance. Review all the small letters carefully. It is better to excel in the execution of the small letters than the capitals, for where one capital is used, oftentimes there will be a proportion of 100 small letters to one capital.

Criticisms

J. M. D. The principle fault with your work is lack of uniformity in slant, spacing and shading. Only persistent practice and study will enable you to overcome it. Make your letters more round and especially the connecting strokes between the various letters. Rule lines very lightly, then erase them with a sponge rubber. Cross on t is too heavy; it should be a hair line while you have made it with a heavy shade. Compare your work frequently with the copy and if it does not look just right, try to find wherein it differs from the copy. Do not simply read over the instructions for practice, but study them carefully and strive to apply it in your work. Send me some of your best work on next lesson and apply yourself faithfully on the small letters.

Messrs. Ganer and Bloser.
Penman and Artist.
Columbus, Ohio.

Gentlemen:— I am very much pleased at the thought that the Penman and Artist is to become a monthly publication. It has been of very great assistance to me, and the many good things which are sure to follow, will be an inspiration to any one interested in the study of Penmanship.

With best wishes, I remain,

Respectfully yours,

Worcester, June 30th, 1900. George Edward Ruggles.

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In Writing or Pen Art before corresponding with us. THIS IS OUR SPECIALTY. Five courses, $5.00 and up. No free lessons. **Have you seen our latest novelty**—white ink on colored cards and paper? Your name written 16 different ways 25c. 1 flourished bird 25c. 1 set very dashy caps 20c. 1 set business caps 10c. Circular for stamp or free with any order.

Western Correspondence School of Penmanship.
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Taught by Mail

International Correspondence Schools, Box 1210, Scranton, Pa.



Mr. J. C. Olson, the possessor of the accompanying countenance, was born in Denmark in '72. In '90 he came to this country with no knowledge of our language, customs, or institutions and began a new life as cowboy on the plains of Western Nebraska. In '92 he entered the Western Normal College at Lincoln, Neb., and pursued for three years normal, commercial, and penmanship courses. In the latter he received instruction from Kinsley, Wallace, Lockwood and H. C. Smith, and developed unusual skill. He worked his way through the school by washing dishes, milking cows, waiting on tables and doing janitor work. The next year he succeeded Mr. Kinsley as teacher of commercial work and penmanship in the Normal. The following year he attended the University of Nebraska, paying his way by teaching in a Commercial College at Lincoln. Graduating from the University, he accepted a position at the head of the Commercial and Penmanship Departments, Stanberry, Mo., Normal School. After two years of highly successful work he resigned and opened the Parsons Business College of Parsons, Kans. Here he has succeeded beyond his fondest expectations.

Mr. Olson is a living example of success under difficulties. He is a church member and an active worker in the Y. M. C. A. As a penman he ranks among the best. If he were to make that a specialty we believe he could become one of the very few world's best writers. He is also Vice-President of the National Penmanship Teachers' Association; also Treasurer Kansas State Penmanship Association.

Freakish, Frisky Forms.

THE SEVENTH OF A SERIES OF TWENTY-FOUR SCRIPT ALPHABETS ILLUSTRATING AS MANY PRACTICAL, UNIQUE, ORNATE, FREAKISH, CHARACTERISTIC HANDS.

The forms herewith presented are not intended for business unless it be the business of card writing. For the latter it is not a bad hand by any means. It is rather a novelty in the penmanship line than a stable article. It is so in all lines. Fact without fancy is too worldly for the best and highest good. People in all professions need relief from routine duties. They need variety and license. License to do as their fancy dictates rather than to dissipate health and morals.

After the day's work is done, or to relieve the monotony of it, there is no reason why the person possessed of skill may not revel in hook and turn and angle, just the same as the athlete delights to jump and turn and twist and run. The forms given are for the purpose of offering suggestions and for invitation and inspiration to those who are climbing the penmanistic ladder. Note the intermingling of turn and angle, hook and oval, curved and straight lines. Pause at most of the sharp, hook-like angles, as by so doing you will be enabled to collect and centralize your best efforts for each succeeding stroke. For it is quality rather than number of strokes in a given time that is desired. See how much refinement of stroke and beauty of curve and oval and angle you can infuse in each form. Let the movement be free and apparently frisky, but under the control of the will and eye. Use the fingers but little. Let the action come from the arm. Let the elbow be the center of action for the small letters—it should act much like a hinge.

Bear in mind that these forms are not bread-and-butter winners so much as record-breakers and reputation makers in the line of professional skill and fancy.

ARTIST
MT. MORRIS COLLEGE,
MT. MORRIS, ILL.

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of instruction in rapid and ornamental lettering, for Display Signs, Show Cards and Tickets, embracing Marking Pen, Shading Pen and Brush Lettering. A new field for clerks to increase their earning capacity. My new Booklet gives full particulars. Write for it. Address.

W. A. Thompson, Pontiac, Mich.



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W. C. STEVENSON, President,
Penmen's Publishing Co,
Emporia, Kansas.

Lessons in Practical Vertical Penmanship

BY E. F. UTTERBACK, DIRECTOR MANUAL TRAINING, DRAWING AND WRITING, ATLANTA (GA.) PUBLIC SCHOOLS

Being somewhat adverse to accepting excuses for the failure to perform that which, for some reason, has become the duty of any individual I am inclined to think that the readers of THE PENMAN-ARTIST AND BUSINESS EDUCATOR will treat, in like manner, any excuse I may offer for not fulfilling my obligations to them. Permit me to say, however, that sickness and business matters of considerable moment to me made it quite impossible for me to prepare lessons in time for publication.

I wish to acknowledge my great obligation to Mr. Zaner for his skillful work in supplementing such excellent copies and valuable suggestions in the absence of my article.

Precede your work on this lesson by a review of the direct traveling oval as illustrated on the first plate. When this has been done fill a few pages with exercise No. 9, during which practice you should *concentrate your mind directly upon the form you are attempting to make.* Notice how the strokes are retraced when the forms are reduced to small "a."

The advantages in this manner of making a, d, g, q, and o, over the more common habit will soon be obvious to all who give it a thorough and impartial trial. A few ill directed efforts will not be sufficient evidence upon which to formulate a positive opinion.

I have used this form in my own writing and have taught it to the pupils of the intermediate, grammar and high school grades for more than two years, and am convinced beyond a doubt that it is the best method we can use in making these letters.

The oftener we change the direction of or reverse a motion in any physical act the more energy do we expend, and hence the fewer changes we make the less is our expenditure of time and energy. It is much easier to make the under stroke or direct oval turn than the reverse, therefore we should adopt it whenever we can.

Study the "d" exercise and practice it carefully, *thinking* the forms while you make them. After the habit has become apparently easy place your watch before you and see if you can make seventy-five d's *well* in one minute. You should gradually increase your speed to one hundred "d's" per minute.

Practice the other exercises in regular order.

Notice that the motion in capital "I" has been reversed from the time honored custom and yet it retains its identity and is made with half the effort required by the old way. The motion is almost identical with that used in small "d."

When you come to the word "Madagascar," you will find something that will interest you. Write it well eight times in one minute and increase your speed to twelve words per minute. The speed for the word "Madarasz" may be increased from ten words to fourteen words per minute.

Art Paragraphs

Art in general is the work of man upon Nature, her manipulation of the phenomena with which Nature supplies him.

All Art constantly aspires towards the condition of music.

Whenever Art becomes imitative, it becomes stationary; and, as soon as it is stationary, it dies.

Feeling rather than thought, sensuousness rather than intellectuality, is the essence of Art.

Art lives and grows by the changes it develops, and it is not destroyed by their changes.

Art is primarily the result of the perception and love of the beautiful.

The imitation theory of Art has a slight truth to begin with, but it presents us with a great error to end with.

"Art is Art," said Goethe, "precisely because it is not Nature."

Art manifests whatever is most exalted, and it manifests it to all. *Taine.*

One has no doubt that as we gradually grow wiser we shall discover at last that the eye is a nobler organ than the ear.
John Ruskin.

Painting is thought conveyed to canvas.
Apeller.

A Genuine Feast

The initial number of THE PENMAN-ARTIST AND BUSINESS EDUCATOR reached my sanctum this morning. In glancing over its profusely illustrated pages, one is treated to a genuine feast of the artistic and useful in chirography, art and business training. I am confident that so meritorious a publication will receive a very cordial reception.

Yours with heartiest wishes for success,
Aug. 25, 1900. J. E. GUSTUS,
Gustus School, Moline, Ill.

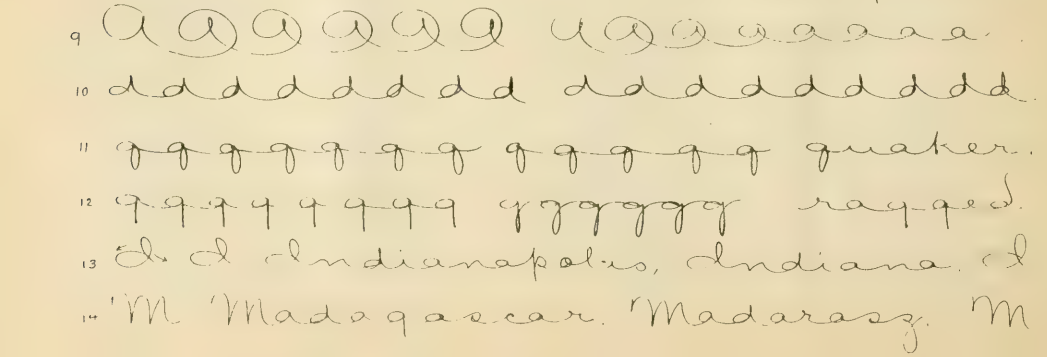


Mr. K. C. Atticks, whose portrait appears above, was born on a farm in York county, Pa., in 1874, where he was raised and received his early education by attending school during the winter months. At the age of fifteen he passed the teachers' examination but on account of his age was not assigned a school. He then attended the normal at Millersville, Pa., and received his first inspiration in penmanship from Mr. G. C. Raynor, now of Brooklyn, N. Y.

For four successive winters he taught school in his home township, and attended the normal in the summer. In '96 he graduated at Millersville and in '97 he attended the Zanerian, and later on, graduated. In '98 he attended Patrick's Business College, York, Pa., and taught in the English Department for his tuition, expenses, etc. In the fall of the same year he engaged with the Baltimore (Md.) Business College where he remained two years. His work there was most pleasant and afforded him privileges for self-improvement which he wisely employed. To Mr. Norman he feels specially grateful for kindness and instruction given. This year he was elected as teacher of penmanship in the First Penn. State Normal School at Millersville, from which he had graduated four years previous.

The fact that Mr. Atticks secures employment at home is alone evidence of his true worth, both as regards ability and character. He is above the average in skill and intellect, and as to character and morality, he enjoys a most enviable record. The profession is certainly the better for his being in it, and we predict for him success in his new field of usefulness. He follows such first-class men as Raynor and Haeberle, but we believe he will not only follow them but fill the position successfully as did they.

PLATE II











Lessons in Sepia Painting

Number Two

BY W. E. GILMORE, CANTON, OHIO

Having learned to spread on or "wash in" the sepia evenly, let us try to get different tints. For this purpose composition pictures are very good. It is supposed you are able to draw well, for this is the first essential. Take different sized oblongs and in these draw flowers or other plant forms to fill this space in proper proportion. Study your drawing to see if you have it arranged natural, not too nearly filling the space to be decorated, for this is a sort of decorative scheme for such as cover designs and page ornamentations.

In the dogwood drawings, after the outline is carefully made in pencil, a very light tint of sepia is "washed in," being careful to get it on quickly, and leaving the flower untouched, but painting right over leaves and stems. After this is dry, we mix a little more paint so as to get a slightly darker shade, and paint stems and leaves; after this "coat" is dry, a still heavier black of sepia is painted over the leaves, giving us the three degrees of color. Then the outline is brought out by tracing over the original pencil lines with the color.

The five smaller designs from copies were painted in the same manner by seventh and eighth grade pupils. Note the evenness of tinting on the background of the fret border.

Art Decorations in Public Schools.

The decorations of school-rooms with works of art is not a fad or craze, but a means of education adopted in our best schools.

Well-selected pictures for the walls of a school-room have a two-fold value: First, they develop a love for the beautiful; second, they serve to impress the lessons taught from text-books.

One of the attributes implanted in every human breast is a love for beauty, something entirely outside the realms of utility, something apart from our material existence. The fact that this characteristic is not manifest in all men's lives does not argue that it has been left out in their make up. The universal instinct is not shown because it has not been developed. The majority are trained to recognize only that which contributes to their physical necessity.

In the natural surroundings of the masses there is little beauty to be observed and few opportunities for development. There is but one institution to which we can look to inaugurate a great and lasting reform; to overcome the baneful effects of our crowded lives—the public school. The most valuable period for character building is the first ten years of a child's life. The mental tablet is then clear, the impressions engraved there on can never be wholly effaced.

In the early spring time of life the germs of promise may be nurtured and developed by the skillful hand aided by suitable surroundings, or they may be allowed to fall into premature decay through ignorance and unfavorable conditions.

Too much cannot be said for the correlation of art with other common school studies. The half-formed, dim idea grows in clearness when presented to the eye. Art makes the commonplace more interesting by approaching it from the imaginative side. Dry historical facts when illustrated with photographs and engravings, at once becomes intensely interesting, and are so impressed upon the mind that they are not easily forgotten.

The drawing teacher would gladly turn to a picture on the wall to illustrate the principle of perspective or where lights and shadows should fall. She cannot accomplish another and higher purpose of her work, that of leading children by means of their own attempts into touch with minds that have given expression to their high conception in painting and sculpture, without the school environments is such that her efforts are supplemented by the presence of some of the masterpieces of art.

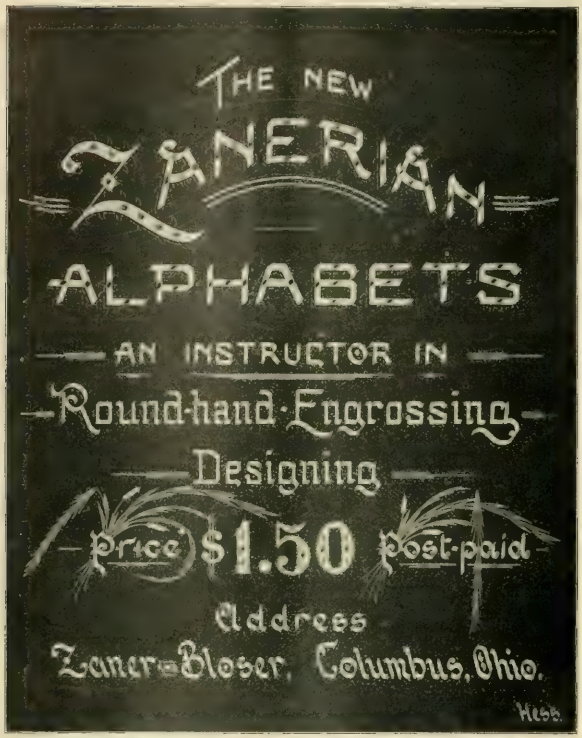
The primary aim of those interested in placing works of art in the school-rooms, is not amusement, nor entertainment, nor decoration, though the place where the child spends the majority of his waking hours should be made bright and cheerful, home-like and attractive, but to bring the pupils into direct and constant communication with that which will awaken in them a love for all that is beautiful, and the power to put beauty into their own work and their lives.

The many good books, attractively illustrated that have been published in recent years, and through public libraries, placed in the hands of boys and girls, have without doubt, to some extent crowded out the demoralizing or worthless dime novel, so reproductions of the best there is in art, that now can be obtained so reasonably, will crowd out the meaningless daub and the immoral picture.

MRS. CLINTON MOORE.

—Business Educator, Butte, Mont.





Automatic Lettering

Show Card Work. Number Two

BY G. W. HESS, OTTAWA, ILL.

Materials needed; black card board 11 x 14 inches; marking pens 0, 1, 3; gold, white, and pink ink; and a pencil compass. Draw a line lengthwise through centre of board with pencil. Do same with engraving. Study your lay-out. Compound curve will be hardest. Set compass to draw circle seven and one-fourth inches in diameter; place compass on a point six and five-eighths inches from top of board on centre line and swing part of base line in centre. Change compass to eight and one-half inch circle and place point one and one-fourth inches from right side of board at the very top and swing to right. Same on left side. This gives finished BASE LINE as I have it, if you have done as I say.

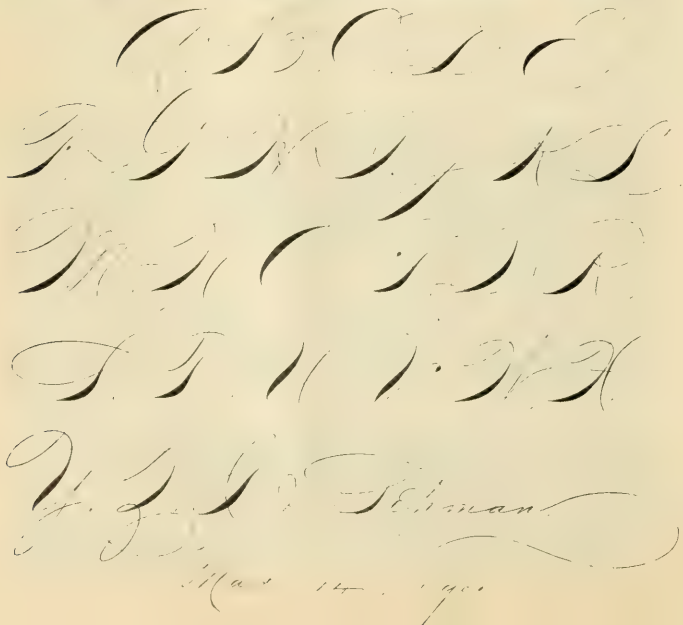
"Zanerian Alphabets" is made with No. 1 mark. pen except "Z" which is No. 3 pen. Above your base line as above swing parallel lines seven-eighths inch above for top guide line. Make your lettering follow curves. "Alphabets" is three-fourths inch high and letters are as wide as high.

All other lettering is with "0" marking pen and is exactly seven sixteenths inch high, except where caps are used which are five-eights or a little over in some. Lay out your card first, you have height of lettering. Rule head and base lines. Figures are one inch high. When white is thoroughly dry, take some thin pink in marking pen No. 1 and put dots on Zanerian alphabets. The remaining treat with "0" pen "holding up" a straight line across, filling in with gold ink. I use compass for curve lines; also use a ten cent ruling pen for curves and lines with gold. All lettering is done with white ink. Stir your ink with a clean stick. Have ink well mixed and pen clean.

The bright student will readily see how he may work this up on white board with colored ink.

For best work on blackboard received up to Dec. 1st, a prize of $1.50 in work is offered. Try it; don't be afraid; ask questions; it's not so hard.

[Mr. Hess informs us that for eighty-four cents he will send a blue print, full size, of the design with this lesson, showing color scheme, etc. This represents actual cost for printing, mailing, etc.—EDITORS.]





"WELL I SHOULD SMILE."

Resolved, That when space is limited and matter voluminous a compact style of script, somewhat like this only better, is desirable and indispensable. We do not mean that any other condensed style of marking or lettering could not be substituted for the writing.

Lessons in Engrossing

BY H. W. KIBBE, 1M TREMONT STREET, BOSTON, MASS.

Number Two.

In this lesson take particular care to shade and slope uniformly. Do not make any wedge-shaped shades but endeavor to get a uniform color between head and base lines. Read the last sentence again; it is important that it be kept in mind.

A Short History of Writing.

BY W. H. LOTHROP.

Of the thousands who are using the pen daily but few realize that the development of the hand writing of the present has taken centuries to reach the perfection of the letters of today. From the earliest records to which man has access its progress can be traced step by step, century after century, and from the pictured writing on ancient monuments to the running hands writing of today the transition can be traced. The records that were made early in the Christian era, show the beginning of the development of a current hand, and its knowledge being confined to a few who exercised their learning in laboriously drawing or printing the characters representing the letters.

The most marked changes occurring soon after the invention of the Roller Press, and which event has had a lasting influence upon our handwriting.

The Monk who ornamented his text with elaborate and beautiful designs, sometimes in gold and colors, and the regular scribe who engrossed the text of a book found their occupation gone as engrossers– began to teach the art to others where as before the advent of the press, they were continually employed in the preparation of books, charters and edicts that required knowledge as well as skill in the use of the pen. But few could write. The monopoly practically held for years by the few was broken and a rapid development of the current hands followed. At first the press gave imitations of the work of the Scribes, and it is recorded that the printers would leave the spaces used for initials, to be filled by the Scribes and afterward dispose of the book as the work of a penman throughout. Soon followed the invention of new types and forms exerting a great influence upon the hand writing of today. Especially Italian of The Aldi–they not only copied the round hand of Italy as they found it, but also undertook to regularize and reduce to symmetrical arrangement the more cursive hands used for ordinary purposes. In effecting this they produced eventually the beautiful leaning characters known as Italics, which easily executed with the pen on account of their flowing lines and leaning position, soon became the model of the handwriting of France and England, and indeed of the greater part of Europe." "The Germans, however, in forming their modern running hand independently, deviated so far from the Roman or Italic ordinary forms, that their cursive hand is not intelligible to foreigners." "The fine round leaning hand thus formed in Italy and specimens multiplying by the printing press, soon found its way to England, and immediately influenced the methods of teaching writing. Though examples of the same style so long as they were in manuscript, did not leave Italy in sufficient numbers to influence those countries, except by slow degrees."

(To be continued.)

Bartlett's Bombshell

Mr. C. M. Bartlett, of The Bartlett Commercial College, Cincinnati, O., has issued a large 28-page catalogue of the Department of Shorthand and Typewriting of his institution. We quote the first sentence, which is as follows:

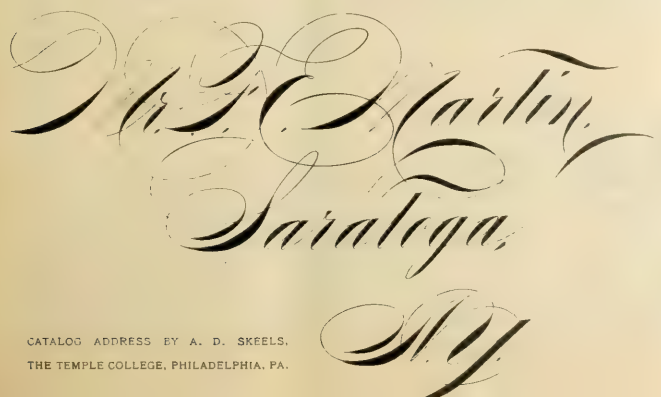
"This pamphlet is issued to present to the public our reasons for maintaining that the *Gregg* is the best system of shorthand in existence, and that the *Touch System* is the best method of operating the typewriter."

It is not often that a school issues such an expensive publication, the main object of which seems to be to "boost" a system of shorthand rather than win students for the institution.

It presents some pretty strong arguments and testimonials in favor of the Gregg system, which will, no doubt, arouse to some extent the promoters of other systems, if they wish to prevent further inroads into their ranks.

THE PENMAN ARTIST AND BUSINESS EDUCATOR takes no sides in such matters, but no matter how we may incline as regards the best system of shorthand, two things we think all will concede: they are, that the "Greggites" are presenting their claims with unusual vigor, and that they are capturing a good many of the shining, shorthand lights of the profession.

Let the good war wage merrily on, and let the best triumph.



CATALOG ADDRESS BY A. D. SKEELS,
THE TEMPLE COLLEGE, PHILADELPHIA, PA.

GILLOTT'S PENS

FOR FINE WRITING,
Nos. 1, 170, 303, 604 E. F., 1068.

FOR ARTISTIC USE in fine drawings,
Nos. 659 (Crow Quill), 280, 291, 837, 850 and 1000.

FOR GENERAL WRITING,
Nos. 404, 332, 603 E. F., 601 E. F., 1044, 1047, 1060, and COURT-HOUSE SERIES 1064, 1065, 1066.

FOR VERTICAL WRITING,
Nos. 1045, 1046, 1047, 1065, 1066, 1067.

FOR BROAD WRITING,
Nos. 294, 389; Stub Points 849, 1008, 1043, 1071, 1083.

OTHER STYLES TO SUIT ALL HANDS

Gold Medals Paris Exposition, 1878 and 1889.

AND THE AWARD AT CHICAGO, 1893.

THE MOST PERFECT OF PENS.

Joseph Gillott & Sons, 91 John Street, New York.

School. They went to "Jersey's foreign shore" and fished. They allege that they caught half a thousand luckless denizens of the deep, but they do not tell us the price of fish down there. However, they are true sportsmen, and never fish for "suckers," either at home or abroad.

* * *

Mr. I. E. Dwyer, recently principal of the Brockton Business University, Brockton, Mass., will be in charge of the commercial department of the West Springfield (Mass.) High School this year. Mr. Dwyer is a Western man, full of vigor and capable of doing excellent work along broad lines.

* * *

C. E. Doner, who for several years has been the graceful penman of the Spencerian Business College, Cleveland, Ohio, resigned his position in July. He spent his vacation in New England with Editor Gaylord, and last month entered an academy in Granville, O., to prepare for a four years' college course, which he will afterward take. Mr. Doner is a noble young man, of splendid character and singularly winsome disposition. As a professional writer he stands as near the summit as any man need care to go. He will yet be heard from in more influential work.

H. B. Lehman, many years ago a student at the Spencerian, under P. R. Spencer, Jr., has taken Mr. Doner's place. Mr. Lehman has rare skill, and has filled satisfactorily the most important positions in the country: Sadler's B. & S. Business College, Baltimore; Spalding's Business College, Kansas City; and the famous Northern Indiana Normal School, Valparaiso, Ind.

* * *

Mr. James Rea, one of the brightest teachers in Packard's, was honored by being asked to contribute to the June number of *Success* the address he gave at the banquet of the Eastern Commercial Teachers' Association held in Boston last April. Mr. Rea had another article in the July *Success* entitled "Why Many Fail to Obtain and Hold Good Positions."

* * *

A new commercial department has been established in the Wakefield (Mass.) High School, and Miss Alice F. Morse, formerly commercial instructor in the Atlantic City (N. J.) High School, will have charge of it.

* * *

W. W. Fry spent his vacation at his summer home in Atlanta, Ga.

* * *

Mr. R. J. Shoemaker, the able proprietor of Shoemaker & Clark's Fall River Business School, was married to Miss Caroline Sherman Read, of Fall River, June 27th. Everyone who knows Mr. Shoemaker will gladly join in congratulations and good wishes.

Handsome advertising matter comes to our desk from the Polytechnic Business College, Oakland, Cal.; Bliss Business College, North Adams, Mass.; Chandler Shorthand Normal School, Boston; and the four C.'s, Des Moines, Iowa.

* * *

C. S. Clark, whose article in this number of THE BUSINESS EDUCATOR will be read with great interest by every commercial teacher, is now engaged with the New York Institute of Science, Rochester, N. Y. Mr. Clark has sold his interest in the Fall River school to his former partner, R. J. Shoemaker.

* * *

F. L. Haeberle, recently with the Polytechnic Institute, Brooklyn, N. Y., has charge of the commercial department of the Shattuck School, Faribault, Minn., this year.

* * *

Miss Lillian Edgerly, formerly in charge of the shorthand department of the Bradford School, Boston, will this year have charge of the commercial department of the Danvers (Mass.) High School.

* * *

A. W. Dudley, who for many years has been with the Metropolitan Business College of Chicago, has purchased from John R. Starr, the Marshall Business College of Marshalltown, Iowa. The school will be removed to the Woodbury Building and will occupy the entire third floor, the first being occupied by the First National Bank. This is a very fine new building, with all modern improvements, and has been especially arranged to meet the requirements of the school. No school anywhere has better quarters. The floor space is 60 by 80. The equipment, though very good now, will be increased and improved. Mr. Dudley will have charge of the commercial work, and his son-in-law, Mr. Carroll B. Johnston, who has had several years' business experience and is now cashier in the General office of the Grand Pacific Hotel, will assist and look after the business affairs. Mrs. Belle Dudley Johnston will have charge of the shorthand and typewriting work. Mrs. Johnston has had several years of very successful experience in a large business office. The school will hereafter be known as Dudley Business College.

* * *

The Central Business College, Toronto, Ont., have every reason to expect a very large attendance during the present season. Their enrollmment for the past year was as follows: Commercial, 300; shorthand, 34; telegraphy, 49; and their average daily attendance during the winter months was about 360. Surely this institution is well patronized.

Have you read our ad. on page 45—Western Correspondence School of Penmanship?

Specimens Received

Some exceptionally well written cards came from C. H. French, Goldy Commercial College, Wilmington, Del.

A letter in a splendid business hand and some signatures, etc., in a fine ornamental style, came from A. R. McDewitt, formerly penman in Scio (Ohio) College. He says that the future of their institution seems unusually bright.

Some very finely written cards came from A. R. Klotten, Cortland, N. Y. Mr. Klotten is rapidly becoming one of the masters of the pen.

W. McBee, a fine penman of Allegheny, Pa., sent a lot of cards written in different styles. His work is good, and we doubt not that his customers are well pleased with his work.

W. F. Giesseman, of the C. C. C. College, Des Moines, Ia., favored us with a photograph of a large set of resolutions he recently engrossed, Mr. Giesseman is an all-round penman, educator, man.

J. D. Valentine, Jr., Bellefonte, Pa., sent a number of well executed signatures, etc., in the ornamental style.

H. C. Franz, penman in the Metropolitan Business College, Minneapolis, Minn., sent a lot of exceptionally well written cards. Mr. Franz is pushing his work up with the best of them.

J. D. Long, Boulder, Colo., sent some splendid business writing on blue paper with white ink.

H. O. Keesling, penman in the Indianapolis (Ind.) Business University, sent a lot of very well written cards of various colors, and a well executed letter in the artistic style. All were written with white ink.

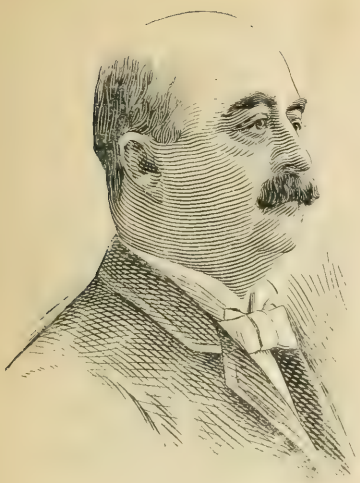
S. C. Bedinger, Kansas City, Mo., a student of C. W. Ransom, sent some good business writing which shows that he is mastering the work nicely.

W. K. Conner, penman in Bridgewater (Va.) College, sent several pages in masterly business writing and some very well written cards in the ornamental hand.

F. S. Heath, Concord, N. H., sent his subscription to THE PENMAN-ARTIST AND BUSINESS EDUCATOR for one year, and also enclosed some excellent specimens of ornamental writing. Mr. H. is certainly one of the best penmen who is not engaged in the work.

A poster or show card design done in colors on dark paper with the automatic shading pen by Mr. G. W. Hess, Ottawa, Ill., is received. It is a fine example of the practical and the pretty combined—of business and beauty wedded into one harmonious, serviceable whole.





BY R. E. HUMMEL.



BY E. SIGMUND.

Hints on Illustrations, Etc.

Number Six

BY R. E. HUMMEL, CHICAGO, ILL.

A flourishing branch of commercial art is the drawing of pen portraits for reproduction. The style of pen drawing most suitable for reproduction, on account of their good printing qualities, is the careful mechanical style.

On page 70 in Zaner's book, "Portraiture," is an excellent specimen of this style of portraits, so is the one made by R. Sigmund.

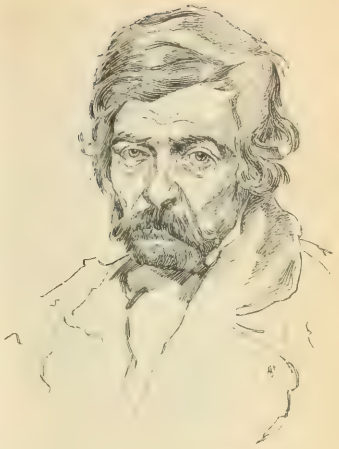
The portrait by Banzenmacher is of a different style; it is highly artistic, full of character and a true likeness. We insert this here to facilitate comparison between the mechanical and artistic styles.

The mechanically drawn portrait is in demand. The strong parallel lines are clean and orderly and make My Lady's cheek rotund and smooth looking and His Lordship's hair and whiskers appear always well groomed. This quality of smoothness and slickness may possibly have considerable to do with the demand.

When drawing a portrait in this manner it is essential to make each stroke count; every line must mean something and must be necessary. The spacing and the heft or thickness of the several lines require painstaking care. Both vary constantly, yet must be done right at the first trial as on the placing, spacing and thickness of line the likeness depends, which is of greatest importance in any kind of portrait.

Beginners, and others, will find it difficult to make a good line, yes, a single good line. Practice making good lines. No shading, just strong lines. Then make curves, etc. Later practice spacing; five, ten, fifty lines, either straight or curved, each parallel to its neighbor. Take time, exert all energies at every stroke. Persevere and practice for hours every day and in about one or two years time you will rank with the few who can draw really good lines.

The large portrait has been but little reduced; it is given for style and copy. Those who desire a genuine pen portrait may procure one for 25 cents from R. E. Hummel, 140 Bissel St., Chicago.



BY A. F. BANZENMACHER.

A Gem

GENTLEMEN:—Your September number is a gem, and overflows with the best there is in the lines of penmanship and commercial education.

With congratulations and best wishes, we are, Sincerely and fraternally yours,

SADLER-ROWE CO.,

Aug. 25, 1900. Baltimore, Md.

The Best

W. K. Conner, a fine business writer in Bridgewater (Va.) College, writes: "I notice that THE PENMAN AND ARTIST has taken upon itself a new name, and that it will be a monthly. I am glad of it for I can hardly wait until it comes. It is the best penmanship paper published."



E. H. BEACH, EDITOR.

Increase Your Salary

Send 15 cents for 3 months' trial subscription to

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A handsome monthly magazine for book-keepers, cashiers and business men. It will teach you book keeping, shorthand, penmanship, law, short cuts, corporation accounting, banking, business pointers, amusing arithmetic, lightning calculations, etc. **$1.00 a year.**

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Subscribers to THE BOOK KEEPER receive a certificate of membership in THE BOOK KEEPER SUPPLY CLUB which entitles them to special discounts on office supplies.



PLAIN TALK.

I want to tell you how I am situated and about the facilities at my command. My office is at 140-146 Monroe St., in the very center of the business district. To the left of my office is the largest electrotyping plant in Chicago, to the right is an engraving establishment employing at present twelve men. That's why I can watch your work from start to finish. I understand the various processes of engraving thoroughly and consider myself a judge of Zinc Etchings, Half-tones and Woodcuts. My price for Zinc Etchings is 6c a square inch, Half-tones 15c. I will see to it that your copy is right before it is engraved and examine the plates before they are shipped. Let me hear from you.

R. E. HUMMEL.
ENGRAVER AND ARTIST,
140 BISSELL ST., CHICAGO, ILL.

READY OCTOBER 15TH.

PITMAN'S Twentieth Century Business Dictation Book

AND LEGAL FORMS.

(In Ordinary Print.)

Containing an up-to date collection of GENUINE letters which have been used in the transaction of ACTUAL work in large American business Houses, covering FIFTY distinct lines of business—each business separate—Legal Forms, and a judicious selection of practice-matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks with the Amanuensis. This work is specially compiled for the teacher, the beginner, and the advanced student, and all progressive schools, WITHOUT REFERENCE TO THE SYSTEM OF SHORTHAND TAUGHT.

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New and revised edition for 1900. This work is now being extensively adopted by the leading business colleges throughout the country. Officially adopted in the common and high schools of Greater New York. Contains over 16,000 engraved shorthand cuts. 252 pages, cloth, gilt, price, $1.50.

Send for 24-page catalogue containing description of over one hundred works in shorthand. Specimen pages and copy of "Pitman's Shorthand Weekly" free.

ISAAC PITMAN & SONS, Publishers, 33 UNION SQUARE, NEW YORK.

Publishers of Parody's "Spanish Shorthand" for the Isaac Pitman system, $1.75.



Mr. F. H. Sweet, whose portrait appears herewith and whose art appears on the title page of this number of the P. A. AND B. E., at the age of nine became interested in penmanship through penmanship journals, and later studied and practiced wood engraving and crayon portrait work. While keeping books in '92 he turned his attention to chalk-plate engraving and later did such work on a number of Eastern journals, his specialty being portraits and cartoons. The past year he has been engaged in photographic work, letter-head designing, etc.

The title-page design speaks volumes for his originality, fitness, and artistic sense. It is certainly one of the finest ever presented in a penman's paper. His business cards and letter-heads are unique, delicate, and attractive. Mr. Sweet knows how to apply beauty to business. The title-page herewith is a combination of pen-and-ink, opaque water color, and photographic work.

Broadens But Does Not Flatten

I wish to offer congratulations and good wishes for the success of your journal. I like your new issue, and wish you the success you deserve. Your excellent journal broadens but does not flatten, thus indicating a healthful growth. Success in all your enterprises. You can count on me as one of your ardent supporters. I shall use your lessons in my school the coming year.

J. A. HARDENBROOK,
Danville, Ill.

Brown Entertains

The following article was clipped from *The Galesburg (Ill.) Evening Mail* of Aug. 25. It gives a good idea of what the energetic G. W. Brown is doing in shorthand. Mr. Brown is at the head of seven business colleges in Illinois, and seems to be one of the few men who can successfully maintain a chain of high grade institutions:

The Teachers Institute and Gregg shorthand and touch typewriting at Brown's Business College closed this morning with an exhibition by Charles Muldendorf, a 14-year-old student of the Gregg school in Chicago. This boy is a bright little fellow, and it is only fair to him to say that he has had no special preparation and had never before been called upon to give such an exhibition. He was first given dictation direct to the typewriter, and took one test at 71 and one at 77 words per minute, correctly written, without once looking at the keyboard. He was next blindfolded, and wrote in shorthand on the blackboard 99 words per minute, from dictation of new matter which was handed to Prof. Gregg to read to him. When the kerchief was removed from his eyes he rapidly read his notes without an error. He then wrote 129 words per minute at a desk, blindfolded, and read his notes accurately.

The exhibition was given not so much to show the possibilities of the Gregg system and of touch typewriting, but rather to demonstrate their simplicity by showing what could be accomplished by ordinary school-room training, even with one so young.

The exhibition was witnessed by several prominent citizens, who pronounce it remarkable.

President Brown left this morning for Peoria, and the teachers go to their several homes tonight, for a week's rest before the opening of the fall term.

Profs. Gregg and Mosier, who have been the instructors, express themselves as well pleased with the results, and as satisfied that the shorthand and typewriting teachers of Brown's Business Colleges are well prepared to present these two important subjects to their students during the coming years. The teachers are loud in their praise of the week's work, and the hospitality shown them, not only by President Brown and Principal Caldwell, but by the citizens of Galesburg generally.

Thomas Forgeus.
F. S. A. (Scot.)
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Circulars Free.

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CAREFUL ATTENTION GIVEN TO ALL WORK.
LETTER HEADS
BOOK-PLATES
COVERS
LABELS
ALSO
EMBELLISHMENTS FOR YOUR CATALOGUE.
TOM H. POUND
STATION U. CHICAGO, ILLINOIS.

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These offers are not intended to be unlimited as to time, and may be withdrawn at any time, so we would advise persons who desire to take advantage of them to do so without much delay.

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The works described below must not be confounded with the cheap books on the market, many of which are a jumble and rehash of specimens of all sorts thrown together without regard to their proper presentation so as to be of value to the home student.

Our books have been prepared at a large expense, especially for the home learner, and unquestionably form the most valuable, up-to-date, and complete series of home-study publications ever attempted in these lines of work.

Each work starts the student at the beginning and takes him over a thoroughly graded and complete course of study and practice. The copies and examples are of the highest grade and most inspiring kind known to our profession, and the instructions accompanying them are so plain and to the point that none can fail to learn.

The best results are obtained by subscribing for **The Penman-Artist and Business Educator**, and using it in connection with these works. Each number of the journal contains lessons in the same branches treated by the books, and these monthly lessons will fire your ambition each time received. In other words, when you receive a copy of the journal each month, it will act as a splendid stimulus to go ahead with the work with increased vigor. Thousands are now taking our lessons in this way, and we have the first complaint yet to receive. All are making rapid progress and are highly pleased with the work. Then the expense is but a trifle when compared with the usual charges for correspondence instruction.

Whatever branch you wish to master, subscribe for the journal and secure one or all of the works mentioned herewith in connection with that branch. Then go to work. (If you desire a number of the works at one time, write for special prices.)

Business Penmanship ..... Manual of Simplified Script. / Zanerian Compendium of Business Penmanship.

Vertical Penmanship ..... Compendium of Vertical Penmanship.

Ornamental Penmanship ..... Lessons in Ornamental Penmanship

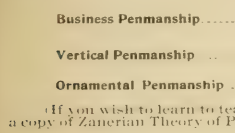
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Pen Drawing ..... Portraiture. / Light and Shade. / Sketching from Nature. / Zanerian Pen Studies.

Flourishing ..... Zaner's Gems of Flourishes.

(If you wish to learn to teach penmanship, or desire to inform yourself thoroughly on the various subjects pertaining to writing, get a copy of Zanerian Theory of Penmanship. In fact this work can be very profitably read by any student of writing.)

P-A and Business Educator one year $1.00
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Both for $1.85
$2.50



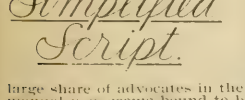
IS a book containing a great variety of alphabets—plain and artistic—such as are used by engrossers. While it contains about all the sensible styles of alphabets, with hundreds of modifications and styles of finish, it also contains numerous plates of engrosser's script, designs, such as diplomas, resolutions, certificates, title-pages, etc., giving splendid examples of the application of the letters, etc. It is just the book you need if you wish to do pen lettering, such as filling or making diplomas, engrossing resolutions, designing attractive diplomas, etc. It tells and shows how to learn to do the work that commands big prices. Ideas and secrets as to processes employed in engrossing are here given to the public for the first time. To the aspiring engrossing artist these alone are worth $50.

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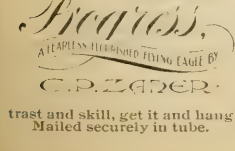
IS a book of 176 pages which deals with the numerous problems pertaining to writing. It should be read thoroughly by every one interested in penmanship. It unravels many knotty questions, and opens many new avenues for thought and investigation. It is a book for those who wish to think as well as write. There are some persons who can write quite well but who are not good teachers. This is just the work for them.

P-A and Business Educator one year $1.00
Manual of Simplified Script (slant) ..... .50
Both for $1.00
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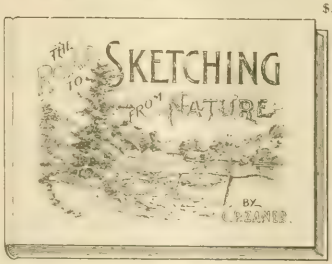
IS a work from the hand of that master penman and artist, C. P. Zaner. All the copies are photo engraved from actual rapid, business writing, and all are in the simplified style; the style that has already been adopted for rapid business purposes by many hundreds, and that will undoubtedly have a large share of advocates in the future. The style taught by this manual now seems bound to become the twentieth century business hand.

P-A and Business Educator one year $1.00
Progress ..... .50
Both for $1.00
$1.50



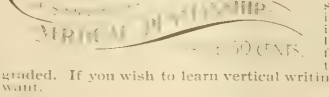
IS C. P. Zaner's masterpiece in flourishing. It represents an eagle winging himself through intricate curves and branches. It is on the finest of plate paper, 22 x 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. If you admire beauty in curve, contrast and skill, get it and hang it on your wall.
Mailed securely in tube.

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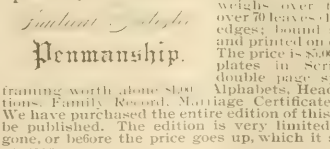
IF you wish to learn of the beauties of art and nature you need this book. If you desire to learn to sketch with pencil and pen you can not afford to do without it. It is the shortest, surest, safest road to travel. It is beautifully printed on paper 6½ x 9 inches, contains about 70 pages, 50 illustrations, and 10,000 words of entertaining, instructive text. The illustrations were all made direct from nature with *pencil* and *pen* and photo-engraved.

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Ames' New Compendium of Engrossing 5.00
Both for $3.00
$6.00



IS without doubt, the most elaborate and costly book ever published on this subject. It measures 18½ x 24 inches; weighs over four pounds; contains over 70 leaves (140 pages); gold title and edges; bound substantially in cloth; and printed on extra heavy, fine paper. The price is $5.00. It contains full page plates in Script, Flourishing (two double page specimens suitable for framing worth alone $5.00) Alphabets, Headings, Designs, Resolutions, Family Record, Marriage Certificate, Diplomas, Etc., Etc. We have purchased the entire edition of this work and no more will be published. The edition is very limited. Order before all are gone, or before the price goes up, which it soon will as it becomes scarcer.

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PENMAN-ARTIST & BUSINESS EDUCATOR

VOL. VI. No III. NOVEMBER WHOLE No 28.



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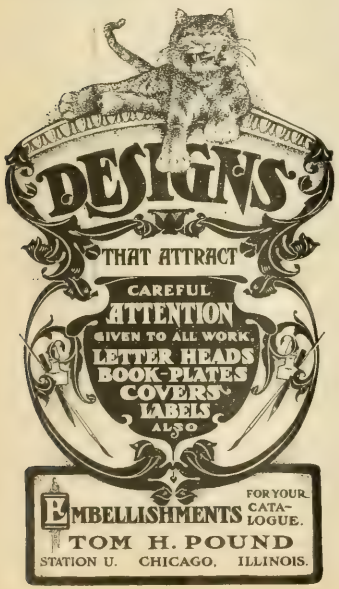
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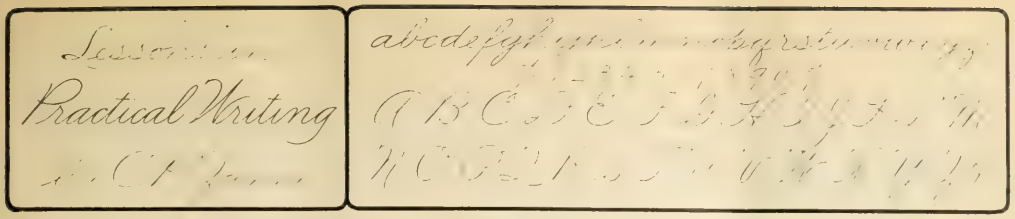
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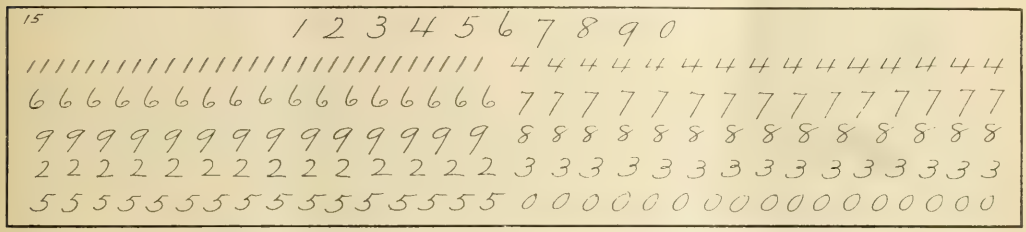
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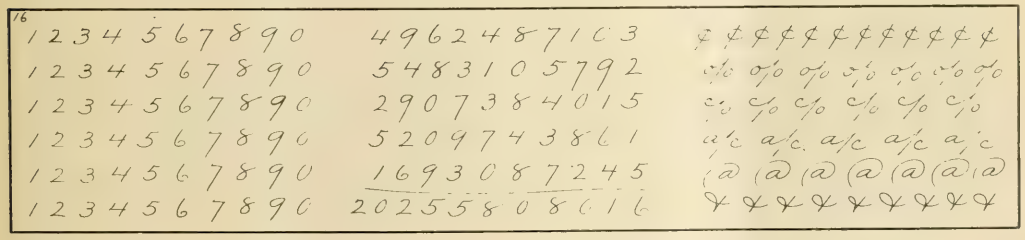


GOOD PENMANSHIP IS A MONUMENT TO CARE, INDUSTRY, AND PERSEVERENCE.

Care If I were to epitomize into one word that which I perceived to be the one chief essential in and for good penmanship, that word would be *care*. Carelessness is the chief cause of poor writing, while care is the chief cause of good writing. Be careful, first, to secure the right general movement, second, to acquaint yourself with a simple, strongly legible alphabet, and third, to watch closely details, such as angle and turn, retrace and loop, spacing, etc. Strive to avoid common errors as persistently as you endeavor to acquire good forms and easy, enduring movements. Do all work with as much care as circumstances and time will admit, and never go beyond legibility in speed. You will have to use gray brain matter in learning to write well the same as in learning to shoot well, play ball well, talk well, or do anything well that is as difficult as the art of writing well, and as desirable.

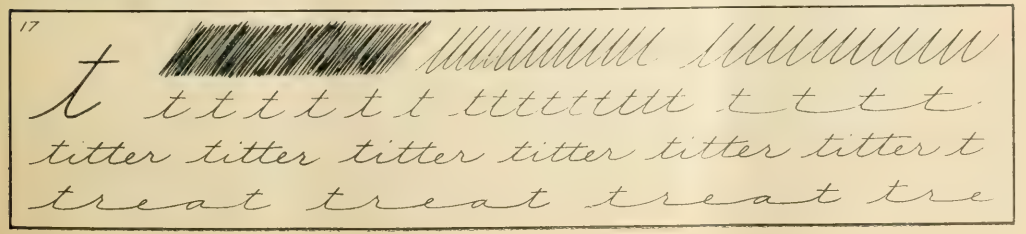


No. 15 Figures are used more and more each day, and their importance increases thereby. Figures should be intensely legible—*unmistakable*. Context in writing aids one to decipher letters, but in numbers each figure must stand on its own merits; it cannot depend upon its neighbors. Study the forms closely; draw them carefully once or twice. Do not begin the figure *1* with a short, upward or horizontal stroke or it may be mistaken for *7*. Keep the oval of *6* low or it may resemble *0*. Do not curve the final stroke of *2* downward or it may be confounded with *3*. The *9* is an abbreviated *g*. Begin *8* the same as *9*. Invert it and it looks like *8*. Avoid large loops in the center of *3* and *5*. Learn to be sure and rapid. Let the hand rest (it need not slip on the little finger) in making figures. Use hand rather than finger movement. Take one form at a time and fill pages of it, always systematically, until you can make it unmistakable and quickly.

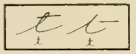


No. 16 Begin and finish each form with a firm, sure touch, rather than with an elastic, uncertain, spasmodic action. Keep figures in columns by training the eye to take in the columns while making the figures. Make all figures about the same size. The *6* may extend above and the *7* and *9* below the other forms. Begin *2* and *3* the same, and finish the *3* and *5* alike. Figures may be joined but there is no necessity for it, as there is in letters. If you do join them, avoid such combinations as *5* and *1*, *5* and *7*, etc.

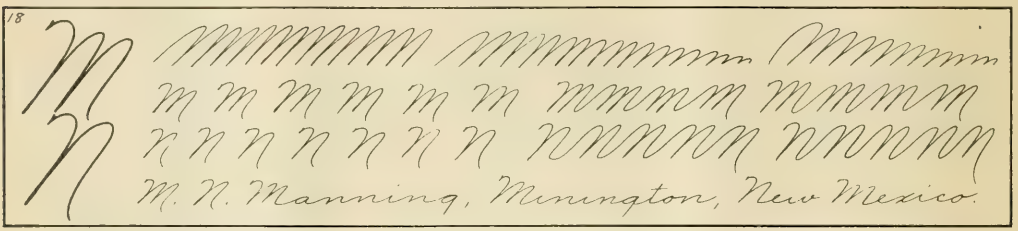
Study and practice the ¢, %, etc. characters critically and carefully. As they are a combination of letter-and-figure-forms, the movements should be a mixture of finger and arm. Quickness is as essential as plainness, when it comes to business, and that is where these forms are employed most. Therefore write the characters rather than draw them. "Be quick" is a modern business injunction. "Be sure" is as necessary today as before quickness was demanded.



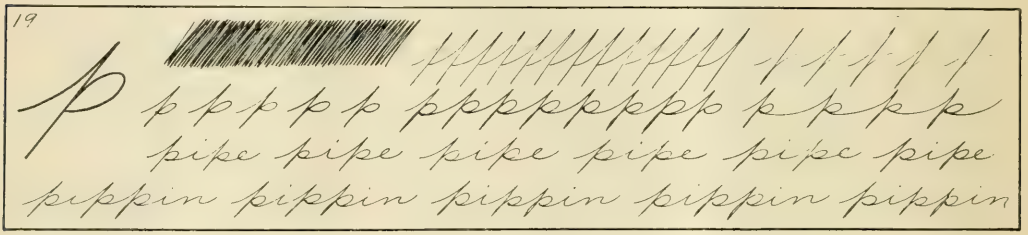
No. 17 Make the compact exercise with a free, arm movement and rapid movement with no pause at the base. The *t* is pen in making it, and pause slightly at the top before loop the *t* or it will be mistaken for the *l*, and never wrong letter. The pen may be raised in joining those if you can make it better and easier by so doing. Write and cross the *t*'s carefully. See that there are no angles at the bottom in begin it. Use a free and apparently easy movement at all times. the forearm working diagonally in and out the sleeve. Aim to produce a gray tint with as few white or black spaces as possible. The second and third forms need to be made with a free



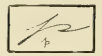
a tall *i* with a cross instead of a dot. Do not raise the starting down in order to secure a good retrace. Never place the cross after the letter as it then crosses the with wide spacing. Use some finger action in this letter the word *titter* about ten times in a minute and dot the *i* the words given. Finish each word as carefully as you

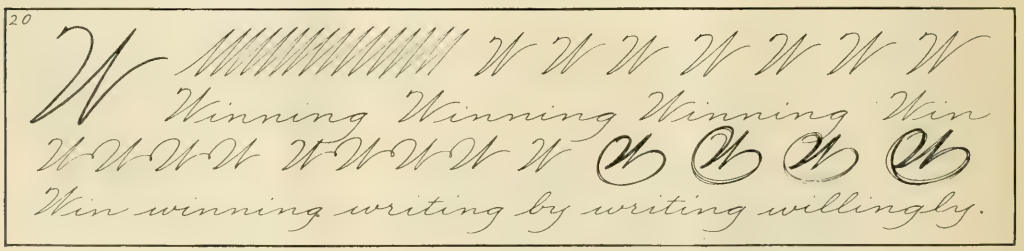


No. 18 Make the exercises on the top line with an easy, rapid motion at the rate of about 175 down strokes to the minute. Use pure arm movement and do not pause at the bottom. Begin the *M* and *N* with a dot or short dash and keep the letters sharp at the base and round at the top. Avoid loops at the base and angles at the top. When finishing the letters above the line, as in joining to small letters, see that they are finished with turns instead of angles at the base line. The *M* exercise should be made at the rate of about 50 *M*'s a minute, and the *N* at about the same ratio. The movements are much the same as in the small letters, only more up-and-down and less lateral. Watch the spacing between letters and words on the last line. There should always be a little more space between words than between letters. Use but little finger action in the extended letters. The muscles of the arm can be trained to make letters well, easily, and rapidly – the three essentials in a good handwriting.



No. 19 See how uniform you can make the compact, retracing exercise. Use no finger action in the forms on the first line. The *p* should be made without raising the pen, and with but little finger action. By inverting the letter you will discover that the lower and last part of *p* is similar to *d*. There may be, if desired, a loop below the base line instead of a retrace. Extend the letter a space below the second part or it may resemble *k*. Keep the second part (the oval) close to the first part or it may resemble *j*'s or *f*'s as it does in the accompanying oblong. Write the words herewith without raising the pen and with considerable freedom and speed. Watch the thumb joint to see whether you are using the fingers to excess. Much finger action weakens the forms and makes writing cramped and broken in appearance. Be sure to maintain turns where there should be turns and angles where there should be angles. No other one thing will insure as much legibility. Writing must be legible, and, to be valuable commercially, it must be rapid.





No. 20 Pause at top and bottom of the angular exercise. Make about 150 strokes a minute (75 down strokes). Study the *W* closely. Keep the angles at the bottom open. Do not make the second part low or narrow. Keep second half same width as first half. Do not loop first part at bottom. Keep first down stroke as straight as possible. Write the word *Winning* with ease and considerable speed, about ten times in a minute. At that rate of speed you ought to get turns where there should be turns and angles where there should be angles. You ought also to get something more than mere legibility. You ought to get considerable uniformity and accuracy. In the retracing *W*, pause at the bottom of the first and second parts, but make the letter with a quick, elastic, graceful arm movement. Watch closely the space between words in the sentence, and strive to maintain uniformity in height and slant of letters. Willingness to do makes almost any art possible and easy. If you are wanting a good handwriting, and are willing to work for it, there is no doubt but that you can acquire it.

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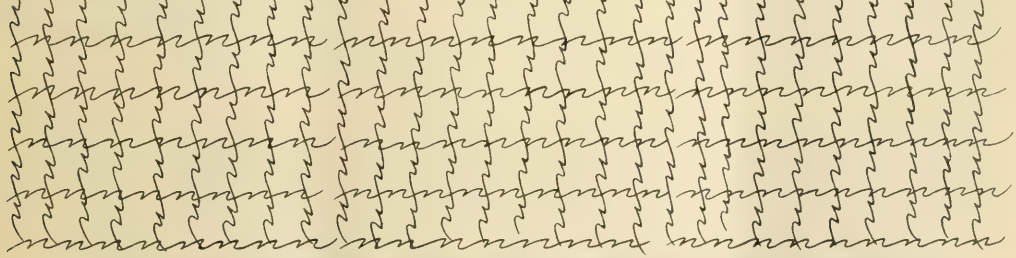
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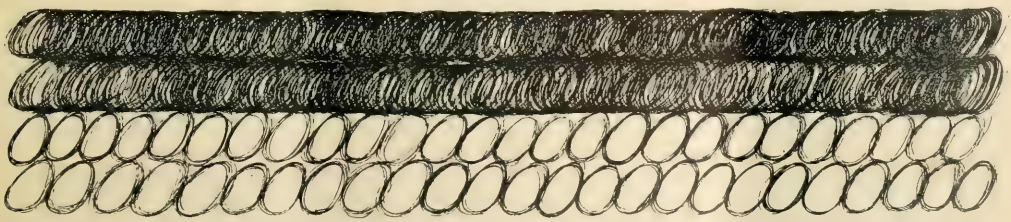
No. 21 There is no one way that is best for all, but there is a way that is best for each. As a rule, that individual way is discovered and developed unconsciously while endeavoring to acquire and reproduce a common standard. Some pupils will unconsciously write larger than the copy, and others will write smaller. In a similar manner, some will produce a compact, and others a running, hand. But we sometimes also get into individual ruts that are detrimental to our progress. To enable pupils to get out of these ruts, nothing is better calculated to do so than to practice upon the four styles in this plate. Practice one at a time until you can write it well and freely. After having learned to write large and small, compact and running hands, you will find that you will be able to write the standard style better and easier. Thus will your own hand be improved by attempting something else. The small hands can be written faster than the large hands, but for some people and some purposes the small hand is too little and the running hand too wide. As a rule it is best to avoid extremity in style as a final product.

The commercial world is demanding as never before rapid, legible penmanship Good writing is therefore an asset that no young person can afford to neglect to acquire.

A good handwriting is not unlike a bank account—it is something you can utilize when in need. No other one element of an education is as easily turned into dollars and cents. It is the one thing that charms and convinces at sight. It speaks for itself and its owner in a silent yet effective manner. It tells the tale of perseverance, industry, care, neatness, and skill. Study the above copy. Note the spacing between words as well as between letters. We read by words rather than by letters, therefore do not run words together, on the one hand, or separate them too far on the other. This matter of spacing becomes automatic after the period of learning is passed. Learn to space properly and then you will always space well it will become "second nature;" and that is the test of all good penmanship.



THESE ARE CLIPPINGS FROM PRACTICE SHEETS BY PATRICK FLYNN, E. LEXINGTON, MASS. ARE THEY NOT BUSINESS LIKE?



Criticisms G. B., Ill. Your practice is rather slow. Employ more arm and less finger action. Review and perfect the tracing oval in the first lesson. Dash the capitals off rather than draw them. Your movement is too cramped. You are improving.

H. F. W.—Your practice is in the right direction. Endeavor to retrace the oval more compactly. Greater skill will result therefrom.

P. F., Mass.—You'll do. Pen a trifle coarse at times. Don't cross your capital practice. Final turn in wide-space *u* too round ing. When striving for accuracy, do not write quite so freely. Ovals did not reproduce well. Ink too blue.

E. H. C.—Your ovals are O. K. Your small letters are N. G. Get down to close, careful, systematic practice in the small letters. Let ovals alone. Work on small letter exercises.

R. P. H.—Practice more systematically. Be more decided. Watch turn and angle closely. You begin *C* too high. Look at copy critically, then at your own *C*'s. You'll see—if you look closely. Come again.

D. C. D.—You ride the pen on the down strokes. Let up. Otherwise your work is good. Use a less flexible pen—a coarser one. Your down strokes are rather rigid—the turns are therefore a little angular at times.

Lessons in Professional Business Writing

BY H. B. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

Lesson Number Three

Practice a little while on the movement exercises before you take up the capitals. Your movement must be regular. The best way to regulate the movement is to count one for each downstroke. Touch the paper very lightly with the pen.

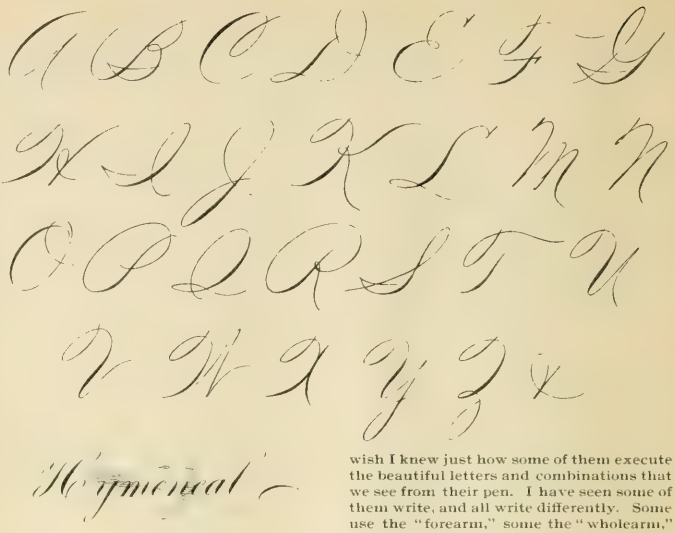
When you take up the capitals make the whole set and then pick out your weakest letters, and keep on doing this until your letters are all the same size and quality. If you find that you are not strong enough in your movement to execute capitals with a pure fore-arm movement and do fair work, then take up the movement exercises frequently until you acquire an easy and free movement. No one ever learned to write a good business hand without first mastering the movement. A quick movement is necessary to produce a smooth line. A slow movement will show roughness and irregularity in the lines.

In making capitals you have some very delicate turns to make and it will be necessary for you to watch them closely. Capitals should be made about three times the size of the small letters, so they can be distinguished readily from small letters.

Do your work neatly. Work with good material. Your desk should be clean and your practice paper should be free from ink blots, finger stains or any other kind of carelessness so frequently found in the writing room.

The First Prayer in Congress

which is for sale by W. C. Fees of Dunkirk, Ind., whose advertisement appears elsewhere, is a good example of engrossing and is intended to be framed and hung upon the wall as an artistic, historical, eventful piece of literature. We think all would be pleased with it.



Mr. and Mrs. Thomas David Watters
announce the marriage of their daughter
Cora Maude,
to
Mr. Frederick James Hillman,
Wednesday, September the twenty-sixth,
nineteen hundred.
Longmeadow, Massachusetts.

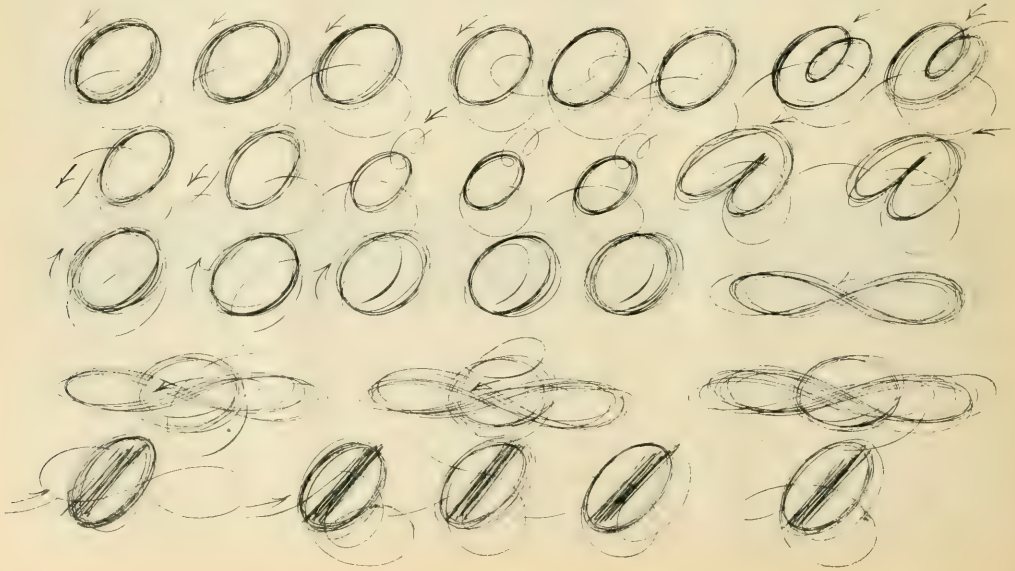
Lessons in Artistic Penmanship

Number Two

BY J. E. LEAMY, TROY, N. Y.

I wish I could tell you, one and all, just how our finest penmen of today write. I wish I knew just how some of them execute the beautiful letters and combinations that we see from their pen. I have seen some of them write, and all write differently. Some use the "forearm," some the "wholearm," while all use the fingers more or less. But this does not begin to tell the tale, nor can it be told entirely. There is that something that cannot be told. Skill obtained by years of hard, persevering practice cannot be described. We must be contented with the mere knowledge of the fact that they actually do the work, and feel consoled to think that as they have gone to the top, so others may go also.

Yes, there is individuality in everything, and I am sure that our subject is no exception to the rule. The next decade will have its "stars" in the penmanship profession as well as the present, and if you can look into the future and picture yourself as one of them, (a stage of the work where I hope you all will some day be) you may see yourself





writing as no other living person writes, with position, execution, ideas and results that are your own. Now the object of these lessons is to tell you as best I can how to learn to write, to write as does Courtney, Doner, Canan, Bloser, Tamblyn and many others who write the ornamental style. Do not imagine that you can master these forms and become skillful in this work in a short time. It takes time to become skillful in any work, and I am confident penmanship is no exception to the rule.

WHO

will make a success of the work? Those persons who have embedded in them a sincere desire to become skillful along this line. Those students who are awake to the times, and who are moving with the times. Those individuals who are so enthused and interested in the work that they think of nothing else from dawn until dusk. Those persons who have the ambition, vim and determination to persevere. These are the ones who will succeed. So enter into the work, heart and soul.

Now in the beginning, what have you accomplished from Lesson One? Have you deserted that old, unhealthful, cramped position of yours and taken a new one as suggested? Have you created movement enough, through practice on exercises to be able to make them freely and easily? If not, you should before proceeding. Better begin right than wrong, you know. If you have, let us proceed.

You should, by this time, be using a free and easy action of the arm, so do not center your thoughts upon the "movement" part of the work, but more upon the "result" part. That movement should now be allowed to take care of itself. It will, unconsciously. Center your thoughts upon the form you are endeavoring to make.

The preliminary exercises at the top of the plate should be mastered before beginning the letters. See that your shades are comparatively short, sleek and fat, and your ovals full, free and graceful. Your shades should be produced with a firm but not spasmodic action. The fingers must not act. Shading requires what we might term a "double" action. Not only must the pen be driven in a circular motion to produce a full and graceful oval, but it must be forced down and up at the same time to produce the shade. It is this "elastic" action that produces the smooth and sparkling shade which distinguishes the work of the professional from the efforts of the amateur. Notice just where the shade should be on each letter. See that your initial and final ovals are horizontal or nearly so. Gracefulness of line and symmetry of form are among the chief essentials of ornamental writing. Forms should be full and well rounded, and lines should be delicately curved to be of the greatest value. The lines, too, should be smooth and delicate, yet strong. They should be faint, yet firm. Contrast of light and shade is another essential. It is the occasional brilliant, black shade on the light, delicate line that gives to the work that illumination and beauty. Do not neglect form study. It is most important. Pause after each effort and study your results. Pencil the forms out slowly, and endeavor to ascertain just what a perfect form is. Then try to produce that form freely and easily. Persevere along these lines and you will surely improve. Send on your practice, one and all. I want to hear from all who are following the lessons.

LEAMY.

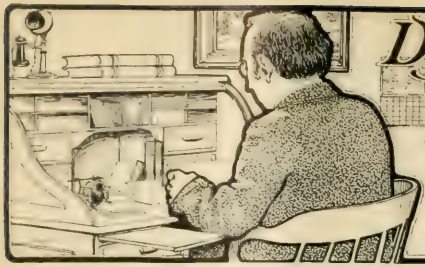
Criticisms

A. H. M., Rome City—Your work shows an ideal foundation upon which to build. Ink not very good. Pen too coarse. Close small o and a at top. Send work regularly.

Jennie C., New York—You have not mastered movement exercises in line I. Your movement is weak and cramped. Put in more time on movement exercises. Come again.

Miller, St. Louis—Your work was best received. You have certainly covered much of the road to success in this line. Let nothing stop you. No suggestions to offer.

E. J. D., Ohio—Ink seems to be too thin, and quality of paper very poor. Would suggest a little more slant right through. Write smaller and endeavor to put more force into your work. Send your latest efforts on Lesson One.



DEPARTMENT OF BUSINESS EDUCATION

E. E. GAYLORD, EDITOR
BEVERLY, MASS.

ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Commercial Education in the High School

We have received recently many letters of inquiry, especially from commercial teachers in the Western states, regarding the present condition and the probable future development of departments for commercial training in high schools. The field seems to be an inviting one, and commercial teachers everywhere are watching with interest the growth of this new branch of public education.

Extent of the Movement

The movement is not restricted to any particular section of our country. Bangor established such a department in her high school last year, the only one in the public schools of Maine. Atlanta is setting the pace for the South by opening a commercial department in her high school this year. Omaha is doing good work, and is to be congratulated that in Superintendent Pearse she has an educational executive who believes in the dignity and worth of commercial training on broad lines. Brooklyn has a large Commercial High School, and, besides, very important commercial departments in two of her three English High Schools. New York is about to open a splendid Commercial High School, although commercial departments have been opened in her three English High Schools. Philadelphia has, in the Girls' High School, a commercial department not surpassed in size by any other in the world. More than one thousand girls were registered in it in September. The Central High School conducts a Department of Commerce, under the direction of Professor Cheesman A. Herrick, a man of scholarly attainments, one who pins his educational faith to the possibilities latent in broad training for commercial life. Professor Herrick's department is large, and is rapidly increasing in popularity. Pittsburg has in her Fifth Avenue High School one of the oldest and best commercial departments in this country. Cleveland has just opened a new high school in which is a well organized commercial department, and throughout the West the larger cities are offering these courses.

Its Effect

The effect of this movement is, in the beginning, to draw largely from the classical, scientific, and Normal courses; but, as conditions become better understood, the normal proportion is observed. Those who would have gone to college are found taking college preparatory work, and the most of those who could not go to college take the commercial course as a preparative for clerical or business life, or as a general training.

The Short Course

The commercial course will not greatly interfere with the high standard of scholarship already reached in many high schools, by directing pupils to an apparently less difficult course, unless the course is a short one. Except the pupils who are to take a commercial course be selected from those who have spent at least two years in the high school, a commercial course less than three years long is but a short cut to nothing. The object to be attained, the intrinsic merit of the course, and justice to the graduates from other courses, demand that the various high school courses be of equal length.

* * *

Competition with the Private Business School

There should be no quaking about the influence of private business schools in inducing young persons to leave their high school work, because, it may be said, they could accomplish in the business school more in one year than could be done in the high school in four years. Such assertions are too absurd to cause any alarm. Honest proprietors of commercial schools do not pretend to compete with high schools. They make no defence—they need none of their short course. The high school is giving general business training; the private business school gives special clerical training.

Distinct Fields of Labor

Their fields of labor are absolutely distinct. The business school that gives a young man a good training for the duties of a bookkeeper or amanuensis is a necessity. The modern commercial department in high schools and universities is a necessity arising from the complex conditions of modern trade and competition. Time was when the office boy was the possible future partner; now the office boy knows that the stenographer is infinitely closer to the business manager and promotion than as office boy he can ever hope to become. The time is rapidly approaching, however, when shorthand writing will not be altogether so helpful a stepping stone as once it was; because to be merely a fair stenographer, or even a good one, will not necessitate the broad knowledge that the future business manager must have, about tariffs, methods of packing and shipping, foreign currency, credits, commercial and international law, modern languages, etc.

Survival of the Fittest

The large, well-equipped rightly-conducted private commercial schools will survive. They must survive, because of the increasing demand for their product. So, too, must the commercial department of the high school and the university survive, because in its product lies much of the hope of the nation in its fierce rivalry with other nations for foreign trade.

Trained Business Agents

We have been, chiefly an *importing* nation; we are rapidly becoming principally an *exporting* nation. Goods are sold abroad, as at home, by agents. These agents, factors, travelling salesmen, etc., must be able to persuade, to convince, to tell a drummer's yarn, in the language of the people. He must know something about their habits, their likes and dislikes. He must know whether they want goods packed in red or blue boxes (strangely enough, it makes a vast difference to some people), shipped by fast steamer, or by sailing vessel, whether tariffs are, in a given country, estimated on gross or on net weight, on specific or on *ad valorem* schedules. He must know whether the current money is worth its face in our market, or whether, as in Mexico, it is subject to heavy discount in exchange for gold. He must be acquainted with rail and water routes, their comparative cost and the relative speed and safety with which they transport goods. He must know enough of international law to protect his employer's rights in a foreign country; in short, he must know much that can be taught only in a university course.

* * *

Commercial Teachers for High Schools

To aspire to teach any of the work properly belonging to higher commercial education is praiseworthy. But one ought to consider what it means to take up such work. Letters come to us from teachers who not only are not college nor normal school graduates, but who are not qualified to teach all of the subjects included in an ordinary business college course. These teachers desire a position in the public schools, but many of them do not realize what a search light of criticism and comparison will be turned on them and their work in high school teaching. In Massachusetts, more than in any other state, this new movement is in favor, but, excepting commercial teachers, it is comparatively a rare thing to find here a high school teacher who is not a college graduate.

* * *

Preeminence of the College Graduate

It is self-evident that a commercial teacher who is not a college graduate cannot expect equally favorable consideration in competition with applicants who have had the larger intellectual training. It is true that many schools are now supplied with commercial teachers who are not college graduates. But wait five years, until some of the present well-arranged university courses in commerce and finance are well under way. The new departments then will not turn to the business colleges for their teachers. Besides, positions now held by otherwise good teachers will become conveniently vacant for university trained men. Let this not sound a note of discouragement, except to the unworthily prepared; rather let it encourage those who are determining to obtain the best possible preparation for a high service. We commend to our readers, in this connection, the vigorous article by Mr. E. M. Barber, in this number.



DR. RUDOLF SONNDORFER, DIRECTOR REGIERUNGRATH (VIENNA COMMERCIAL ACADEMY).



ENTRANCE HALL, VIENNA COMMERCIAL ACADEMY.

The Commercial Academy of Vienna

"Wiener Handels – Akademie"

CHARLES LOUIS HURT, PROFESSOR OF ENGLISH AT THE ACADEMY OF COMMERCE, VIENNA.

(CONTINUED FROM OCTOBER.)

When Dr. Sonndorfer undertook the management, the Academy was encumbered with a heavy debt. Thanks, however, to his care and energy, this debt has been entirely cleared off, and a handsome profit is now realized, which is devoted to the Professors' Pension Fund.

PRESENT ORGANIZATION.

The Commercial Academy of Vienna is now divided into four Departments:

A. A One-Year Course (Abiturientencurs) for students who have successfully passed through a Grammar School (Gymnasium), or a Realistic School (Realschule), and who wish to study commercial subjects.

B. A Three-Year Course for pupils who have passed through the Lower Grammar School (4 years), the Lower Realistic School (4 years), or the Preparatory Class (C).

C. A Preparatory Class.

D. An Evening Class for young men employed in business.

A. ONE-YEAR COURSE.

The subjects on which lectures are given in the One-Year Course are as follows:

OBLIGATORY SUBJECTS.

Commercial Arithmetic, 5 hours weekly.
Counting House Work, Book-keeping and Commercial Correspondence (Model Counting House), 8 hours weekly.
General Commercial Knowledge, 3 hours weekly.
Commercial Law and Laws Relating to Bills of Exchange, 2 hours weekly.
Political Economy, 2 hours weekly.
Encyclopedia of Technology, 2 hours weekly.
Commercial Geography and Statistics, 3 hours weekly.
Political Arithmetic—Calculation of Compound Interest, Annuities, Mortgages, Pensions, Insurance, etc., 1 hour weekly.

NON-OBLIGATORY SUBJECTS.

French, English, Italian — Language and Correspondence, 4 hours weekly (each language).
Financial Science, 3 hours weekly.
Custom House Laws and Practical Manipulation, 2 hours weekly.
Calligraphy, 1 hour weekly.

CERTIFICATES.

In order to obtain a certificate, the student must pass an examination in all the obligatory subjects, with the exception of Political Arithmetic, and he can also receive marks showing his proficiency in the non-obligatory subjects. Should he fail in single subjects, he can, with the consent of the Professors, offer himself for re-examination after the summer vacation. The Term commences at the beginning of October, and lasts till the end of June.

B. THREE-YEAR COURSE.—OBLIGATORY SUBJECTS.

FIRST YEAR.

German Language, 3 hours weekly.
French Language, 4 hours weekly.
The pupils must learn two of these three languages, and may learn the third in addition.
English or Italian, 3 hours weekly.
Commercial Geography, 2 hours weekly.
History, 2 hours weekly.
Mathematics, 3 hours weekly.
Commercial Arithmetic, 3 hours weekly.
General Knowledge of Trade, 1st Half-Year, 4 hours weekly.
Counting House Work, 2nd Half-Year, 2 hours weekly.
Book-keeping, Single Entry, 2nd Half-Year, 2 hours weekly.
Physics, 3 hours weekly.
Chemistry and Chemical Technology, 2 hours weekly.
Handwriting, 2 hours weekly.
Total, 31 hours weekly.

SECOND YEAR.

German Language, 2 hours weekly.
French Language, 3 hours weekly.
English or Italian, 3 hours weekly.
Commercial Geography, 2 hours weekly.
History, 2 hours weekly.
Mathematics, 2 hours weekly.
Commercial Arithmetic, 3 hours weekly.
Book-keeping by Double Entry, 3 hours weekly.
Commercial Correspondence, 3 hours weekly.
Commercial Law and Laws Relating to Bills of Exchange, 2 hours weekly.
Chemistry and Chemical Technology, 2 hours weekly.
Knowledge of Goods and Mechanical Technology, 3 hours weekly.
Handwriting, 1 hour weekly.
Total, 31 hours weekly.

THIRD YEAR.

German Language, 2 hours weekly.
French Language, 3 hours weekly.
English or Italian, 3 hours weekly.
Commercial Geography and Statistics, 2 hours weekly.
General and Commercial History, 2 hours weekly.
Commercial Arithmetic, 3 hours weekly.
Political Arithmetic, 2 hours daily.
General Knowledge of International Commerce, 2 hours weekly.
Model Counting House, 5 hours weekly.
Commercial and Trade Law, 2 hours weekly.
Political Economy, 3 hours weekly.
Knowledge of Goods, 2 hours weekly.
Total, 31 hours weekly.

NON-OBLIGATORY SUBJECTS.

1. Practical Work in the Chemical Laboratory, 4 hours weekly, for pupils of the I., II. and III. years. Fee: Kronen 20 per half-year. 2. Practical Work in the Laboratory for the Knowledge of Goods (Warenkunde), 2 hours weekly, for pupils of the II. and III. years. Fee: K. 10 per half-year. 3. Custom House Laws and Practical Manipulation of Goods in the Custom House, 2 hours weekly, for pupils of III. year. No extra charge. 4. Financial Science, 3 hours weekly, for pupils of III. year. No extra charge. 5. Shorthand Writing in Two Annual Courses of 2 hours a week each, for all the pupils of the Academy. No extra charge.

SESSIONS.

The School Term begins in the middle of September, and lasts till about July 10th. The hours for obligatory subjects are from 8 A. M. to 1:15 P. M., with a pause of 20 minutes at 11 A. M., and from 4 to 5 P. M. on Thursdays. The non-obligatory subjects are taught in the afternoons.

CERTIFICATES.

At the close of each School Year the pupils of the Three-Year Course receive a certificate showing the progress made in each subject. The Final Certificate, which is signed by all the Professors under whom the pupil has studied, as well as by the Director, and which includes the subjects, such as chemistry and mathematics, learned in I. and II. year, but not continued in III. year, entitles the recipient to serve one year in the Austrian army, instead of three years (Einjährig-Freiwilligewecht).

GRADING.

The marks given in this course, as well as in the One-Year Course, are as follows: "Excellent," "Praiseworthy," "Satisfactory," "Sufficient," "Insufficient." If a pupil in the Three-Year Course has at the close of the Term the mark "insufficient" in two or more obligatory subjects, he receives a Second Class Certificate, and is obliged to repeat the whole year's course. If he receives the mark in only one subject, he is allowed, if his conduct has been good, to offer himself for re-examination in that subject before the commencement of the next school term. If he fails to pass then, he is obliged to repeat the whole year's course. In addition to these marks, marks are also given for conduct, for diligence, and for care and attention in the writing of exercises, correspondence, etc.

C. PREPARATORY CLASS—PURPOSE.

This class has been established, with the sanction of the Ministry for Public Instruction, to enable pupils who have not passed through the requisite classes of a Grammar School, or a Realistic School, to enter the Three-Year Course at the Academy. They receive no certificates; but at the close of the Term they are examined as to their fitness for the Three-Year Course.

PREPARATORY CLASS: COURSE OF STUDIES.

German Language, 5 hours weekly.
French Language, 5 hours weekly.
Geography, 3 hours weekly.
History, 3 hours weekly.
General and Special Arithmetic, 5 hours weekly.
Physics, 3 hours weekly.
Natural History, 4 hours weekly.
Handwriting, 2 hours weekly.
Total, 30 hours weekly.

The School Fees in these Courses A, B and C, are Kronen 320 per annum, an inscription fee of K. 6, and a contribution of K. 4 towards materials required in school.

D. EVENING CLASSES FOR COMMERCIAL SUBJECTS.

This Course begins at the commencement of October, and closes at the end of April. The subjects taught are: Commercial Arithmetic, General Commercial Knowledge (Handelskunde). Book-keeping and Correspondence, Commercial Geography and Knowledge of Goods. There are at most 50 students in a class, and if sufficient numbers are entered, parallel classes are opened. The classes are held every evening, with the exception of Sundays, from seven to nine. Certificates are given of the results of the examinations. The fee amounts to Kronen 40 per annum.

BOOKS.

Almost all the books used in these courses are written specially for the use of the school by Professors of the Academy, and most of them are used in many other commercial schools in Austria, Germany and Switzerland.

NUMBER OF STUDENTS.

The number of students frequenting the One-Year Class amounted in the school year 1899-1900 to 117. In the Three-Year Course 697 pupils were entered, of whom 676 remained until the end. In the Preparatory Class there were 64 pupils, and 80 students attended the Evening Class.



DIRECTOR'S OFFICE. VIENNA COMMERCIAL ACADEMY.

ARRANGEMENT OF CLASSES AND REGULATIONS.

The Three-Year Course is divided into four parallel classes for each year, named A, B, C, D. Thus there is an A 1 class, a B 1, etc. Each class is under the special supervision of one of the Professors ("Classenvorstand"), who is responsible for the discipline of the class. The pupils' parents can obtain all information as to their sons' progress, from these or other Professors, or they can apply to the Director, who is ready to receive them in his office every morning between nine and ten. All marks given, and, if necessary, observations as to conduct are entered in a catalogue, of which there is one for each class. Two pages of a catalogue are devoted to each pupil: in these are entered his name, address, age, etc., and there are columns for the marks in each subject, also, showing in which month they were given.

POSITIONS.

Applications from men of business wanting *employes* are made to the Director of the Academy towards the end of every school year, and students who have passed their examinations seldom find any difficulty in obtaining employment at once.

THE TEACHING STAFF.

The faculty consists at present of the Director, who lectures on International Commerce, twenty-five Professors, nine Academical Teachers ("Docenten") and six Assistants.

FINANCES.

The following is an extract from the Accounts for the School Year 1898–99:

DR.	KRONEN
Professors' Salaries	175,390
Administration	16,303
Pensions, etc.	11,320
Other Expenses	32,164
Loss in Value of Securities	18,000
Professors' Pension Fund	20,000
Carried Forward	3,717
Kronen,	276,894

CR.	KRONEN
School Fees	249,070
Diverse Receipts	166
Interest on Capital	27,658
Kronen,	276,894

THE PENSION FUND.

This fund amounted on August 31st, 1899, to Kronen 665,916. Pensions were paid during the year to the amount of K. 24,700.

AIDING STUDENTS.

Stipends, founded partly by corporations, partly by private individuals, to the amount of K. 5904, are granted annually to needy and deserving students of the Academy.—A fund for the support of needy pupils, and to supply them with school materials, had an income during the School Year 1899–1900 of Kronen 8668. This amount is raised partly among the pupils, partly from outside subscriptions. The fund is administered by pupils, chosen by themselves, from each class, under the supervision of some of the professors.

TRAVELING FUND.

A Traveling Fund to enable ex-students of the Academy to study commerce in different foreign countries was founded in the year 1885, at the instigation of Director Sonndorfer. The first to contribute was His Majesty the Emperor, who gave K. 10,000 to the Fund, and within a year K. 120,000 were raised for this purpose. This year ten Professors of the Academy have received stipends of K. 1000 each to enable them to visit the Paris Exhibition, and to report to the Academy on any objects they may see there affecting their respective departments of instruction.

BUILDING.

The School House contains, besides the

large lecture room for the One-Year Class, thirteen class-rooms each capable of seating from 58 to 64 pupils. In addition to these, there are special halls for the chemical and physical lectures, where experiments can be exhibited to the pupils. Adjoining the Director's office is his private residence.

MUSEUMS.

The Academy possesses a large Museum of Merchandise, containing articles presented by friends of the Institution, or purchased by the Academy, which devotes a certain sum to this purpose every year. A speciality of this Museum is the collection of adulterated goods, which can be compared with the genuine articles. A large Sciopticon is also found of the greatest service in instruction, and fresh photographic plates with scientific, geographical and ethnological subjects, etc., are continually being acquired. The handsome Entrance Hall of the Academy is fitted up at 11 A. M., with buffets, at which the students can obtain their luncheon. In front of the Academy are statues of Columbus and of Adam Smith.

In conclusion it may be remarked that the Vienna Academy of Commerce has a larger number of pupils than any other commercial school in Europe, and that the Director is constantly being requested by foreign governments to give detailed information as to its organization and arrangements. The Academy received the highest distinction, the Diploma of Honor, at the Universal Exhibition of Vienna in the year 1873.

VIENNA, July, 1900.



MUSEUM OF MERCHANDISE, VIENNA COMMERCIAL ACADEMY.

"The Laborer is Worthy of His Hire"

EDGAR M. BARBER.

The following correspondence is submitted as the basis of a few remarks upon the text which appears at the head of this article. The names indicated by the blank spaces can be supplied, if necessary, from the originals, which are in my possession, but for the preachlet which is to follow, the identity of the party of the first part may be suppressed without serious loss to those readers of this journal whose sense of humor has not been wholly perverted:

The ——— College,
———, —., February 9, 1900.

PROFESSOR E. M. BARBER,
Packard Business College,
New York City, New York.

DEAR SIR:

Will you please advise me whether you desire to make a change next year, if so I wish that you would communicate with me at your earliest convenience. The position I have in mind would require your services daily from 9 to 1:30, and four nights each week from 7:45 to 9:45. I am informed that you would make such a change if a satisfactory position was offered you.

With very great regards, I remain,
Yours very truly,
(Signed) ———.

Office of the Appraiser of Merchandise,
Port of New York,
February 16, 1900.

Mr. ——— ———.
The ——— College,

MY DEAR SIR:

Your letter of the 9th instant has been forwarded to me from the Packard School.

In reply I have to say that the intensity of my desire to make a change next year will depend largely upon the inducements offered. I will give careful consideration to any proposition that may be submitted to me.

Assuring you of my appreciation of the courtesy included in your communication, I am,
Very truly yours,
(Signed) EDGAR M. BARBER.

The ——— College,
———, —., February 20, 1900.

MR. EDGAR M. BARBER,
Office of the Appraiser of Merchandise,
Port of New York, New York.

DEAR SIR:

Your letter has been received and in reply would say that the position about which you write requires your services from 9 to 1:30, five days of the week, and from 7:45 to 8:45, four nights each week. Of course your work would not be finished at 1:30, school is over for the day at that hour, but we want a man who is not afraid of work, and who would be willing to remain after school hours and help in the general work of the school. This is a position where advancement may be expected, but no person need apply who is not a hustler. We need men who are wide awake and thoroughly abreast of the times.

For this work we are willing to start a man at about $800 per school year of nine months, this payable in ten equal payments.

Very truly yours,
(Signed) ———, Principal.



MUSEUM OF MERCHANDISE, VIENNA COMMERCIAL ACADEMY.

The fourth and last letter of this series is not given for the reason that it contained some statements which, while serving their purpose at the time, do not require publicity in this connection. Not being impelled by an irresistible desire to "start" at the quoted figures, I did not accept the offer. I cannot resist the temptation to remark, in passing, that when I engage to do missionary work I like to have it known by that name, in order that proper credit may be received for the sacrifice which attends the expenditure of labor in that direction. The person who submitted this proposition seemed to have full confidence, however, in the drawing ability of $800 per year. Now, if that kind of sentiment has gained any considerable currency in the community, it may be of interest to inquire, What is a teacher who is "wide awake and thoroughly abreast of the times" worth?

BIG BISHOP OR SMALL POPE

On the ecclesiastical theory, possibly, that it is better to be a big bishop in your own diocese than a small pope in general, divers persons have chosen to enter that branch of the profession of teaching known as the "commercial." They doubtless have preferred to become teachers rather than proprietors, manufacturers, bankers or statesmen, and they have, presumably, made the choice with due deliberation. Is $800 a year the alluring goal which these candidates have set out to reach? Of course, salary does not constitute everything — reliability, steadiness, contentment, loyalty, efficiency and enthusiasm are the true teacher's capital, though not necessarily more so than of a bank clerk, railway superintendent or police magistrate — but no man can wisely shut his eyes to the larger opportunity which an increased salary affords, nor ought it to be considered a reprehensible thing for a teacher to accept as large a salary as he can command. In most professions and in business the man who is "thoroughly abreast of the times" commands a better salary than the man who is not.

TEACHER OR STREET-CAR DRIVER

If a thoroughly prepared teacher after a dozen or more years' experience can command no more than a street-car driver, it might be a serious question whether he might not better begin as a street-car driver and save himself some years of intellectual worry. Moreover, it must not be overlooked that to be abreast of the times to-day means a great deal more than it meant ten years ago, and it is going to mean a great deal more ten years from now than it means now.

There still lingers, however, a feeling in some quarters that any kind of teacher is good enough to teach in a business college. In fact, many teachers are willing to remain in the lowest stratum of pedagogic proficiency, and a good many business college proprietors are perfectly willing that they should remain there. That sentiment must be eradicated before the better class of commercial teachers will receive their proper recognition.

THE COMMERCIAL HIGH SCHOOL

In this connection it is gratifying to note the progress of the commercial high school movement which is bound to work a change along this line, and which, in my judgment, will be for the benefit of everybody concerned. It will result in creating a demand for commercial teachers who have received an educational training equivalent to that received by teachers of higher mathematics, languages, sciences, engineering, and pedagogy. Whatever may be the limitations of the commercial high school, it is sure to furnish a stronger incentive to the true commercial teacher who desires to fit himself for higher accomplishment in his profession. The law of supply and demand is in no immediate danger of being repealed, current politics to the contrary notwithstanding; accordingly, there is abundant hope for the future.

THE "KEY" TEACHER

It has been too true, however, that a person fresh from the farm, with no intellectual equipment beyond a smattering of the three R's, could fill with eminent satisfaction to the proprietor, an unendowed chair of book-keeping in a business "college," provided he was fitted out with a "key" which he might continuously consult as the work of the unwary students was presented for approval. Yet that kind of teaching, sooner or later, reaps its own reward, to the self-inflicted injury of the school that tolerates it. Boys become men after a time, and the educational sham is finally discovered, to the everlasting detriment of commercial education in general. It is a matter of regret to those of us who take a deep interest in the future of commercial education, to be compelled to admit that that kind of teaching has not entirely disappeared from the land, and that it is not confined at the present time to the rural localities.

ROTATION IN OFFICE

My attention has been called recently to the statement of one prominent business college proprietor, who boasts that he does not intend to keep a teacher longer than two years. It is not strange that this attitude toward the tenure of the commercial teacher should help to perpetuate the feeling reflected in some educational circles as to the lilliputian littleness in general of business college proprietors and the lilliputian ability and attainment of many business college teachers.

RED TAPE

Regret it as we may, the truth is, nevertheless, that there is a superabundance of supervision by those whose educational ability consists, not so much in recognizing new conditions and of organizing and training a competent body of co-workers to march to the tune of the times, as in measuring progress with a tape-line and of assuring students that their hard-wrought-out results agree with the key to the text book, which, more than likely, was compiled soon after the Noachian Deluge.

SESQUIPEDALIA

There are not a few commercial supervisors and teachers to whom "binomial theorem," "conic sections," "chemical affinity" and "nebular hypothesis" are vague, not to say unknown, terms, and to whom the distinction between cotangent and contingent, hydrolysis and hydrophobia, is so absolutely incomprehensible as to excite one's admiration for their unsophisticatedness.

PINT CUPS VERSUS GALLON JUGS

Verily, "one star differeth from another star in glory." That is true astronomically, pedagogically, and managerially. In the matter of supervision, I admit, it is easy to allow things to drift, but in these times of competition the laws of life require that the man at the helm shall move boldly forward into the current of educational progress. That kind of man in a school gets some momentum into the air in much the same way as a cannon ball which ordinarily is one of the most limp and helpless things agoing, but which becomes a sort of metallic blizzard when a keg of dynamite is put behind it.

In the clerical world, for instance, it is one thing to keep a set of books previously prepared and arranged, but it is a distinctly different thing to open a new set of books, or devise an accounting system, or to organize a large force of clerks and accountants so as to secure the highest efficiency under the most modern methods. In the latter case, mental powers are required that are possessed by few. The same distinction holds true of teachers. The teacher who, by education and experience, is qualified to do elementary work of a more or less mechanical character in the regular commercial branches belongs to one class. The teacher who has received a liberal education, that is to say, the equivalent of a college education—not necessarily acquired in college, although that is probably the safest and surest place in which to have acquired it; who is well grounded in the principles of psychology and pedagogy; who is competent to teach the theory underlying the practice of higher accounting, auditing, banking and finance; who has had experience in the actual practice of various lines of modern business; who has come in contact with many of the best business men and knows what is essential and what is non-essential information; in other words, one who has made a scientific study of his business both theoretically and practically — that teacher, I contend, belongs to another class and a distinctly different class. These two classes of teachers are not sufficiently differentiated in the public mind at the present time, and the second class does not receive the financial or educational recognition that the difference in equipment of the two classes justifies. It is this kind of teacher, however, that will come more and more into prominence in the immediate future. Consequently, if every prospective commercial teacher would insist upon spending from two to four years in a higher institution of learning until he had received a general training in higher mathematics, through trigonometry, at least, been drilled in two or three languages, the natural sciences, English literature, history, and political economy, the future of commercial education would be amply secured. With that kind of foundation, supplemented by a reasonable amount of experience in business life, there would be no danger from "over-specialization" on the part of the teacher in any branch of commercial school work.

THE SENSE OF PROPORTION

Looked at in the broadest sense, there can be no teacher who should have a longer and more varied preparation than the teacher of the higher commercial branches. How can a man teach that which he knows nothing about? There are many people in the world, however, who want to be surveyors without going to the trouble of studying trigonometry, and the results achieved by them are readily anticipated by those who look from the higher view-point. They mistake chain-carrying for surveying. And so there are numberless persons who assume to teach "business," who have not the slightest conception as to what business is or of the requisites of a successful commercial career. Such a teacher goes forth on his errand of education in a way which reminds one forcibly of Lowell's characterization of the German sentence as that "in which one sets sail like an admiral with sealed orders,

not knowing where the devil he is going to till he is in mid-ocean!"

Immediately in connection with the foregoing it may not be amiss to refer to the difference between *teaching* and *telling*. Between *imparting information* and *developing ability*. Untrained ability can not hold its own in the present struggle for success, and the most important point for a parent to ascertain with regard to a school is, are its students allowed to *drift* or are they put under pressure and *trained?*

The "teacher makes the school" and no amount of pretense can ever make it otherwise. The vital thing is not so much whose name is at the head of the school, as who are the teachers in the school. And while a good teacher will invariably handle any subject in a manner likely to excite and interest the student, still his success as a teacher will be measured not so much by the character and amount of information he has poured into his students' ears, as by the attitude of mind and the habits of independent, concentrated thinking which he has enabled his students to form.

TEACH PRINCIPLES MORE, FACTS LESS

Commercial conditions are so kaleidoscopic that the information, as such, which the commercial student acquires to-day will be out of date tomorrow. I venture to assert that the New York "Journal of Commerce" contains more information in any single issue than the average commercial teacher could acquire in a lifetime, owing to the diversity of industries to which it applies. It is not the details of a thousand and one things that the student needs: it is that broad knowledge of principles which will be of use to him in the conduct of any business. He can rightly learn the details of any given business only by experience in that business. As a business man, the thing of most value will be the ability to observe accurately and to grasp quickly new information, estimate it at its true worth, and, in accordance with sound principles, utilize it to the best advantage in the prosecution of the enterprise in which he may be engaged. To get in touch with the hither end of that ability is what he goes to school for.

EDUCATIONAL UNREST

There is, to be sure, a good deal of unrest in the educational arena, owing to this agitation of commercial education. Nobody seems to be quite certain when or where it is going to end. We hear of various plans being projected to meet the new demands. There is a course proposed for those who end their school career at twelve or thirteen: another course for those who get through at fourteen or fifteen; still another for those at sixteen or seventeen, and so on. Will it come to pass that the schools will permit graduation at different stages to meet these different demands and reserve graduate courses for those who want "higher" commercial education? It is too early to hazard a guess.

That the movement is puzzling those whose traditional theories of education are fixed, is amusingly indicated by the following extract from a letter to me from a prominent educator:

"I do not think that the penmen and bookkeepers with unmixed seidlitz powders effervescing in their little stomachs are the power in this present development of commercial education."

The trend of the times seems to be plainly toward a higher standard all along the line of secondary education. The nation is moving forward into the markets of the world with a stride that is startling. The highest type of technical skill will be required to preserve our prestige. The schools must meet the conditions. There are educators, scholars, and artists who walk the floors of a few commercial schools. These will come more and more into control, and upon them will fall the solution of these problems. They will guide the work until in pedagogic process, scientific completeness, and dignity, it will attain, in its own line, what the literary college and the university have already achieved.

BURNISHED BRICKS ARE NOT DIAMONDS

It must not be overlooked, however, that special culture can no more easily be grafted on general ignorance than a brick can be burnished into a diamond. Hence, the further he can carry his general education the better it will be, in the long run, for the commercial student. And what is true for the commercial student will hold true for the commercial teacher. This view has been tersely stated by James Bryce in the summary of his recent article in "The North American Review."

"This is a point on which the enlightened and experienced opinion of German educationists particularly insists. They declare that the success of their people in manufacture and commerce is due far more to the thorough and wide training given in their secondary schools than to the provision, ample as it is, which they have made for technical and commercial education, and they add that technical and commercial education succeeds in proportion to the soundness of the general education of the pupils who receive it, and to the extent to which it is conducted upon proper educational principles by highly qualified teachers. This is a matter fit to be remembered in England and the United States, for the demand for commercial education might do more harm than good were it to lead either to a shortening or to a commercializing of general school education, or were it to dispose us to ignore the supreme importance of securing that the teaching of the commercial subjects themselves shall be so directed as to arouse and stimulate the faculties no less than inform the memory of the learner."

This, I submit, is good authority for the statement that there will be an increasing demand for highly qualified commercial teachers. But the term "highly qualified" is going to mean a great deal more than it means to-day, and the distinction between high and low grades of business training will be drawn with constantly increasing sharpness. It behooves the aspiring candidate to get into line for the grand possibilities which the future has in store, and if this article shall be the means of inducing some prospective commercial teacher to head himself in the direction of a sound educational institution and imbue him with the determination to remain there until he shall have earned a degree, of some sort, before he begins the serious and complex work of commercial teaching, the writer will be gratified.

NEW YORK CITY.

Commercial Geography.

WILLIAM J. AMOS, PEIRCE SCHOOL, PHILADELPHIA.

There seems to be an ever increasing demand on the part of both teachers and students for something that will give them a better insight into this the most interesting of subjects. The fact that there is a dearth of recognized text books on the subject should not, in my opinion, present the least obstacle in the way of one's having all the material at hand one may desire. To assist those who really desire to read, I submit the following review, covering the field of current literature for the month of September:

THE FORUM.

The September number of this magazine is replete with excellent material for the student and teacher of Commercial Geography.

1. The Bureau of the American Republics, Its Past and Future, W. W. Rockhill; pp., 21-27.

2. A Plea for The New Cereal. The Cotton Seed,—Edward L. Johnson; pp., 51-54.

3. China Against The World, -Paul S. Reinsch; pp., 67-75.

THE CHAUTAUQUAN.

The September Chautauquan offers a few good articles which are well worth the time for a careful reading:

1. An American Consulate in China,—Mary H. Krout; pp., 559-568.

2. Some Things We Owe Greece,—Chas. H. Taylor; pp., 613-615.

CASSIER'S.

The September number of this magazine offers a wide field for thought, especially in the development of the Sugar Industry in Cuba.

1. Sugar Engineering in Cuba,-From Cane to Product, E. Sherman Gould, M., A. M., Soc. C. E.; pp., 379-382.

2. The World's Coal, -Benjamin Taylor, F. R. G. S.; pp., 393-402.

3. American Ore Dock Machinery, Arthur C. Johnson; pp., 355-372.

4. Current Topics:

a. Coal and Iron as Factors in Industrial Supremacy—438.

b. Power from Waves and Currents—439.

c. Cheap Power from Coal Fields—442

d. United States Railroad Statistics for 1899—445.

BLACKWOOD'S.

Blackwood's for September falls into line with an interesting article on "China," by the Editor, pp., 405-415. This is followed by the same writer with an article on "England's Need of a Greater Navy," pp., 430-448.

AMERICAN JOURNAL OF SCIENCE.

This magazine usually contains articles of a nature too technical for the ordinary student of Commercial Geography, but the September issue comes out with a most interesting article by Orville A. Derby, entitled, "Diamond Regions of Eastern Minas Geraes, Brazil,"—pp., 207-216.

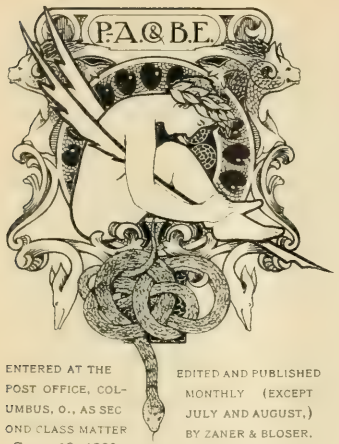
THE EDINBURG REVIEW.

The "Review" for September contains one or two articles of more or less interest to those who desire to trace the development of one of the greatest corporations of modern times. "The Hudson Bay Company," is the name of the article and includes a review of the following:

"The Great Company." "Being a review and history of the honorable company of

(Continued on Page 82.)

The Quickest Method in the World Send us only one dime (silver) and we will send you the QUICKEST addition method in the world, or the Secret of Rapid Addition. Every bookkeeper, teacher and student should have it. BOSTON PEN ART CO., DEPT. P SOUTH BOSTON, MASS.



ENTERED AT THE POST OFFICE, COLUMBUS, O., AS SECOND CLASS MATTER SEPT. 10. 1900.

EDITED AND PUBLISHED MONTHLY (EXCEPT JULY AND AUGUST,) BY ZANER & BLOSER, COLUMBUS, O.

VOL. VI. NO. III. WHOLE NO. 28

COLUMBUS, OHIO, NOVEMBER, 1900

SUBSCRIPTION PRICE, $1.00 A YEAR.

SUBSCRIPTION RATES.

1 subscription, $1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscription, 75 cents each, 10 or more subscriptions, 60 cents each.

ADVERTISING RATES—Made known upon application. Write for them.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or post-masters.

To Club Raisers.

To the *individual* sending us the most subscribers between September 1900 and June 1901 inclusive, we will present a display specimen, 22 x 28, of Mr. Zaner's engrossing, comprising Lettering, Flourishing, and Writing valued at $10.00.

To the *school* sending the most subscribers the same will also be given. When sending names, state they are to be registered for the contest. The wording, etc., of the specimen will be made to suit the successful party and school, if so desired. Who wins?

California Demands Good Writing.

"I have gotten more good points from your first lesson, as given in the September number of your paper, than I have from the first lesson of any course yet published.

"I believe that your course is going to be fine and that we, who are called upon to teach penmanship, will get more real valuable points from this course of lessons than from any course ever published.

"We have taken a fresh hold on penmanship in our school here. Authority has been given me to go through the Commercial room at any time, and require any student to re-write any of his commercial work which I think is not so well written as it should be. We have also cut out of the course considerable of the bookkeeping work, and expect to devote that extra time to penmanship; so we expect to get better results in writing during the coming year than we ever have before.

"We have found that in California the business men seeking an office assistant does not inquire how much bookkeeping the student has had, but words his inquiry something like this: "I want a bright, honest boy who is a good writer (with the word good underscored), quick and accurate with figures, and knows something of bookkeeping." As long as the business world demands that kind of a boy, why does the business college man insist on spending all the time on bookkeeping to the neglect of penmanship? We are going to quit it, and I hope many of the schools will follow the example."

A. S. WEAVER,
Principal San Francisco Bus. Coll.

The above indicates that Mr. Weaver is endeavoring to supply the business community of San Francisco with the kind of office help that it desires. Good. We wish there were more such. Too many schools neglect penmanship. Bookkeepers who write well have a distinct advantage over those who do not. Then why not give more attention to the subject? The majority of business schools do, but there are a goodly number which do but little along this line. Good penmanship speaks to the judgment on sight. A business man can see that much of a person's qualification before he can see or know much else. A good hand means industry and care, too essential business qualifications.—EDITORS.]

Some Timely Questions.

Editors PENMAN ARTIST AND BUSINESS EDUCATOR: We have been teaching the vertical system in our schools, but we have about come to the conclusion that we must make a change or at least adopt a new method of teaching. The objections urged against the vertical are that it makes slow writers, and second, that our pupils when they grow old enough to adopt an individual hand do not continue the vertical, but a mixture that is neither one thing or the other. Now what would you advise us to do? We have taught writing by the finger movement, but we are convinced that to get speed we must adopt the arm movement. At what age would you advise the arm movement taken up? Our pupils range in age from six to sixteen.

MISS E. W. WERSLER,
Tablet, Pa.

[First, begin to teach plainness rather than specified slant. Second, cease to teach pupils to draw that they begin to teach arm movement. Third, begin movement in earnest the first year in the grammar grade, as pupils are then at the right age to begin rightly and because they will need to write faster and faster each succeeding year. Fourth, adopt simple, plain, rapid characters (either vertical or slant); neither the extremely round, large, heavy kind which cannot be written rapidly, on the one hand, nor the skillful, fine lined, pretty-to-look-at but extremely difficult kind on the other hand. Adopt a plain rather than a pretty hand—legibility rather than accuracy should be the aim. Then require all work to be done freely, and not in a drawing manner; that is, with pupils above the primary grades. Let the little tots write a real, large hand; so large that they will use the arm instead of the fingers.—EDITORS.]

Commercial Teachers' Federation

Penmanship Teachers' Contest.

At the meeting of Penmanship Teachers' Association held at Chicago last December the following resolutions were adopted: Be it resolved that the Penmanship Teachers' Association in order to encourage the exhibition of pupils' work in business writing and figures, at its annual meeting shall award certificates as follows: One to each of the teachers whose pupils' work, in the estimation of the judges, proves worthy of recognition and three to be designated first, second and third, for the public school teachers, and three numbered in the same manner, to be given to the teachers in commercial or penmanship schools having the best work. The terms of awarding these certificates and the method of selecting the judges shall be placed in the hands of the Executive Committee.

At a meeting of the Committee held at the Ohio Business University, at Fremont, Ohio, the Executive Committee formulated the following rules for the contest: The award on exhibit of teachers in commercial or penmanship schools to be based upon work of class as a whole and must represent the work of at least twenty (20) pupils same to be prepared after September 1, 1900, and to consist of the following specimens: (a) one page of movement work from each pupil whose work is submitted for examination, same to be judged on its application to business writing; (b) one solid page of business writing, consisting of sentence writing, copy of solid text, or commercial correspondence; (c) page work of figures.

The rules governing the exhibition of the teachers of public schools are now being formulated by experts in public school work and the committee urges all teachers to have work in readiness. It is the hope of the Executive Committee that a large number of teachers will exhibit at the Detroit meeting and that this meeting will be one of the most successful and enthusiastic ever known in the history of the Federation. The judges to decide this contest will be chosen at the convention.

Signed,
Chairman. BURT GERMAN, Fremont, O.
J. F. FISH, Chicago, Ill.
C. E. TOWNE, Zanesville, O.
Executive Committee.

Expert Kinsley.

CHRONOLOGY—FIRST EDITION.

Date	Sept. 17, 1900.
Time	4:55 A. M.
Event	Birth
Gender	Masculine
Weight	11 Pounds
Worth	$999,999,999
Politics	Mugwump
Profession	Handwriting Expert
Habits	Steady
Resembles	Father
Name	William Joseph Kinsley, Jr.

[Congratulations! Brother, we hope you will survive as serenely as you did successfully in the Molineux case. Come again.—EDITORS.]

Narrowness Not Necessary

ZANESVILLE, OHIO, Sept. 29, 1900.

FRIENDS Z. & B.:

You will please find enclosed one dollar to pay for a year's subscription to the "Artist," commencing with the expiration of last year.

I can't tell you how much pleasure it gives me to note the rapid strides that you are making with your publication. I truly hope that you will not allow the additional work to cut into the time you should take for recreation, for you are doing a great work in our professional world, and I am sure that I voice the great number, who are acquainted with your work, when I say we hope you will long continue to teach us in such a way as will break down the old fogy ideas, and in their stead plant more progressive ones; to show, by example, that it is not necessary to be narrow, cranky or remain an ignoramus to reach a high degree of skill as a specialist. It will take a goodly number of doses of the same kind of medicine that the "Artist" is dealing out to keep the specialist out of ruts. Take for example this poor "vertical;" why, our profession has been foremost in the fight to prevent it from having even a fair trial, but for all they have done it has worked a great reform in penmanship, and has taken them a little way from the one way for all kind of writing.

I sincerely hope that you will still be as successful in the future as you have been in the past, only that the financial will equal the honorary, and then I know your success will be complete.

Very truly yours,
C. E. TOWNE.

NEWS ITEMS



A commercial department has been opened in the Peabody (Mass.) High school, and E. E. Bradford, of the Bradford Commercial School, Boston, has been chosen as instructor.

The students and faculty of the four C's., Des Moines, Iowa, recently held their annual picnic, entertaining at supper, three hundred persons. The enrollment of this popular business school is unusually large.

A. S. Heaney, the genial gentleman who presides over the destiny of the Rhode Island Business College, Providence, R. I., reports an exceedingly prosperous opening. He is a social neighbor, E. B. Stowell, has this year a great school. That is as it ought to be, for it is great in its good work and helpful influence.

Wm. Fairley, E. Newton Keaser, Edward F. Taylor, are new teachers in the Brooklyn Commercial High School.

N. P. Sipprelle, formerly of the East Maine Conference Seminary, Bucksport, Me., has resigned his position as principal of the commercial department of that school, and has entered Boston University for a college course.

Brother Mehan has so far recovered that he recently conducted a teachers' meeting in his excellent school. Commercial teachers everywhere, who have met this good friend of sound methods in business education, will be gratified to learn of his progress toward recovery from his long sickness.

E. M. Barber, our marvellously active New York friend, has been elected to teach bookkeeping in the New York Evening High School. A. R. Kip will also teach in the evening in Brooklyn. It looks like inordinate love of educational industry that men should labor thus, but the key to the puzzle is in the statement that the salary has been recently advanced to five dollars a night, and that the New York Evening High School has sessions five nights each week. It is a good thing to "make hay while the sun shines."

Massey's Business College, Jacksonville, Fla., is flourishing under the direction of Principal King. W. W. Fry, the well-known Principal of the Jno. B. Stetson University, DeLand, Fla., reports a pleasant visit to the Massey school recently on his way to DeLand.

W. H. Hatton, president of Tampa Business College, Tampa, Fla., is having a good year. He is about to move into a fine new building, where rooms have been arranged especially for his use.

Wednesday, October 3, the School of Commerce, of New York University, New York City, was opened, by Dr. Jeremy M. MacCracken, the Chancellor. He said, "The establishment of this unique department of a great center of learning is in answerable harmony with the present universal call for the higher commercial culture. It is the culmination of an untiring effort looking into the bringing into existence of a university college of professional education, imperatively demanded in view of the progress and present condition of practical economics. It is our earnest desire to be systematic and thorough in all the professional teaching of the school, not only in accountancy, but in the courses leading to an administrative life or to the consular service.

Dean Haskins, in a very interesting lecture on the History of Accountancy, said: "Municipalities, transportation companies, financial organizations of all kinds, great commercial houses, industrial corporations all appreciate the economic value of professional accountancy, and are on the scent, more and more keenly, for able investigators of their affairs. Books are to be looked into; fraud and error are to be detected and prevented; method and order are to be effected and preserved; adaptibility, simplicity, lucidity, economy, are to be considered and achieved; and this is but the entrance, the outer vestibule, to the place that awaits the professional accountant capable of entering in. The place for accountancy is enlarging and will continue to expand. So that we may say, in the light of the history of our profession, that its opportunities will be manifoldly greater and more numerous in the future than ever in the past.

A. S. Fries, formerly with the St. Joseph (Mo.) Business University, is now principal of the St. Joseph (Mo.) High School Commercial Department.

S. M. Funk, formerly of Wolf's Business College, Hagerstown, Ind., has contracted with the Central Commercial College, Cumberland, Md., for the present year.

W. A. Arnold, of Union City, Ind., was elected to take charge of the business training department of the Le Mars, Ia., High School.

John M. Peterson, formerly an assistant in the Zanerian Art College, but now with the Hazleton (Pa. Business College, sends specimens of business and ornamental writing which show that he is rapidly pushing his work to a high degree of excellence. Mr. Peterson reports that they have a large school and that he is meeting with splendid success in teaching.

L. B. Darling, formerly of Elyria, Ohio, now has charge of the commercial department of the Warren, Ohio, High School.

Cyrus W. Field, formerly of Akron, Ohio, has accepted a position as principal of the shorthand and penmanship departments of the Jackson (Mich.) Business University. The P., A. & B. E. wishes Mr. Field much success in his new field.

The Wheeling (W. Va.) News of September 4 contains a column account of an exhibition of shorthand writing at the Elliott School of Business of that city. Prof. W. E. Van Wert, principal of the shorthand department, blindfolded, wrote considerably over one hundred words a minute in Gregg shorthand, from dictation of new matter. When the handkerchief was removed from his eyes he rapidly read his notes without an error. The article pays a high compliment to the Gregg System of Shorthand and also to the Elliott school in general.

J. M. Keaser resigned his position with the Mass. Mutual Life Insurance Co. to re-engage in teaching. He has contracted to fill his former position with the Danville (Va.) Military Institute at an increase in salary. Mr. K. is a firm supporter of THE PENMAN ARTIST AND BUSINESS EDUCATOR.

C. A. Robertson, formerly with Hinman's Business College, Springfield, Mass., has engaged with Bett's Academy, Stamford, Conn.

C. L. Michael, who was formerly connected with the Evergreen (Ala.) Agricultural College, has been elected Principal of the Commercial School of the West Virginia University of Morgantown, W. Va.

Mr. H. C. Beatty, formerly of Omaha, Neb., is now with the Baltimore (Md.) Business College.

R. B. Hull is now connected with the Oberlin (O.) Business College. He reports a full school.

School News.

By the time this number of our journal reaches subscribers, commercial schools will all be running with high steam pressure both day and night. From reports thus far received, the indications are that the attendance will be considerably larger than it was last year. This is very gratifying news. Business education is viewed by all classes of persons today with far more favor than it has ever been before, and the future of the commercial school seems very bright.

We should be pleased to hear from our friends regarding the attendance this year as compared with that of last year.

"School is considerably ahead of last year at this time," writes W. E. Giesseman of the C. C. C. College, Des Moines, Ia.

G. P. Lord, principal of the Salem (Mass.) Commercial School, reports that their school opened with an increase in attendance of more than twenty per cent. over last year.

The South Bend (Ind.) Tribune of September 5th, gives considerable space to an account of the fall opening of the South Bend Commercial College. The school opened on September 4th, and has an enrollment of 150 pupils.

Mr. Burt German, proprietor of the Ohio Business University, Fremont, O., reports that their school opened with an attendance of about double the number they had last year.

C. C. Canan, of Bank's Business College, Philadelphia, Pa., writes that their school opened September 3rd with a very large attendance.

The Plainfield, N. J., *Daily Press* of September 12th contains the following news regarding the commercial work in the High School of that place:

"Particularly in the commercial course at the High School there have been some valuable changes and additions made. The course is a comparatively new one but its value as a public educational institution is well recognized. It is aimed to fit graduates from that department for an active life in the business world without further training, and, to that end, the best modern means along those lines will be taken advantage of.

"This year, the commercial course has been enlarged by the addition of history, literature, ancient or modern languages, and the sciences as elective subjects. The course in bookkeeping has been improved by the incorporation of the most up-to-date office methods with a new system. A new system of shorthand, the "Gregg," has been introduced. Thus work in typewriting has been strengthened and the popular "touch" or all-finger method will be taught.

"The commercial room has been equipped with new desks of the latest pattern for the teacher and pupils. There are a number of conveniences provided which are only to be found in the most up-to-date schools. Miss Weeks Sandford is the instructor in this department and has already shown his ability to successfully direct that part of the work."

The shorthand classes of the P. R. R., Y. M. C. A., of Philadelphia, Pa., commenced their usual Fall Term on October 2nd. Owing to the great success of last years classes, a large number of students applied for admission, but could not be admitted as the classes are limited to fifty. The text-book used in these classes is the Isaac Pitman Complete Instructor, and the teacher is Mr. William R. Taylor, a very able exponent of the Isaac Pitman system. Owing to the number of applications made to the Educational Committee of this Association in regard to the matter of arrangement for additional shorthand practice, a special Speed Course has been inaugurated, and which will be in operation from October 9th to March. Among the books used in this dictation course will be Pitman's Twentieth Century Dictation and Legal Forms.

J. L. Hayward, one of the proprietors of the Northampton, Mass., Commercial College, and an old friend and former pupil of editors Zaner and Bloser, writes:

"We are starting out with a goodly number, more, many times over than ever before, of which we are not complaining one bit. We started out this year with five times as many as last year, so you see that we have reason to rejoice."

After renewing his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR, Mr. C. B. Munson, of the Brazil (Ind.) Business University, writes: "Our school opened with three times the enrollment we had last year at the opening and with prospects for many more. I believe we will have a successful year in spite of the 'full dinner pail and the 'rough rider campaign.'"

Much Interested

NATIONAL EDUCATIONAL ASSOCIATION,
Dept. of Business Education,
Dr. Edw. W. Stitt, Secy.
NEW YORK, Oct. 1, 1900.

Dear Mr. Gaylord: I have been much interested in the issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR which I have just received, and wish it could be in the hands of every teacher who is preparing boys for the activities of business life. Enclosed please find check for $1.00 for subscription for one year from Nov. 1st. Trusting that your attractive and up-to-date journal may meet with the success which it seems to deserve, I am with sincere congratulations, Very truly yours,
EDW. W. STITT.

Editor Palmer Sends Congratulations

FRIENDS ZANER & BLOSER: THE PENMAN-ARTIST AND BUSINESS EDUCATOR for September is very beautiful. My congratulations. Cordially,
A. J. PALMER,
Cedar Rapids, Ia.

Changing from Slant to Vertical

Backhand Cause and Cure

Those who adopt the vertical have a difficult question to decide and that is whether it should be introduced into the lower grades only or whether it should be adopted in all the grades. There are many schools that commenced in the first and second grades and allowed it to work up through the higher grades while many others changed from the slant to the vertical in all the grades at the start. If the writing is good in the Grammar grades, then there is certainly much doubt as to the wisdom of making a change but if the writing is unsatisfactory then I would not hesitate to recommend a change, in all the grades. The objection to changing in the higher grades is that the pupils have formed the slant habit and therefore ought not to be required to break it up, especially as the time may be too short for them to master the vertical before they leave school.

The arguments in favor of a change in all the grades, which might be made as the result of experience, are:

It is better to teach only one system and style of writing. A medley will not prove very satisfactory.

If the vertical is better than the slant all the pupils should be given an opportunity to learn it.

NOVELTY STIMULATES INTEREST AND EFFORT

The vertical being new and novel, and the latest "fad" or "fashion," the pupils will take it up with a great deal of enthusiasm and as the change will require earnest, faithful, persistent effort the improvement will be much greater than if the slant had been continued. The illegibility of slant writing is mainly due to its angularity. The pupils in the higher grades who change to the vertical and then go back to the slant again after entering the High School or Business College find that they have gained rather than lost by the change. Their writing is now round, open and very legible and much better than that of the pupils who always wrote slant.

FRONT POSITION OF PAPER IS AN EXTREME

The way to change from the slant to the vertical is *to change*. As long as the pupils continue with the slant position in the writing lesson and while writing on their slates and tablets they will continue using slant. The front position with the paper parallel with the edges of the desk has been found to be an extreme position but while making the change I think it is well to insist upon this as the rule. The exceptions can be taken care of when they are discovered. No one can tell in advance who they will be. Rules should be general. They should not be ironclad.

BACKHAND IS THE RESULT OF INFERIOR TEACHING

One of the discouraging features of the change is the tendency to write backhand. There are some who do not object to backhand. It is difficult to understand why slant to the left is not just as good as slant to the right. There is, however, a great deal of prejudice against it, and the attempt on the part of some teachers to excuse it on the ground that it is unavoidable has injured the cause of vertical writing very much. I know of one large city that abolished it because of backhand. If a hunter aims at a squirrel and misses it and kills another ten feet to the left it is pretty hard to reconcile him to the second squirrel, although it answers every purpose just as well as the first. Backhand is not necessary. It can be avoided or overcome by good teaching. It would be ridiculous to claim that pupils who readily change from 38° forward slant to 10° backward slant can not change forward again 10°. Backhand is simply a mistake when vertical is attempted, and it can be as readily corrected as any other error, either in vertical or slant, by discovering the cause. Some of the causes of backhand are as follows:

CAUSES OF BACKHAND

1. Desk too high for pupil. To remedy, place paper to the right and turn it as in slant.
2. Holding the penholder in the direction of the base line.
3. Writing to the left of the median line of the body. This is perhaps the most common error. The writing should always be done to the right and pupils should learn to adjust their paper, books, and slates while writing.
4. Going up too straight on up strokes, especially on loops. The most conscientious pupils make this mistake. The teachers say: "Be sure to write vertically," and the pupils are so anxious that they go up too straight. The loops in vertical as in slant give a great deal of trouble.
6. Holding the right elbow too far from the body.
7. Pointing the penholder over right shoulder, due to the old rule which some teachers and pupils cannot forget.
8. Cramped position of hand, due to lack of drill on movement exercises. The only way to overcome the gripping habit and the habit of bearing on too heavily is by giving movement drills. The slate is responsible for these habits. Metal tipped holders will cause gripping also.
9. Teacher's backhand writing on the board.
10. Writing with the paper too far up on the desk and too far to the right.
11. Paper square in front when it proves an extreme position. In the Grammar grades the position will be similar to that used in slant in many cases.
12. Lack of preparation on the part of the teacher and poor teaching generally.

PUPILS CAN COME AS NEAR 90° AS ANY OTHER STANDARD

The remedy can always be found. The pupils of course will not all make the same mistakes. Conditions must be carefully studied. The teacher who gives up and blames vertical writing for it makes himself ridiculous. Pupils can come as near writing 90° as they can 52° or any other standard.

A gentleman who opposes vertical said some time ago in an article that vertical writers who come to him are allowed to continue the effort in order that results might be observed. He said that those who persisted wrote backhand. In making this statement he simply confesses that he is not master of the situation. He reminds me of the boy who was told to watch a yoke of oxen while the driver went into a store, and the boy watched them *until they were out of sight.*

J. F. BARNHART,
Akron, Ohio.



MEN OF THE PLAINS BY PETER M. HEITLER, READING, PA.

The Fourth Semi-Annual Meeting of the Ohio Commercial and Special Teachers' Association

Was held in Sandusky City Business College, Sandusky, Ohio, Sept. 28-29, 1900. The attendance was fair, the interest was cordial and enthusiastic, and the weather was fine.

On Friday many members visited the Public Schools where they were shown work that was inspiring, and in a manner that left no doubt as to the efficiency and hospitality of the Superintendent and his assistants, the principals and teachers. All spoke highly of the work in writing and drawing, the subject which was of most interest to the visiting members.

Friday afternoon from three to six o'clock Prof. T. W. Bookmyer, in whose rooms the meeting was held, entertained those present by chartering a sail boat and giving them an outing on the lake. This proved to be a most enjoyable affair indeed. Forty minutes were spent in fishing, in which time forty-seven perch were caught, Mr. Musrush catching the most (14) and Mr. Zaner the least (1). The latter of course declared that fishing was only luck, and not very good at that.

The evening session was held in Temple Hall and was opened by singing. "The Development of Art," by Miss Allegona Fockens, Supervisor of Drawing in the Toledo schools, was the principal feature of the evening. It consisted of one hundred stereoptican views illustrating the development of art from early Egypt to the present. It was instructive as well as interesting, and appreciated by all.

Friday morning session opened with President Barnhart in the chair. Mrs. Downend, the Secretary, was in attendance also, but the Treasurer and Vice-President and Executive Committee were all absent.

Excellent music was furnished in the morning and afternoon by Mrs. James Andrews, of Sandusky.

The "Welcome Address" was delivered by Supt. H. B. Williams, of Sandusky, and the "Response" by Prof. A. D. Wilt, of Dayton. Both were hopeful, earnest, helpful, timely, off-hand addresses, and were cordially received.

The "President's Address," by Mr. J. F. Barnhart, Akron, was a most helpful one, showing the value of organization among teachers in this day of co-operation.

The fifth number on the program, "Business Penmanship—Present and Future," by Mr. J. P. Jones, Principal of the Commercial Department of the High School, Marion, Ohio, was enthusiastically received. The same will be presented in an early issue of this journal.

"Position Writing" by Mr. Jerome B. Howard, of Cincinnati, was an able, technical paper on shorthand. The same was discussed by Mr. W. S. Rogers, of Sandusky.

The Remington typewriter company entertained the convention both forenoon and afternoon with an exhibition of touch typewriting by Mr. Mendendorf, a young man fifteen years of age from Chicago. He proved to be an expert, writing from unfamiliar matter, dictated under somewhat embarrassing circumstances, from seventy to eighty words in a minute, with few or no mistakes in spelling, punctuation, construction, etc. The machine was a strange one and without letters on the keyboard. The operator never looked at the machine, but over it and straight ahead.

"Our Brothers Across the Border," by Mr. T. W. Bookmyer, was a most interesting and able talk relative to the condition of the Association of Commercial Colleges in Canada. The speaker said they were ahead of us in organization and fraternal feeling and urged us to profit by their experiences.

"The Relation of Drawing to Other Studies," by Prof. Frank Aborn, Cleveland, was a straightforward, progressive, earnest presentation of the subject. Mr. Aborn is an advocate of Dr. Ross, of Boston, and an able one indeed. The paper called forth talks on color, etc., by Miss Dickinson and Messrs. Musrush and Zaner.

"Methods of Teaching Simplified Penmanship" by Miss Emily W. Gettins, was followed by talks on pen and ink, slates, etc., by Messrs. Musrush and Barnhart.

Delegates were appointed by the chair to represent O. C. & S. T. Association, at the National Federation at Detroit as follows: Commercial, T. W. Bookmyer; Drawing, Miss Dickinson; Shorthand, W. W. Patterson; Writing, F. F. Musrush.

The one regret of the meeting was the sickness of Mr. E. E. Bush, Supr. of Writing and Drawing in Sandusky Schools, and Chairman of the Executive Committee, through whose influence and unselfish efforts the excellent program had been arranged. Mr. Howard offered the following resolutions, which were unanimously adopted:

"Whereas, this Association has learned with deepest regret of the illness of Mr. E. E. Bush, and

"Whereas, the Association being highly appreciative of the earnest and unselfish efforts of Mr. Bush in the performance of his official duties, and especially the preparation of the program of this meeting,

"Therefore be it resolved that we extend to Mr. Bush our sincerest sympathy in his affliction and express the hope that he may be restored to his usual health at an early day.

"Resolved, that a copy of these resolutions be transmitted to Mr. Bush."

A large, handsome bouquet was purchased by the Association and presented with the resolutions. Mr. Bush expressed a desire to resign as Chairman of the Executive Committee, and Prof. C. M. Bartlett was elected in his stead.

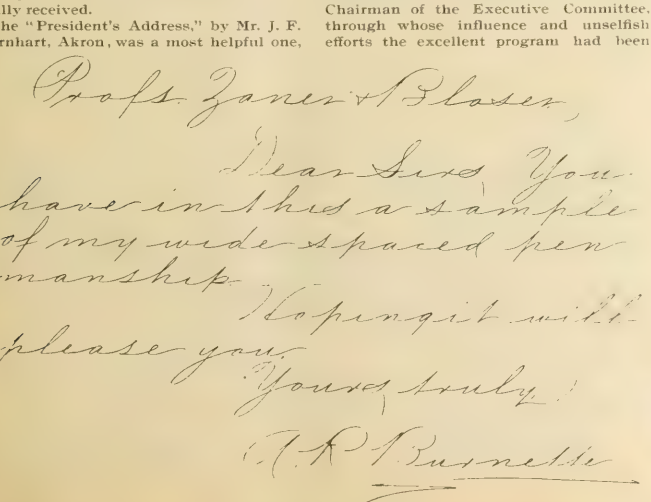
Columbus was selected as the next place of meeting, which is to be held during Easter vacation week, 1901.

The following vote of thanks was enthusiastically adopted:

"Resolved, that The Ohio Commercial and Special Teachers' Association extend to the people of Sandusky, to the newspapers, to Professor Williams, Superintendent of Public Schools, to Mr. Bookmyer, of the Sandusky Business College, to Mrs. Andrews, who so kindly entertained us with her singing, to the Remington Typewriter Co., for the exhibition of Touch Typewriting, and to others who have contributed to our pleasure, our sincere and hearty thanks."

MEMBERS IN ATTENDANCE

C. C. Noe, Cleveland, Ohio; Claude A. Barnett, Oberlin, Ohio; J. D. Yocum, Oberlin, Ohio; P. W. Frederick, Mansfield, Ohio; W. S. Rogers, Cleveland, Ohio; J. P. Jones, Marion, Ohio; Jennie C. Downend, Mansfield, Ohio; J. F. Barnhart, Akron, Ohio; Cyrus W. Field, Jackson, Mich.; W. E. Van Wert, Wheeling, W. Va.; W. B. Elliott, Charleston, W. Va.; Lenna A. Dickinson, Elyria, Ohio; F. F. Musrush, Lakewood, Ohio; Mrs. R. D. Mitchell, Sandusky, Ohio; Carrie Trieshmans, Sandusky, Ohio; R. D. Mitchell, Sandusky Ohio; A. D. Wilt, Dayton, Ohio; C. P. Zaner, Columbus, Ohio; Jerome B. Howard, Cincinnati, Ohio; E. W. Gettins, Youngstown, Ohio; T. W. Bookmyer, Sandusky, Ohio; C. M. Bartlett, Cincinnati, Ohio; J. W. Davis, Columbus, Ohio; Frank Aborn, Cleveland, Ohio; Burt German, Fremont, Ohio; Charles W. Klopp.



HOME STUDENTS!

If you want to master a splendid style of writing, it will pay you to write for our free booklet. We want to talk with you.

WESTERN
CORRESPONDENCE SCHOOL OF PENMANSHIP,
BOULDER, COLORADO.



ORNAMENTAL DESIGN

Women can learn at home, in spare hours and at small expense, to make salable designs for embroidery, wall paper, china decoration, carpets and other textiles, book covers, menus, etc. Circular free. Students earn while learning. Our course, covering same ground as resident art schools, is

Taught by Mail

International Correspondence Schools, Box 1275, Scranton, Pa.

Publications Received.

Robinson Crusoe, by Daniel Defoe. Containing the story of Crusoe's life on the desolate island. In Engraved Shorthand (Correspondence Style). Illustrated. Pages, 309; price 90c.; cloth, 75c.

This work is extremely well adapted for use as a shorthand reader, and, in attractive cloth binding, forms a handsome prize volume.

Pitman's Shorthand Reading Lessons, No. 2 for use with Instructor (Part I.), and furnishing the learner with reading practice and word building. Price 25c.

Pitman's Interlined Speed Practice Book, No. 3, *Commercial*, containing matter counted for testing speed, with alternate ruled lines for writing the shorthand. Price 5c.

The above works are published by Isaac Pitman & Sons, 33 Union Square, N. Y., and represent no small outlay in thought, effort, and money. We know of no other firm putting out as many helpful, carefully written, profusely illustrated, well printed shorthand publications. Any one interested in shorthand will do well to communicate with the above firm.

"Fireside Accounting and Business Training," by Elmer E. Gardner, published by Fireside Accounting Publishing Company, Battle Creek, Mich., seems to be a most complete and practical publication for the home student. All who cannot attend a business school and who desire a knowledge of accounting and of business would do well to correspond with the publishers whose address is given above. The work is divided into two sections, Accounting or Bookkeeping, and Business Ethics, Commercial Law, and Letter Writing. It is well printed, substantially bound, and concisely gotten up.

The Graphophone

The Springfield (Mass.) Union, September 23, 1900, contains a lengthy and interesting article concerning the introduction of Graphophones into the shorthand department of B. J. Griffin's business school. The following clipping explains the situation and tells what Principal Griffin thinks of it:

"The machine is in a room in company with tables and chairs to accommodate a class of about a dozen. The shorthand exercise of the day, whether book lesson, business letters, or speech, is talked into the machine and then ground out to the pupils. All day long, tirelessly, the little machine toils and the pupils write, one class succeeding another. Every record or roll is used over and over until the class can take its talk without effort. Principal Griffin is most enthusiastic about his machine. "You would be surprised," said he, "to see how quickly students can get up speed by writing something over and over. When the class first begins writing there is not a pupil in it can keep up. The second time the matter is ground off, perhaps one or two get almost all, but by the time the dictation period is up most of the members of that class are writing the matter with ease. In this way, the scholar acquires the facility of taking good notes rapidly, and when notes are made well they can be read."

Hartford, Conn. Oct 10 1900

Prof. A. Isaacs

Cincinnati, O.

Gentlemen, Enclosed find $1.00 dollar for which please renew my subscription to the Penman-Artist and Business Educator

Allow me to extend my hearty congratulations on the success you have achieved in your publication up to date. I have taken the Journal from its beginning and would fail to do without it, and must say that I consider it a first class monthly.

Fraternally yours,

W K Cook

Ind Pub School

Obituary

From a recent letter written by L. L. Weaver, supervisor of writing and drawing in the schools of Alliance, Ohio, we quote the following:

"I suppose you have heard of the death of Prof. Owen Crist, who has been teaching penmanship and bookkeeping at Mt. Union College of this city, for the past fifteen years.

We have been intimate for about that length of time. We have not only lost a fine penman from the profession, but a noble Christian man. He died the 16th inst. of typhoid fever, leaving a wife and three children to mourn his loss."

A FULL COURSE

of instruction in rapid and ornamental lettering, for Display Signs, Show Cards and Tickets, embracing Marking Pen, Shading Pen and Brush Lettering. A new field for clerks to increase their earning capacity. My new Booklet gives full particulars. Write for it. Address,

W. A. Thompson, Pontiac, Mich.

ARTIST
MT. MORRIS COLLEGE,
MT. MORRIS, ILL.
CARD WRITING A SPECIALTY.

Cards written (any name), either plain, medium or flourished at 10 cts. per dozen. Colored cards written in white ink, all the rage, 20 cts. per dozen. Fifteen years' experience. Hundreds of Testimonials. A trial order will convince you that we are leaders in the profession. Circulars of our Art Work, Supplies, and lessons by correspondence, FREE.

The Automatic Shading Pen.

Send for Catalogue & and Sample Writing

J. W. STOAKES,
Milan, Ohio.

Mention this paper.

MARION NORMAL COLLEGE.

MARION, IND., Sept. 25, 1900.

MR. W. C. STEVENSON,
President Penmen's Pub. Co.,
Emporia, Kansas.

DEAR SIR :—

I am in receipt of your advanced pamphlet of penmanship work to-day, and have carefully examined it, and think it the most complete, practical, and suggestive work I have ever seen in that line. I have nearly every publication and special work on penmanship, and I sincerely believe yours to be the most practical of all. I have two very large classes in penmanship, and shall have occasion to use your valuable publication.

Thanking you for the complimentary copy, I am, Yours very truly,

O. W. FORD,
M'g'r Com'l Dep't M. N. College.

The above is a sample of the many letters received daily. The company is composed of teachers of penmanship—40 at this time. There is still some stock for sale at par, to teachers of penmanship only.

PRICE LIST.

Advanced Tablet, 16 pages instructions, 28 letter-page cuts, by mail . . . $ 20
Grammar School, Intermediate and Primary Tablets in preparation.
One ream of Superior Letter Paper . . . 1 25

Address:

W. C. STEVENSON, Pres. P. P. Co.

Port Deposit, Md., or Emporia, Kans.

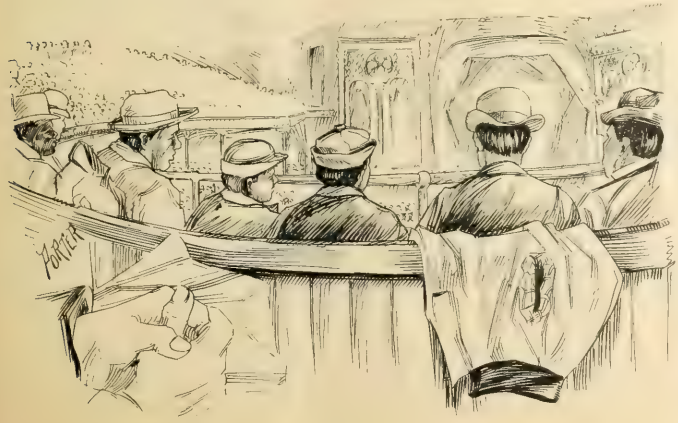


Newspaper Illustrating.

Assignment Work.

BY F. A. PORTER, CHICAGO, ILL.

Throughout the various branches of newspaper making, there is not one that arouses more interest, admiration and respect than the art department, especially is this so where the work is in the hands of good artists. Poor work is very seldom tolerated, and it can be truthfully said these days that very little can be called decidedly bad. The constantly rising standard of merit may be seen on any big illustrated daily. There is no work that carries a greater degree of responsibility than that which comes under the heading of *Assignment*. That means a certain important space on the paper is reserved to be filled by a certain reliable, trustworthy picture by a man of the same qualifications equal to any and all emergencies. It is well for the aspiring young artist to bear in mind that every pen scratch, dot, line and effort in making a picture will be scrutinized by a curious and appreciative public, and they will not be working for one man only but thousands and thousands separated by as many miles, and therein lies one reward for the ambitious, energetic and faithful student.



Journals Received.

Chestnutwood's Business College Journal, Santa Cruz, Cal.

Mankato Journal of Education, by the Mankato, (Minn.) Commercial College.

South Bethlehem Business College Journal, South Bethlehem, Pa.

New York Commercial and Stenographic School Journal, 21 Park Row, New York City.

Wolf's Business and Shorthand College Journal, Hagerstown, Md.

The Educational News, Elkhart, Ind.

The Practical Educator, by the Springfield, (Ill.) Business College.

The Danville Business and Shorthand College Journal, Danville, Ill.

Richmond Business College Synoptic, Richmond, Ind.

Terre Haute College Quarterly, Terre Haute, Ind.

Joplin Business College Journal, Joplin, Mo.

The Journal, by the Grand Rapids, (Mich.) Business University.

The Weekly Spencerian, Louisville, Ky.

The Searchlight, by the Marietta, (O.) Commercial College.

Heald's College Journal, San Francisco, Cal.

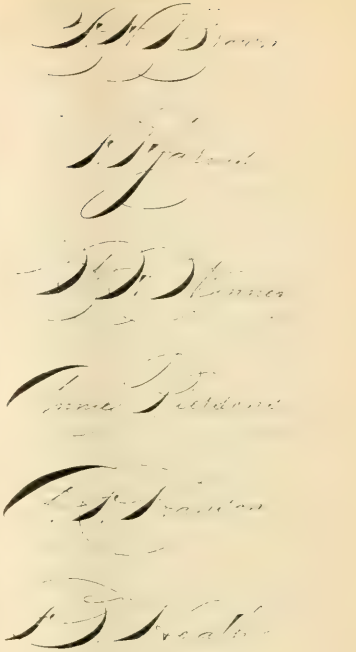
Practical Educator, by Minor's Business College, Frankfort, Ind.

Commercial Exponent, by the Muskingum Valley Business School, McConnelsville, O.

The Forest City Business and Shorthand College Journal, London, Ont.

Charles Commercial Instructor, by the Charles Commercial School, Brooklyn, N. Y.

McCann's Business College Journal, Mahanoy City, Pa.



The New Educator, Canton, Ohio.

William's Business College Journal, Oshkosh, Wis.

The Butte Business Educator, Butte, Mont.

Stewart College Journal, Trenton, N. J.

Winsted Business College Journal, Winsted, Conn.

Spencerian College News, Cleveland, O.

The College Oracle, by Lane University, Lecompton, Kans.

Peirce School Alumni Journal, Philadelphia, Pa.

Regular Periodicals.

Shorthand for Everybody, by George E. Dougherty, Washburn College, Topeka, Kans.

Typewriter and Phonographic World, 102 Fulton St., N. Y. City.

McKee's Shorthand Magazine, Buffalo, N. Y.

Pitman's Shorthand Weekly, London, England.

Pitman's Phonetic Journal, London, England.

Science & Industry, Scranton, Pa.

Art Education, 123 Fifth Ave., N. Y. City.

Penman's Art Journal, 202 Broadway, N. Y.

Western Penman, Cedar Rapids, Iowa.

Appreciation from Canada.

CENTRAL BUSINESS COLLEGE,
STRATFORD, ONTARIO, SEPT. 29, 1900.

GENTLEMEN: Your circular came to hand this morning, and I take pleasure in inclosing you one dollar in payment of my subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR for one year from present date. Never mind sending me a premium as I consider your paper will be well worth a dollar to me.

Yours truly,
W. J. ELLIOTT

The First Prayer in Congress

is a 14x17 specimen of Engrossing by C. P. ZANER and represents his best **Roundhand, Lettering and Drawing.** Independence Hall is drawn artistically in the heading. Price, postpaid, in tube

50 CENTS.

Address, W. C. FEES, Dunkirk, Indiana.

Lessons in Practical Vertical Penmanship

BY E. E. UTTERBACK DIRECTOR MANUAL TRAINING, DRAWING AND WRITING, ATLANTA (GA.) PUBLIC SCHOOLS

The longer I teach and the more I study our work the more numerous do I find the opportunities for independent thought and action and the less am I inclined to adhere to an arbitrary method or long established custom. The readers of the P. A. and B. E., will please pardon me, therefore if, in the course of these articles, I do not follow rigidly the custom of presenting exercises and copies and telling just how I think they should be made and the speed at which they should be written.

I don't say we really have too many such stereotyped articles or lessons through the Penmanship and other Educational Journals, but it does seem to me that there is an unnecessary amount of repeating,—practically a rehash of the same instruction with now and then a new thought or idea—sometimes valuable sometimes not, but all in all rather tiring. I believe that we may sometimes do more good by acknowledging and emphasizing the strong points found in the lessons of a few of our best teachers than by wasting time and paper in unnecessary repetitions. It is with the belief then, that I can do more for practical business penmanship at this particular time by approving or dissaproving the work of others than by telling you how to write this, that and the other exercise when you have read practically the same instructions many times.

How many of you, whether teachers or students, have read carefully and pondered long over the lessons in PRACTICAL WRITING, by Mr. Zaner? It matters not what style of penmanship you may be learning or teaching, the instructions given and the ideas advanced by Mr. Zaner will be of great value to you. To get real value out of any plan, method or idea we need not necessarily adopt it bodily, but we should adapt it to our particular needs.

And how many have read the editorials on page 42 of the October number of the P. A. and B. E.? If you have not, do so—read them two or three times and be benefited thereby. Under the heading, "Is Vertical Doomed," you will find the very essence of truth and good common sense. If you are a student, acquiring a better hand writing, take a hint from this and become more independent in your work. Think a few thoughts for yourself, and try to perfect that style of writing which seems easiest to you. If you are a teacher and still insist upon one way and one style only, try to grow more liberal. By this I do not mean that we should discard system, and teach any and everything. No! no! We should have a well regulated system and good copies to work from, but we should allow a reasonable amount of freedom and a liberal departure from the ideal.

But you say this is strange talk when I am billed for "Practical *Vertical* Penmanship." Yes, I see I am working under that head and the few copies I shall give will be, for the most part, vertical. For the past three years I have been teaching the vertical style and still teach it, *i. e.*, we take the vertical as the standard or the idea from which to work, but we allow a reasonable departure from it as the individual cases demand.

It may do you good, too, to read the article by Mrs. Downend for it is one of those honest, open confessions which hundreds of penmanship teachers should make. It shows a mind capable of being taught by experience or otherwise. A mind ready to accept a new truth, from whatever scource, and quite as ready to acknowledge errors of the past. This is the true spirit for both student and teachers. Prejudice,—narrowness, is a great enemy to its possessor and a barrier to the cause of education.

There is one point is Mrs. Downend's paper which I cannot pass unobserved, and it is this:—"The one thing in particular, I find it difficult to overcome in writing of a great number of pupils, is the tendency to tip the letters backward when trying to write vertically."

When I read the above quotation I wondered how many teachers are actually worrying themselves sick because all pupils do not write vertically or because they do not write this or that particular slant. Many there are, no doubt, but the number is growing smaller daily and will continue to grow smaller, for two reasons:—First, teachers are rapidly accepting more than one style, and second, they are discovering more readily the "Why's" and "Wherefore's,"—the causes of results. The prime cause of the backhand of which she speaks is the straight front position of the paper. Turn the paper obliquely on the desk, about the same as for slant penmanship, and the strokes will more often be vertical. The tendency to a backhand presents itself the moment pupils begin to write with some freedom and speed, unless the paper is turned with the lines at almost a right angle to the forearm.

Friend Zaner:

Years ago I urate and taught slant penmanship only but now I generally write the vertical because I find it easier, more rapid and as legible as the slant.

The pupils under my direction, especially those in the higher grades, enjoy the privilege of using whatever style they can write the best, the fastest and the easiest.

Yours very truly,
E E Utterback

Specimens Received

We receive quite a large number of specimens of penmanship, such as finely written letters, cards, etc., and as our mail is usually very large, requiring considerable haste in attending to all of it, it is very likely that we occasionally fail to mention the receipt of specimens that are well worthy of such mention. When this happens, we trust that our friends will not think that our failure to notice was intentional. It should simply be regarded as an oversight on our part. We are always glad to receive specimens and to make mention of them. So we hereby extend the invitation to all to send in specimens whenever you feel like favoring us.

J. C. Wohlenberg, Clinton, Ia., sent a lot of splendidly written cards.

C. E. Sorber, with the Wilkes-Barre (Pa.) Business College, writes a splendid ornamental hand, as shown in a letter recently received.

John Borlase, Port Oram, N. J., submits specimens of business and ornamental penmanship which show that he can become one of the very finest. He has the material in him.

E. M. Vaile sent a very well executed letter in the ornamental style. He says: "I have found much inspiration and instruction in the PENMAN-ARTIST AND BUSINESS EDUCATOR, and I hope you will continue to make it the best journal of the kind published."

J. D. Long of the Western Correspondence School of Penmanship, Boulder, Colo., sent a number of very finely written cards. This institution is turning out fine work and should enjoy a large patronage.

Some splendid business writing and some very finely executed cards came from Cyrus W. Field, of the Jackson (Mich.) Business University.

A lot of cards in the ornamental style came from F. E. Bald, Washington, D. C. Mr. Bald is pushing his work upward very rapidly.

Some well written cards, and some very good specimens of ornamental and business writing came from S. M. Funk, penman in the Central Commercial College, Cumberland, Md. Mr. Funk is determined to push his work to the top.

E. Fitzgerald, penman in the public schools of Iowa City, Iowa, sent a set of ornamental capitals and some business writing which show that he is doing good work along these lines.

A. H. Miller, Rome City, Ind., sent a set of ornamental capitals, a letter, and some written cards, all of which are good.

The Boston Pen Art Company.

We wish to call the attention of our readers to the advertisements in our journal of the Boston Pen Art Co., South Boston, Mass. Mr. J. W. Washington is manager of the company, and is prepared to fill orders for all kinds of pen work, lessons by mail, etc. He is building up quite a trade, which means that his patrons are well pleased with his work.

WE INTRODUCE schools and teachers, investors and investments. Buy, sell and exchange all kinds of school property. Business strictly confidential. Terms reasonable. *The Leading Teachers' Bureau and Shrewd property Exchange of America.*
AMERICAN COLLEGE EXCHANGE,
Cumberland, Md C. EDW. PRESHO, Pres.



Lessons in Sepia Painting

Number Two

BY W. F. GILMORE, CANTON, OHIO

[Instructions and comment to accompany the above illustration of the Wild Rose is the same as given in the October number for the Dogwood illustrations. EDITORS.]

A Short History of Writing.

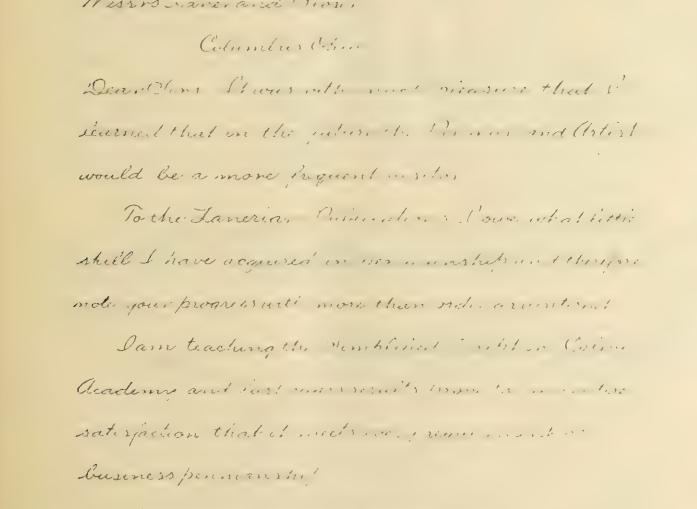
BY W. H. LOTHROP.

Such were the conditions under which the Writing Master began to exercise his profession, and created so much enthusiasm, that private schools for teaching writing were formed, and supported by the wealthier classes. The copies of the early part of the seventeenth century, were crude heavy lines upright or verticle, lacking the vim and finish of the modern letter. They were generally embellished with a very elaborate capital letter, and penciled knotts, with beautiful text lettering in some of the copies. This style of writing seems to have been fostered by the public for nearly one hundred years, when about 1700, there began to appear text books in which the letters were divided into the principal strokes and paving the way for more improvement in the following twenty-five years.

In 1616, Richard Gething, a writing master of London, published a copy book in the text and script referred to above, and in 1708, George Shelly, issued an elaborate work, that shows immense strides, made in the art from the time of Gething. This book, and the second part published eight years later also, is full of fine writing, but upon the slant, and was of the English round hand style though the capitals were made with a good swinging movement. "The Universal Penman" published about 1750, by George Bickham, contains the work of about every English penman of any note. But there is a sameness in all the work and lacking the individuality that a collection of work would show today. All the letters are heavy down strokes and speed evidently did not enter into consideration in teaching the art. All of the old books are very interesting to examine. Text seems to have held its ground well, but was finally dropped as the later books give more script copies and little of texting or lettering, but flourishes abound, and it seems that to execute them must have been the movement exercises (?) taught. About 1800, however, began a new series of publications that taught writing by dividing the letter into parts.

Dean, in 1804, published a finely engraved series of copies with letter-press, but he held to the styles taught in England at that time, and there seems to be no change in the methods of teaching until the Carstair publication began to find their way to this country. French of Boston published text books after Carstair's method, and movement began to be a part of the exercises in text books, and although before it had rarely been given space it became a chapter in modern books. Steel pens began to influence writing also, and directions for cutting quills was dropped from the publications. Spencer was paving his way to the beautiful system, that bears his name. Dunton, in the east, was laying the foundation of a beautiful handwriting. The Spencerian style received perhaps the greater share of the public favor from its use in the chain of B. & S. schools, and its effect is evident in the development of the beautiful, simple, and rapid hand writing taught today.

(To be continued.)



Messrs Zaner and Bloser,

Columbus O.

Dear Sirs: It gives me great pleasure that I learned that in the future the Penman and Artist would be a more frequent visitor.

To the Zanerian Publications I owe what little skill I have acquired in penmanship and I hope to make your acquaintance more than ever.

I am teaching the Penmanship in Colum. Academy and feel sure I will be able to give satisfaction that it merits.

Business penmanship!

Wishing you continued success I am

Very truly yours

Nathaniel Lyman.

Resolutions Artistically Engrossed

by C. P. Zaner, Columbus, O.

Regrets

Mr. C. V. Howe the genial, skilled engrosser regrets that he has been compelled for want of time, to omit his lesson for this number. The same will appear in our next number. [EDITORS.

ATTEND THE OHIO BUSINESS INSTITUTE for thorough instructions in "BUDGET" BOOK-KEEPING, the GREGG SHORTHAND and TOUCH TYPEWRITING.

OUR MOTTO: UP-TO-DATE IN EVERYTHING.

ROWLAND & ROGERS, Props.

Y. M. C. A. BUILDING, COLUMBUS, O.

Circulars Free.



E. H. BEACH, EDITOR.

Increase Your Salary

Send 15 cents for 3 months trial subscription to

"THE BOOK-KEEPER."

A handsome monthly magazine for book-keepers, cashiers and business men. It will teach you book-keeping, shorthand penmanship, law, short cuts, corporation accounting, banking, business pointers, amusing arithmetic lightning calculations, etc. **$1.00 a year.**

The Book-Keeper Publishing Co., Ltd.,
38 Campau Bldg., Detroit, Mich.

Subscribers to THE BOOK-KEEPER receive a certificate of membership in THE BOOK KEEPER SUPPLY CLUB which entitles them to special discounts on office supplies.

Catalogues, Circulars, Etc.

Some novel and attractive advertising matter is being sent out by the Chillecothe (Mo.) Normal, Business and Shorthand College. Allen Moore is president of the institution.

A neat catalogue has been received from the Carlisle (Pa.) Commercial College. Principal I. F. Mountz is to be congratulated on his success in building up a first class institution.

We acknowledge receipt of a finely illustrated circular from H. W. Stone, engrossing artist, Boston, Mass. Mr. Stone has his studio in French's Business College and is prepared to execute work of any discription on short notice

W. H. Callow, proprietor of the Elgin, (Ill.) Business College is using a very unique method of advertising. It consists of five or six tickets printed and folded in imitation of the street car tickets used in Elgin. The rubber band which hold them together gives them a still more genuine appearance, and Mr. Callow informs us that nearly every person picks them up. It is needless to say that on the inside is the advertisement of the Elgin Business College.

We acknowledge receipt of a neat catalogue from the Connecticut Business College, Middletown, Conn. This institution which was formerly owned by A. L. Harding, was recently purchased by E. J. Wilcox. Mr. Wilcox was formerly connected with the public schools.

The Terre Haute (Ind.) Commercial College has issued a new catalogue. The work is neat and attractive. Several pages are filled with well executed penmanship.

Exceptionally fine advertising matter has been received from the Stewart Business College, Trenton, N. J. It is probably not too much to say that no finer has ever reached this office. The catalogue is indeed a very expensive and tastefully gotten up work, while two booklets and a college journal, which accompanied the catalogue, would be very hard to excel. One booklet contains twenty-seven half-tone photographs of pupils with a specimen of writing from each one on entering Stewart College and also a specimen on leaving. The improvement shown we confess we have never seen excelled.

The Cameron (Mo.) Business College is sending out some good advertising matter in the shape of a catalogue and booklet. J. C. Whitescarver is president of the institution.

The Northampton (Mass.) Commercial College, has issued a very neat and attractive booklet. Mr. J. L. Hayward, one of the proprietors, was once a pupil of editors Zaner & Bloser, and of course all of our boys are good and succeed.

The School of Commerce, Harrisburg, Pa., has issued a beautiful new catalogue. J. C. Shumberger and the well known penman, G. S. McClure, are principals of this institution, and are conducting a first-class school. We have had the opportunity of visiting their College on several occasions.

An exceptionally attractive catalogue has been received from the Cream City Business College, Milwaukee, Wis. This institution was opened in 1889 under the management of Mr. W. W. Way, who was formerly connected with the Spencerian College of the same city. Five hundred students have already been enrolled. Messrs Way & Brown, who are now the proprietors of the institution, also own the Sheboygan (Wis.) Business College, of which Mr. M. W. Blankinship is principal.

The Mountain City Business College, Altoona, Pa., has issued a neat and very finely illustrated booklet.

We are in receipt of a beautiful catalogue from Toby's Practical Business College, Waco, Texas. Mr. Toby also conducts Toby's Institute of Accounts, 139 E. 33rd St., N. Y. City.

The Southwestern Business University, Oklahoma City, O.T., has issued a fine booklet stating the advantages of their institution. Messrs. Chas. R. Owen and J. M. Hayes are back of this educational enterprise.

The Danville (Ill.) Business College has issued a finely illustrated catalogue. They also publish a good monthly college journal.

Some fine advertising matter in the form of a catalogue and circular came from the Brazil (Ind.) Business University.

Automatic Lettering

Number Three

BY G. W. HESS, OTTAWA, ILL.

We present this month the marking alphabet, a very practical, plain and rapid letter. Your greatest difficulty will be in making the first stroke as in capital "B." Notice how, after beginning, which is a short, though neat curve, we come on a straight line to base. Study these things. This alphabet was engraved same size as made, with No. 1 marking pen. It is also adapted to shading pen. For No. 2 pen, either shading or marking, make twice the size. For No. 3 enlarge about two and one half times.

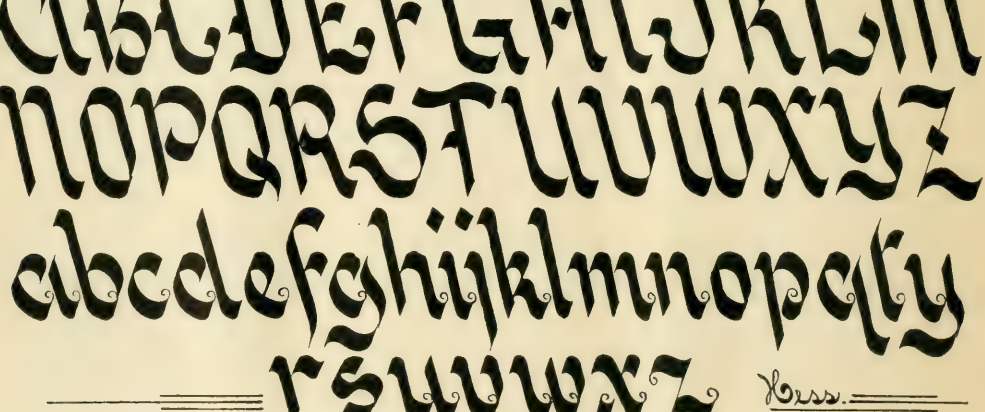
Now work hard. Get your ink working free. Don't let pen turn in hand. It should not scratch. Try and get a clean, sharp end to all straight strokes. By using adhesive ink in marking pen, you can pour flock on same. Then pour off surplus. Keep your inks in a covered box when using flock or bronze.

We want you to master about four alphabets, so you can make them with various pens, and if you will do this we will guarantee that you will be in a position at the end of this course to do plain, practical and ornamental work so you can make a few dollars out of it. Now work hard and ask questions. After you master these alphabets, we will give you all the work you want.

CARD WRITING.

Any name written on one dozen cards, dashy style 10 cents, three dozen for 25 cents. One dozen colored cards, white ink, 15 cents. Address,

J. H. PIERCE, 70 Elm St., Cortland, N. Y.



F. S. N. (Scot.)

Expert Examiner,

Keyed and Disputed Handwriting.

PEN & STAR



Taking Turkish, Vapor, or Medicated Baths.

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We want enterprising MEN and WOMEN to represent us EVERYWHERE. Exclusive territory given.

Standard Bath Cabinet Co., Toledo, Ohio.

RESOLVED,

That this style of writing can be extended like a rubber neck, but may be drawn out too much for beauty.

Lessons in Engrossing

BY H. W. KIBBE, 181 TREMONT STREET, BOSTON, MASS.

Number Three.

This writing is very much extended in order to make it contrast strongly with the first as well as the second lesson. The ability to handle this style of script well will give you good paying employment, if the public know you can do it. The boy who aims to be an engrosser should master it. Remember it's a long time from the blossom to the fruit, and yet the time will pass rapidly if you work earnestly.

National Commercial Teachers' Federation

Detroit, Michigan, December 26, 27, 28, 29, 1900

PRESIDENT'S OFFICE,
PORT DEPOSIT, MD., Oct. 4, 1900.

To the Commercial Teachers and Friends of Business Education in the United States and Canada.

The Detroit Meeting will be the last great gathering of educators in the nineteenth century. The twentytieth century is to witness the establishment of commercial education on a par with the classics and science. Are you to be in the van or will you remain in the nineteenth century? The Detroit meeting will help you to get your bearings, will give you inspiration and aspiration, and put you in line with the best in your profession. Will you attend? If so or if probable, drop a card to G. W. Brown, Secretary, Jacksonville, Ill., to that effect, as soon as possible. This is important, as it will bring you a program as soon as printed, and it will enable us to make definite demands regarding railroad rates.

The program has been carefully planned and the committees have been at work on it since May. It is safe to promise a great educational feast at the beautiful city of the lakes, during the last days of the last year in the nineteenth century. The motto urged upon the committees for this year was "quality not quantity."

The officers pledge an absolute conformity to printed program; an opportunity to pass from department to department at close of each paper and discussions; a strict observance of scholarly decorum, and parliamentary rules; and expert committees to pass upon the merits of all exhibits of commercial work.

Let all friends of practical education rally round the standard at Detroit.

Sincerely,
W. C. STEVENSON,
President.

Hits the Spot Exactly.

OLEAN, N. Y., Oct. 1, 1900.

ZANER & BLOSER,

GENTLEMEN:—The October number of The PENMAN ARTIST AND BUSINESS EDUCATOR is at hand and hits the spot exactly. It is just what I have been looking for, for some time. Its broad, liberal sentiment and logical reasoning along all lines of educational work is sure to elevate and improve the profession. You are doing a grand, good work for the betterment of humanity, and I wish you the success your effort deserves.

Yours fraternally,
G. T. WISWELL.



R. E. HUMMEL,

ARTIST AND ENGRAVER

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COVER DESIGNS,
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FIRST IN 1837. FOREMOST EVER SINCE.

AN EXPERT OPINION.

"I have been a practitioner of the Isaac Pitman system for many years and believe it is superior to any other. Although I am personally acquainted with many fast and accurate writers among the users of the various Pitmanic systems, I regard this fact as an indorsement for the Isaac Pitman system, because 'imitation is the sincerest form of flattery.' I can, however, truthfully say that I am not acquainted with, nor do I know of by reputation (excepting two veteran Gurney writers) a single rapid and accurate writer who is not a Pitmanic follower. It does not follow of course that such do not exist, but I do know they are not conspicuous in this vicinity. I am a firm believer in the orthodox manner of teaching and practising Phonography as laid down in the authorized textbook of the Isaac Pitman system, viz: 'The Complete Phonographic Instructor,' and am decidedly of the opinion that any serious departure therefrom will only produce harmful results."—FRANK D. CURTIS, Official Stenographer, U. S. Circuit Court, New York.

NOW READY: Pitman's 20th Century Dictation Book and Legal Forms.

Containing *genuine* letters used in American business offices, covering fifty distinct lines, Legal Forms, and a judicious selection of practice matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks. This work, which is the *most complete* of its kind, is specially compiled for the teacher, the beginner, and the advanced student, and all progressive schools without reference to the system of shorthand taught. 256 pp. Price, stiff boards, 75c.; cloth, $1.00. To teachers and schools for examination, postpaid, 45c. and 58c. respectively. Specimen pages on request.

ISAAC PITMAN & SONS, Publishers, 33 UNION SQUARE, NEW YORK.

Publishers of Isaac Pitman's Complete Phonographic Instructor, $1.50.

GILLOTT'S PENS,

THE MOST PERFECT OF PENS

HAVE GAINED THE

GRAND PRIZE,

Paris Exposition, 1900.

This is the Highest Prize ever Awarded to Pens.

Letter from G. W. Brown

Hearing that Mr. Brown had made a change in system of shorthand, and that he had called a meeting of his teachers of this branch, we requested him to use our columns to let the public know what he has been doing. Being one of the great leaders in the field of business education, we thought he ought to give something of an account of himself, so to speak, in this particular. The following reply will no doubt be read with considerable interest:

JACKSONVILLE, ILL., Sept. 18, 1900.

Messrs. Zaner & Bloser,
Columbus, Ohio.

GENTLEMEN:

I have been absent for several weeks and just find, upon my return here, your esteemed favor of the first inst. I regret more than I can tell my inability to prepare any thing for publication at present. I appreciate the efforts you are making, indeed have been making for years, in the direction of important ideas concerning the subject of writing and of business education in general. I have noticed with much interest that you are branching out with your publication and have associated with you my friend, Mr. Gaylord. It would afford me great satisfaction if I were in position to contribute something for publication. The spirit is willing, but I have begun to find that the flesh has many limitations.

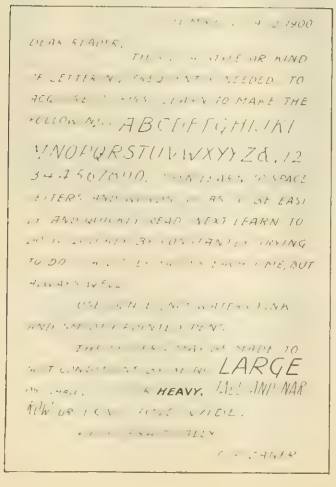
I have just added two more schools to my circuit and now have nine to keep track of, Champaign, Ill., and Terre Haute, Ind., are the latest additions.

I might also add that our schools have been so favorably impressed with the Gregg System of Shorthand that we are teaching it in all our schools this year. During part of August Mr. Gregg conducted a Teacher's Institute at our Galesburg School, and in addition to our own teachers of shorthand quite a number of others were in attendance. The interest in this little gathering was far greater than anything I had expected, and the local press of the city gave a marked and unexpected attention to the institute. I mail you herewith a sheet containing several of the press notices of that meeting, some of which may be of a little interest to you.

I shall leave for Peoria in a few hours and am expected in half a dozen cities within the next week. At this season, when the year's work is getting started, I find much pressure upon my time and efforts. Our Fall Term has opened with a marked increase in enrollment over any former year, and we are all, therefore, blessed.

I appreciate most highly the efforts you are making to establish a well rounded magazine of business education and shall most gladly bring the publication to the favorable attention of our principles and teachers, and shall be only too glad, if I can, in any way, promote its success.

Very truly yours,
G. W. BROWN.



From Vertical to Slant

Penmanship in Public Schools

VERTICAL SYSTEM TO BE ABOLISHED HERE
A FAD, MR. JASPER SAYS

The Board of School Superintendents has arrived at the conclusion that a grave mistake was made in introducing into the schools the vertical system of writing. Now the children in the majority of the schools will be taught to forget what they learned about penmanship, and considerable trouble may be looked for at future meetings of the School Board, which body has power to adopt an entirely new system of penmanship.

Every school principal in the city has received notice of the action taken by the Board of Superintendents. The notice sent out was as follows:

The Board of School Superintendents, after a full consideration of the subject of penmanship, adopted the following:

Whereas, For many reasons it is desirable to unify the instruction in penmanship in the schools of these boroughs; and

Whereas, The system of writing that offers most in the respects of legibility, rapidity and ease of instruction should be the one to be taught; therefore be it

Resolved, That it is the sense of this board that systems of writing having a slant to the right meet these requirements the most fully.

Resolved, That the adoption of such a system in all the schools and departments of these boroughs would greatly improve the writing of the pupils, and at the same time would lessen the difficulties of instruction.

JOHN JASPER.
Borough Superintendent and Chairman Board of Superintendents.

In explaining the change yesterday Superintendent Jasper said that the Board of Superintendents merely passed a resolution suggesting the change. Principals were not prohibited from teaching the vertical system, Mr. Jasper said, but the majority of them would probably go back to the old slant system of writing. Writing books or copy books containing the old system would be provided by the Board of Superintendents.

"After investigation," said Mr. Jasper, "we found that business people were opposed to employing persons who had been taught to write by the vertical system. It is good enough for use in libraries, but not in commercial life. It was a fad that got into our schools like many other fads that have crept in. I'm strongly opposed to all of these fads." *New York Sun*, June 23, 1900.

[Mr. W. H. Lothrop favored us with the above. It means much or little, as you choose. The introduction of vertical did not prove it a success nor does its abandonment necessarily prove it a failure. "A swallow does not bring summer," nor does a whole flock prove the absence of a snow. Some years ago we said that if vertical was not abandoned in a majority of places we would be surprised. For if it could win under such unfavorable teaching it certainly possessed superior qualities. Thus far it has surpassed the most sanguine expectations. It is not always the real merits of a thing that wins, but the estimate that public opinion places upon it.
EDITORS.]

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Zaner
Write for estimates and samples.
Address, ZANER & BLOSER, COLUMBUS, OHIO.

A Wide Circulation

PHILADELPHIA, PA., Oct. 2, 1900.

MR. E. E. GAYLORD, Editor,
PENMAN-ARTIST AND BUSINESS EDUCATOR, Beverly, Mass.

DEAR SIR: I beg to acknowledge the receipt of your letter of September 27th, regarding the notice published by you in the PENMAN-ARTIST AND BUSINESS EDUCATOR. I was somewhat puzzled at first to receive so many letters from business schools and colleges from various sections of the country requesting copies of the "American Merchant Marine," "Technical Education from a Business Standpoint," and the proceedings of our last two conventions, but your letter explains the matter to me. We have had requests for these publications from points in Maine and as far as Portland, Oregon, the latter coming to hand this morning from Mr. Merwin Pugh, 414 Yamhill street, which would indicate that your paper has a wide circulation.

Very truly yours,
NATIONAL ASSOCIATION OF MANUFACTURERS,
EDWARD H. SANBORN,
General Manager.

Letter from Mr. Presho

CENTRAL COMMERCIAL COLLEGE,
CUMBERLAND, MD., Oct. 3, 1900.

We read with interest all matters pertaining to the various schools, accounts of which appear in your paper and thus far we infer that business colleges are meeting with increased business in the majority of cases. Our college, which has been doing busss in the same quarters since '92, is not an exception to the case and we are enjoying our share of prosperity. We also have a school in Winchester, Va., which is doing very nicely. Prof. S. M. Funk, of Hagerstown, has charge of our commercial and penmanship departments and is doing good work. Prof. A. W. Straub is principal of our stenographic department and has been in our employ some time. H. F. Wills, "Q. T." is principal of our school at Winchester, Va., and is assisted by Maude F. McKeever, "Q. T." as principal of the shorthand department. The undersigned gives personal attention to the general management of both schools. We are much pleased with the PENMAN-ARTIST AND BUSINESS EDUCATOR and wish its editors success. We remain,

Very truly yours,
C. EDW. PRESHO.

GREGG'S
SHORTHAND

Its success is unprecedented in the history of business education.

As stated in the PENMAN ARTIST AND BUSINESS EDUCATOR *for October, it is "capturing a good many of the shining shorthand lights of the profession."*

With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, D. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,
57 Washington Street,
CHICAGO.



Hints on Illustrations, Etc. Number Seven. By R. E. Hummel, Chicago, Ill.

The larger design shows a letter-head with a half-tone portrait inserted. The printing plate was made in two pieces, part is a zinc etching lithogravure, the other part, the portrait, is a halftone made from a photograph. The halftone was neatly inserted in the zinc etching after each had been etched separately. This heading requires good printing.

The other design is a novel envelope design, it embraces also a portrait, a pen-portrait, drawn in the mechanical style. The printing plate was etched in one piece, but the drawing was made in three distinct parts. The portrait was drawn by itself, three times as large as shown here, the lettering double size, and the tint with the leaves, etc., was drawn and reproduced actual size of drawing. To be able to make one etching embodying the three drawings mentioned, it became necessary to photograph each drawing by itself exactly the size required and then, dexterous hands manipulated the three negatives and combined them into one from which the printing plates was made. The envelopes were printed in light blue, some in a bright copper color, and still others in light green.



The small halftones show two designs made to be photographed and printed (from negatives) on celluloid in imitation turing the so-called Photo-Broches, Buttons and Scarfpins. The larger design is one of sixteen recently made, and is shown because it embraces five likenesses. It occurred to us that this idea might be utilized by some wide-awake business college proprietor to advertise his institution, by presenting his graduates with either a broche or a scarfpin, as a token of remembrance, on which the staff of instructors and the name of his college were the prominent features. On inquiry we find that this would not be expensive advertising.





merchants, adventurers and others, trading in Hudson's Bay." The book is published by Smith Elder & Company, of London. Particulars found on pp.310, of current issue.

THE COMMERCIAL AND FINANCIAL CHRONICLE.

This is a weekly publication and is worth a place on every teacher's desk. It is published at the corner of Pine and Pearl, New York City. The contents for the week ending September 15, were as follows:

1. Clearing House Returns.
2. The Illinois Central and its Progress.
3. Railroad Gross Earnings for August.
4. A Commercial Epitome contained the following:
   a. Cotton.
   b. Breadstuffs.
   c. Dry Gooes.

The article on cotton is worth the price of the paper.

NINETEENTH CENTURY.

"The Burden of Coal," is an intensely interesting article in the current issue of this up-to-date magazine. The writer, Benjamin Taylor, deplores the fact that, because of war and so-called imperialism, the taxpayer's burdens are constantly increasing; and in the midst of all this increased expense, he is confronted with an imperative demand from the coal scuttle. Higher prices mean less comforts, and less comforts a lower grade of civilization.

THE IRON AGE.

The issue of September 20, of this interesting publication contains the following articles:

1. Mammoth Lathes for Turning Granite Columns. Illustrated.
2. Glimpses of the British Iron Industry; pp., 7-8.
3. The Chinese Trade; pp. 14-15.
4. Pennsylvania's Iron and Steel Trade for 1899.
5. Early History of Rail Making; pp. 35-48.
6. Editorials; pp. 35-48.

THE POPULAR SCIENCE MONTHLY.

This magazine contains one article of especial value to the student of Commercial Geography. The trend of modern industrialism is toward that part of the earth in which the efforts of man meet with the least resistance.

The Conquest of the Tropics, by Dr. George Groff; pp., 540-545, is of intense interest and you cannot afford to miss it.

THE NORTH AMERICAN REVIEW.

Alleyne Ireland has contributed an article for the September number of this magazine entitled, "The Commercial Aspect of the Yellow Peril"; pp., 389-400. Quoting from Reinsch in his "World Politics at the end of the Nineteenth Century," he says: "The Chinese are an active, energetic race. For ages they have developed under the plan of the survival of the hardiest. Trained from youth to subsist on the most meagre diet, to get along with but little sleep, and to work patiently twelve or fourteen hours each day, these men scoff at difficulties and exertions which would, within a year, wear an European to death." Certainly the student of the world's progress cannot afford to miss a chance to study the Chinese.

EVERYBODY'S.

This comparatively new magazine gives great promise in the line of Commercial Geography. Under the title, "Great American Industries," the September issue gives an exceedingly interesting article under the title, "Oyster Farming." This is from the pen of Rene Bache and is found on pp. 203-208. Read it, if you are interested in an American industry that is worth millions to us every year.

McCLURE'S.

This always interesting magazine contains an inspiring article by Ray Stannard Baker, entitled, "The Building of a German Ocean-Greyhound." The most inspiring thought in the article is, that we can do as good work in this country as is done in Germany.

AINSLEE'S.

This deservedly popular magazine contains two very interesting articles for the current month.

1. Fifty Years of the Golden State, by Arthur L. Stree; pp. 99-109.
2. Cattlemen and Sheepmen, by Capt. James McClintock; pp. 138-146.

Both of these articles are very interesting and should be read by all who are interested in the development of our Great West.

This closes the review for the month, and I trust my readers will find the field profitable and entertaining.

FINEST SUPPLIES FOR PENMEN AND ARTISTS

All goods go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by purchaser.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c., ¼ Gross 25c., 1 Doz. ..... 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c., ¼ Gross 25c., 1 Doz. 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c., ¼ Gross 25c., 1 Doz. ..... 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross 1.00, ¼ Gross 25c., 1 Doz. 12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c., 3 pens ..... 15c.

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens ..... 15c.

Soennecken Lettering Pens—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20 and 30 double pointed ..... 25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time ..... 10c.

Zanerian Oblique Penholder—Hand made, rosewood, 12 inches long and most beautiful and perfect holder made. 1 holder ... 50c.

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder	10c.
1 Dozen	50c.
¼ Gross	$1.10
½ Gross	2.15
1 Gross	4.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c

Blank Cards—White bristol with finest surface for fine penmanship.

100	28c.
500 by express	75c.
1000 by express	$1.40

Black Cards—Best made for white ink.

100	30c.
500 by express	75c.
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Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo engraving. 1 Bottle ..... 30c.

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Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express $2.15

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Send stamp for samples of paper.

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" 100 fine white ..... 40c.
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In order to still further enlarge the rapidly increasing circulation of **The Penman-Artist and Business Educator**, we now wish to make some extremely liberal offers.

These offers are not intended to be unlimited as to time, and may be withdrawn at any time, so we would advise persons who desire to take advantage of them to do so without much delay.

THE BEST HOME STUDY WORKS YET PRODUCED.

The works described below must not be confounded with the cheap books on the market, many of which are a jumble and rehash of specimens of all sorts thrown together without regard to their proper presentation so as to be of value to the home student.

Our books have been prepared at a large expense, especially for the home learner, and unquestionably form the most valuable, up-to-date, and complete series of home study publications ever attempted in these lines of work.

Each work starts the student at the beginning and takes him over a thoroughly graded and complete course of study and practice. The copies and examples are of the highest grade and most inspiring kind known to our profession, and the instructions accompanying them are so plain and to the point that none can fail to learn.

The best results are obtained by subscribing for **The Penman-Artist and Business Educator**, and using it in connection with these works. Each number of the journal contains lessons in the same branches treated by the books, and these monthly lessons will fire your ambition each time received. In other words, when you receive a copy of the journal each month, it will act as a splendid stimulus to go ahead with the work with increased vigor. Thousands are now taking our lessons in this way, and we have the first complaint yet to receive. All are making rapid progress and are highly pleased with the work. Then the expense is but a trifle when compared with the usual charges for correspondence instruction.

Whatever branch you wish to master, subscribe for the journal and secure one or all of the works mentioned herewith in connection with that branch. Then go to work. (If you desire a number of the works at one time, write for special prices.)

Business Penmanship	Manual of Simplified Script. Zanerian Compendium of Business Penmanship.
Vertical Penmanship	Compendium of Vertical Penmanship.
Ornamental Penmanship	Lessons in Ornamental Penmanship
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Pen Drawing	Portraiture. Light and Shade. Sketching from Nature. Zanerian Pen Studies.
Flourishing	Zaner's Gems of Flourishes.

(If you wish to learn to teach penmanship, or desire to inform yourself thoroughly on the various subjects pertaining to writing, get a copy of Zanerian Theory of Penmanship. In fact this work can be very profitably read by any student of writing.)

P-A and Business Educator one year.... $1.00
Lessons in Ornamental Penmanship..... .75
$1.75 — **Both for $1.10**



IS a work in slip form, 5 x 8 inches, embodying the $10 Zanerian Mail Course in Ornamental Penmanship, formerly given by us, with extra plates added. The work is graded and complete, covering sentence writing, page writing, combination of capitals, etc.

P-A and Business Educator one year..... $1.00
Pen Studies..... .50
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IS a portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruits, portraits, scenery, etc. They are especially designed for home learners and students of pen drawing. The work is just what beginners in this branch should have. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design.

Penman-Artist and B. E. one year.... $1.00
Zaner's Gems of Flourishing..... .50
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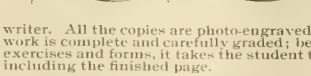
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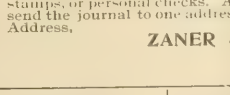
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IS a work especially adapted to home students, schools and colleges. It tells you just what to do and how to do it in order to become a fine business writer. All the copies are photo-engraved from actual writing. The work is complete and carefully graded; beginning with the simplest exercises and forms, it takes the student through a complete course, including the finished page.

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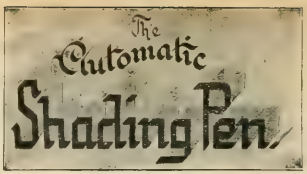
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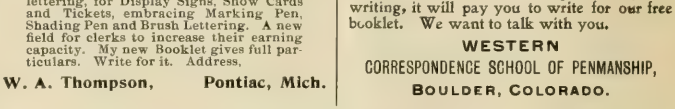
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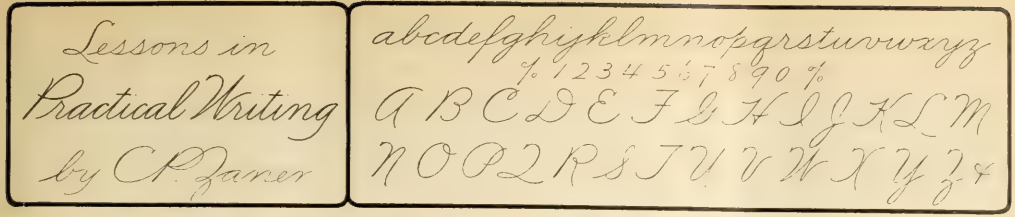
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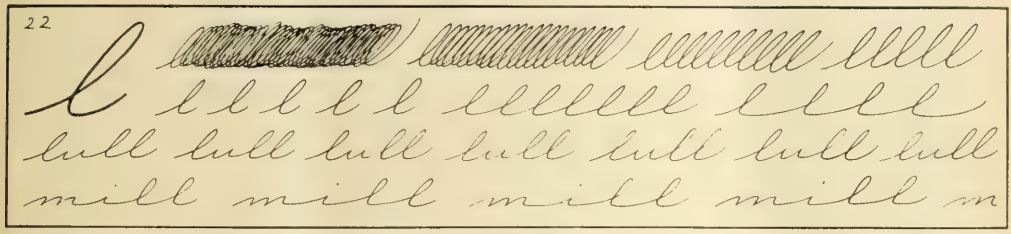
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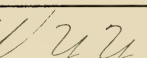


"CAN YOU WRITE A GOOD HAND?" IS THE USUAL QUESTION ASKED AMBITIOUS YOUTHS. BE WISE.

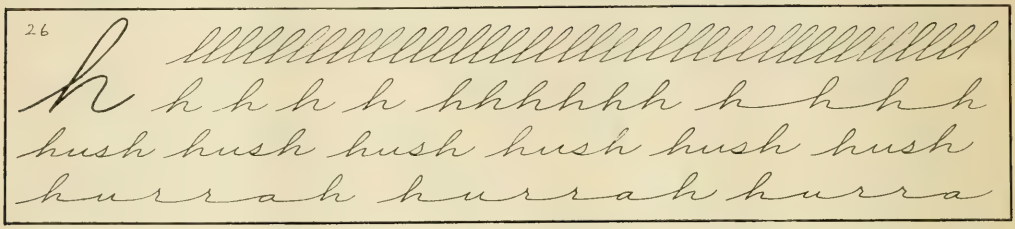
Sureness One of the essentials of good writing is sureness. To be able to produce good, legible characters on the spur of the moment and under ordinary conditions as to height of desk, quality and kind of pen, etc., is the test of business. Plainness, swiftness, and sureness are three important factors in good penmanship. Failure in any one of these and the result will be failure. You must begin to-day to make the pen count every time you place it upon paper. That means that there shall be no meaningless practice; no careless writing; no scribbling as an excuse for movement drills, if you want to make sure of the product — a legible, rapid, serviceable, business hand. Aimless practice, slipshod writing, indefinite concepts, all need to be avoided. Need I say more? Practice freely, practice enthusiastically, practice intelligently, and the result is as certain as it is desirable. Do not expect to get a good hand writing in a day. It takes time, but it is worth many times its cost. It is the best investment a young person can make. It is capital that can be put into earning at any time.


22
l l l

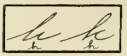
No. 24 The *b* is a union of *l* and *r*. Use a free rolling movement in making the exercises in the first line. The last exercise thereon cannot be made as rapidly as the first. Pause in finishing the *b*. Do not loop the finish or it may resemble *le*, and do not drop to the base line with the finish or it may resemble *h*. The loop need not be as full as in *l* because the second part helps to distinguish the letter. Use but little finger movement. It is not necessary with short rounding loops. Form the habit of writing with an easy, non-spasmodic movement, and the result will be pleasing. Write the word *bumblebee* well ten times in a minute. Keep your spelling-cap on at the same time.

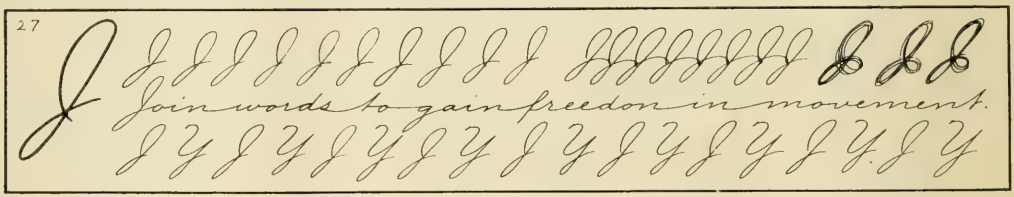


No. 25 The *Y* is an easy letter if you have mastered the *U*. Make the loop long enough so as to distinguish it from *U* and no longer. Long loops are unnecessary. They require time and effort to make well, and usually considerable finger movement. Short loops can be successfully written without the aid of the fingers, while long loops require more finger action than any of the other letters. Nothing contributes to a uniform, even, regular handwriting as arm movement. Therefore strive to master it. To do so, see that your position is not cramped and that your paper is at the right angle. It ought to be so placed that you can write a reasonably long word with ease without shifting the elbow. In making the letters on the last line, it is allowable to pause slightly between the forms at the little loop. However, it is not necessary with all persons.

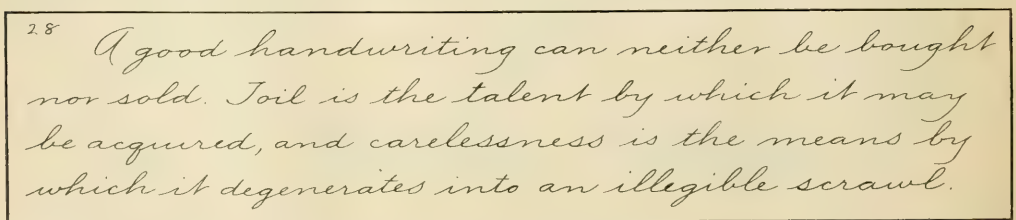


No. 26 The characteristics of an *h* are an extension, usually in the form of a loop, and the second part of *n*. Keep the first part sharp at the base and the second part round at the top, and it is not likely to be mistaken for any other letter. It sometimes resembles *le* or *b*, as shown here- with, and sometimes *k*. A slight pause between the first and second part will insure plainness, but the pause should be brief indeed. Write the word *hush* twenty times in a minute and write it well. Not that many times each minute but at that rate of speed if you want to become a rapid, legible penman. Write the word *h-u-r-r-a-h* ten times in a minute, or less.





No. 27 Begin the *J* with an upward left curve and finish it the same as *Y*. It is a letter that is rarely ever taken for any other. Practice the retrace form at the end of the first line as it encourages sureness and sameness. Joining words as in the sentence is splendid practice as it encourages arm rather than finger movement. It is not very practical as a final product, however, as it requires more spacing between words than where they are disconnectd. Try to make the *J* and *Y* the same size and slant. The arm must act much like a hinge at the elbow in making these forms. Keep a good position of the body. Do not lean against the table or the chair-back



No. 28 Toil is the greatest talent after all. It is the one that insures lasting success. It earns success by the sweat of its brow, and then appreciates it. So do not think only a few can learn to write a good hand; All can who are willing to work under the right instruction. Study the general appearance of this plate. Note the spacing in and between words. Then contrast the turns and angles, the *u's* and *n's*, *o's* and *a's*, etc. Find your worst faults, then eradicate them one at a time. Discard your faults and good writing will follow. Better not drink tea or coffee, much less beer or whisky. Tobacco can do you no good—it does some harm, sometimes a great deal. Skilled persons notice the effect much sooner than others. It pays to be on the safe side.

Good penmanship, coupled with commonsense, a common school education, fair intelligence, honesty, and industry, will do more to secure and hold a good commercial position than any other one thing.

The above represents a compact hand and may be written advantageously by many. You may prefer and write it better than the more running hands and if so there is no reason why you should not be allowed to use it. It represents economy rather than extravagance in penmanship matters. It is a good hand for accounting. The little finger slips less freely in writing this hand than in the more widely spaced hands. Adopt, adapt, and develop that which you like best and can do most easily. There is no one way for all. Find your style, then make a success of it. Or better still, make a success of any hand, and style will creep in in spite of you.

Criticisms C. V. B.—Practice more systematically. Stick to the copy. Too many angles in your letters. Watch the details. Your movement is too wild though of the right basic kind—harness it.

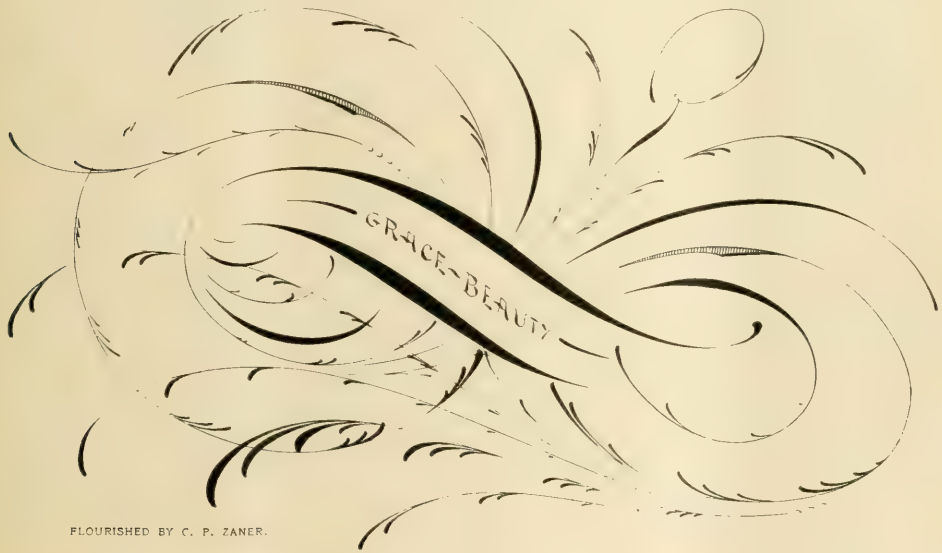
R. P. H.—Close your *o's*—curve first stroke more by starting it to the left rather than downward. Omit shade on *r*. Capitals too large for the small letters. Work is good otherwise.

O. H. J.—You write well—splendidly under the circumstances. You ride the pen on the down strokes. You ought to practice more on each lesson. The quantity you do is not enough to increase the quality very much.

HARRY—Your practice reveals unusual improvement. You can become better than a good penman. Close your *o's*. Make no angles in the top of *m*. Make loop in *e* and *l* fuller.

E. J. K.—Sharpen your *n's* and *m's* at the bottom, and your *u's* at the top; you make them too much the same. Learn to distinguish angle from turn and loop from retrace.

P. F.—Don't shade your capital *A's*. Your touch is a trifle heavy and your pen worn. Better not close capital *A* at top. Strive for greater accuracy rather than greater freedom, for the purpose for which you desire penmanship.



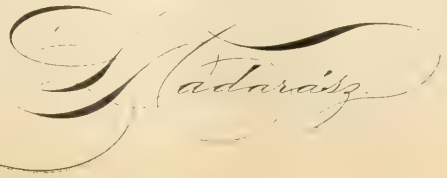
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m n o p p q r s t t u v w x y
y y z z 1 2 2 3 4 5 6 7 8 8 9 0

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A A A A B B B B B B B C
C C C D D D D E E E E E
F F F F F G G G G G G G
N N N N N N N N I I I
J J J J J K K K K K K
L L L L L M M M M N N
N N O O O O P P P P P Q
2 2 2 R R R R R R S S
S S S S T T T J U U U
U U U U U V V W W W W
W X X X X Y Y Y Y Y
Y Z Z Z Z Z

Friends Janes + Bloser, - I am much interested in the move you have taken to secure the facts in regard to those wonderful records we used to hear so much about I am not an expert and submit this merely to encourage the more gifted but timid brethren - (Time 1 min 40 sec

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To make these forms successfully, discard semi-angular, spasmodic, rigid, inflexible movements and employ, instead, easy, rolling, graceful, gliding, flexible ones. Keep the capitals low and wide, the loops full and short, and the short letters rounding. Turns should be round and full and angles sharp and retracing. Aim at plainness first, then speed, then beauty of neatness and simplicity. Let the hand rest, glide, and roll or revolve upon the little-finger rest. Employ arm movement—finger action is less necessary in this than in any other style of penmanship. It is the coming hand because it is intensely legible, unusually easy, and quite rapid. A goodly number of styles are given—select the ones you like best and adopt them for your rough-and-ready writing. If they do not improve under conditions that are destructive to the usual, semi-angular, tall-loop style, we will acknowledge the corn and say so publicly.

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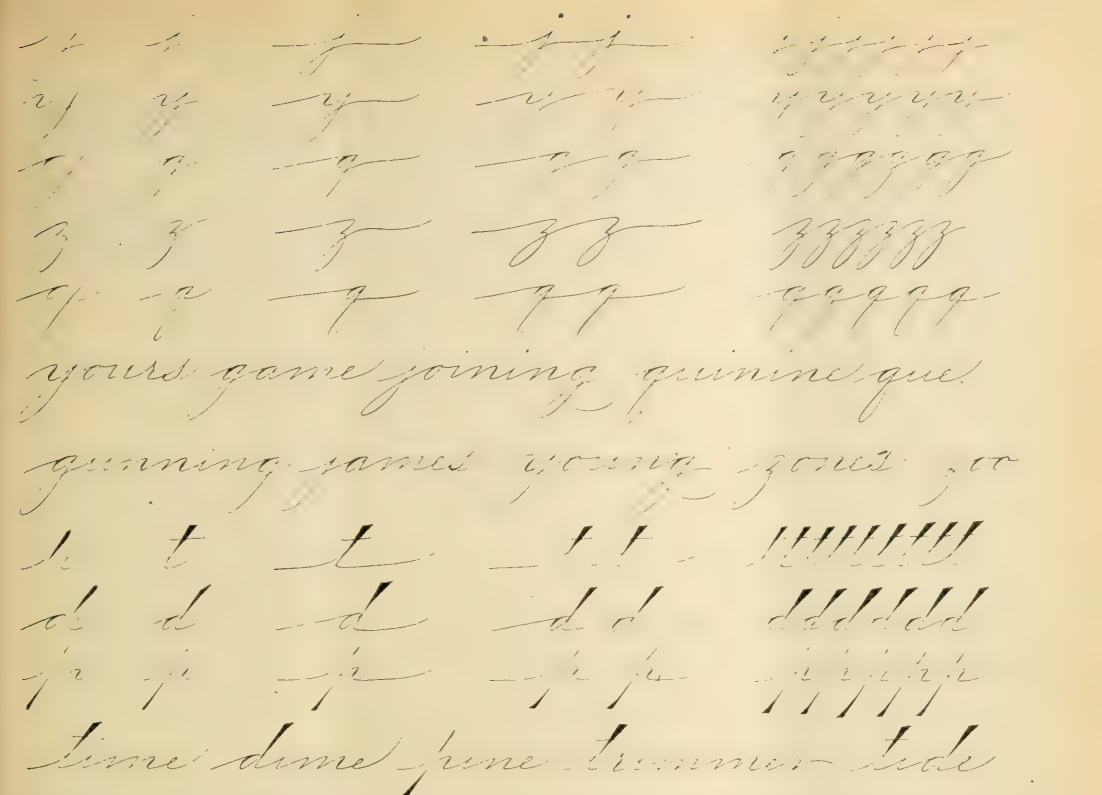
C. N. CRANDLE.
Athenaeum Bus. College,
Oct. 23, 1900. Chicago, Ill.

Lessons in Artistic Penmanship

Number Three

BY J. E. LEAMY, TROY, N. Y.

If there is any one thing that will carry you to the top in this work quicker than anything else it is what I would term "honest" practice. I use the word "honest" simply to distinguish conscientious practice from careless, indifferent practice. No doubt, many of you have by this time noticed how much more you gain und how much better you do when you are compelled to "get out" your best than when you sit down to swing away with that don't care feeling. Perhaps during the latter practice you occasionally get a form that opens your eyes, yet as a whole you do not begin to improve as much. Therefore, each time you make a letter or a word do it with an object in view. In other words, every time your pen passes over the paper put behind it your best efforts. This kind of practice, re-enforced by a free and easy movement, cannot



help but carry you through rapidly. Remember, too, that in order to practice "honestly," it requires two things; namely, an accurate knowledge of form, and a free and easy movement. These are the two main requirements. If you have them you are foutunate; but if you have them to get, do not despair. There may be more satisfaction in having them than in having them to get, yet you will find more pleasure in the getting than in the possessing.

Now do not sacrifice the small letters for the capitals. Keep in mind that the former are of chief importance, and that your success as a penman will be far more certain and permanent if you write the small letters uniformly well than if you dash off large breezy capitals at the expense of the small forms.

LOOPS.

Thus far I have said nothing concerning the angle of the paper and the position of the arm. If there is a place in the work where the angle of the paper is liable to effect your results, it is in making loops both below and above the line. The loop letters are usually considered difficult, but I do not think you will find them so if you observe the position of the arm and paper in making them. Many of our enthusiasts on the "purely forearm" movement advise some finger movement on loops but I do not think it necessary. If you keep your arm at about right angles with the connective slant and make the loops with the arm, using considerable hinge action I think your results in the end will be far better than if you hold the paper and arm on about the same slant and endeavor to use finger action in their construction. Now do not understand me to say that loops cannot be made successfully and well by the latter method. They can, but I think it takes much more training and time to master them by the latter method than by the former. You must dircover for yourselves just what movement of the arm, hand and fingers produces the best results, and then use that movement. You may have some trouble in getting the crossing up as far as the base line but it should be there or nearly so. Do not stop the pen at the bottom, but keep it moving. Endeavor to make all your loops about the same size, and be very careful about their slant.

HOW TO MAKE T, D, AND P.

Begin the *t* about the same as you would an *i*, but instead of reversing the motion at the top and returning to the base line as in the i, the pen should be raised from the paper, thus forming a short, curved stroke. At about three spaces above the base line let the pen strike the paper firmly enough to force the points apart, and then start toward the base line, raising it gradually and swiftly from the paper somewhere between the head and base lines. Then add the finishing turn and stroke. But it is not yet complete. It must be "retouched." This is done by leveling the top and sharpening the corners.

The *d* is made so similarly to the *t* that additional instruction is not necessary.

Let the little finger slip freely in making the first two strokes of the *p*. After making the up stroke come below the base line with a "rush," and stop abruptly, the pressure of the pen on the paper will be sufficient to check the motion. Square the corners as in the *t* and *d*, and finish like an *n*.

Now in writing words do not be afraid to lift the pen quite frequently. Be "cute" though about picking the stroke, and endeavor to leave no trace of such work. This raising of the pen so frequently may seem to many detrimental, nevertheless it is done by the finest of them. In truth, it is this very reason why many do not write better.

They are told to use pure "muscular" and not to lift the pen; yes, they are told to do many things that the instructor could not do if he tried. It is simply another case where theory and practice disagree, and where precept is better than example.

Send your latest efforts.

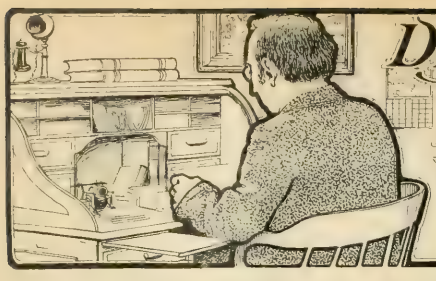
Criticisms

John S. P., Maine—Put in more hard work on simple movement exercises. Work shows that you have not yet mastered them. Be more careful about the turns, both upper and lower, in small letter work. Send your latest efforts on lesson one.

Miller, St. Louis—If you continue to improve the coming months as you have in the past, your work will soon be beyond criticism. You are a little weak on small letters. Lines not quite solid enough. Tops of small m and n rather inclined to be too pointed.

E. J. D., Ohio—Glad to receive your second work on lesson one. It shows a great improvement over your first efforts. Upstrokes on all small letters too slanting. Do not shade every letter. Just an occasional one. You do well.

E. G. F., Vermont—Glad to know that you are again "swinging." I like to receive work from my old pupils. It brings back fond recollections. Would advise more slant right through in small letters. Keep all down strokes on the same slant. Small x is poor. Send me your best efforts on lesson two.



DEPARTMENT OF BUSINESS EDUCATION

E. E. GAYLORD, EDITOR
BEVERLY, MASS.

ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Recent Embezzlements

Possibly dishonesty is not more common today than formerly, but recent glaring instances of it emphasizes its presence, and, incidentally, a fundamental duty of commercial teachers.

A few weeks ago a young bank clerk in Elizabethport, N. J., disappeared, and an investigation showed that $109,000 of the bank's money had gone into sporting life in New York. Only a few days later, the great dailies of the country ran striking headlines over an almost incredible tale of stealing. The note teller of the First National Bank of New York had "stepped out to see a man," when he saw the bank examiners at his books, and the examination of his books showed that about $700,000 of the bank's money had been contributed by this trusted employe to racing and gambling in Saratoga, and to a scale of living, at his home in Mt. Vernon, far beyond his salary. While the officials of the First National Bank of New York were catching their breath, E. S. Dreyer, a private banker of Chicago, was taking a flying trip to Joliet, to serve a term of years for depositing in another bank, as his personal funds, to apply on a personal loan of $500,000, money that belonged to the Park Board, of which he was president. The bank failed, the money was lost, and Mr. Dreyer pays for his inability to discriminate between his own and other people's money, by boarding at the state's expense for several years.

Fresh in the minds of all these men was the story — not six months old — of the conviction and penitentiary sentence of President Cole of the Globe National Bank, Boston, and of a Vermont cashier who had "doctored" his books to cover his peculations for a friend who was hard up. Illustrations, unfortunately, are too numerous to make their further citation here profitable to our discussion.

* * *

A Lesson for Teachers

The lesson to be drawn is not, in our judgment, that we teach more book-keeping, but that we do more to build good character. It is not to be supposed, nor is it a fact, that the majority of these cases result from defective systems of accounting. They are the product of insufficient moral training, excessive temptation, and carelessness on the part of superior officials.

Our young men go to the theater, the poolroom, and to late suppers too much, and to church, Sunday School, Y. M. C. A. gatherings and similar uplifting influences too little, to develop a healthy moral vertebra. With many of them, good clothes and a gay time are the sole aim and end of life. It is not strange that, other things being equal, business men prefer to get young men from the country rather than from the city.

School Influence

Barring the influence of mother and home, there is no influence more lasting or effective than that of a noble teacher. It is an interesting fact that biographies of notable men almost always contain a prominent reference to the influence of some teacher in moulding the character of the subject. Dr. Faunce, of Brown University, said, the other day, that the teacher is himself a concrete representation of all the virtues he can teach. The pupils study him, not what he says. He should be clean in his personal habits, upright in character, a man of exalted ideals.

It is ignoble, hypocritical, debasing, for a school principal to lead in the religious exercises incident to the opening of his daily sessions, if his tones, his looks, his acts do not etch in the minds of his students an impression of earnest sincerity. Shame upon the school proprietor who, in a loud voice and with a long face, preaches to his students about the value of punctuality in meeting obligations, when his teachers cannot pay their rent because he has not paid them their salary; when he is paying out all of his September income for seductive advertising matter, and trusting to luck to get enough more to squeeze through to the date to which the autumn receipts have paid. Example is ever a more forcible and successful teacher than is precept. Do not set a bad example.

* * *

Bad Examples

The school proprietor who, in his printed matter, deliberately misrepresents the facts in regard to the attendance, equipment, faculty, range of studies, or standards of work, in his school, is giving his students the first lesson in an art of which the professional embezzler is a past master. When he sends out smooth tongued fakirs to tell plausible tales of "common" success (which possibly one student in fifty achieves), he is teaching that young person that, in the language of the "Honorable" Richard Croker, "he is looking out for his own pocket all the time;" and, we might add, he cares almost as little as the Tammany boss how he gets business; whose faith in human nature is shattered; how many tears of bitter disappointment are shed; or who goes out to practice these lessons on the community. When he gets the parent of the prospective student to sign a contract, not caring much then whether the student comes to school or not, and when he forces payment on contracts for which equal value has not been given, the student's natural inclination toward sharp practices has been greatly strengthened.

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Noble Character

No one, who, at the Federation Banquet in Chicago last winter, heard the matchless tribute paid by W. N. Ferris to his former teacher, the late president of the Oswego (N. Y.) Normal School, can ever forget it. What an influence was that! Think of the men and women whose ideals have been lifted and whose lives have been quickened by even this one product of that Normal School. But to do good work does not require one to be president either of the Oswego Normal School or of the Ferris Industrial Institute. One wonders where that prince among the leaders of young men, L. M. Thornburgh, got his bent toward the true foundation work of teaching. Hundreds of young men — the writer has talked with some of them — have become practically impregnable morally through the influence of this one teacher, whose ideals are high, whose motives are pure, and whose heart is altogether in his work. But the personal application need not be carried further, though there are many good examples that could be cited. There is, we regret to say, another class of teachers.

* * *

A High Standard

Fellow teachers, let us realize our responsibility to God, to society, to our students, to the lofty cause for which we work. Let us not forget that it is an awful thing to help, even ever so remotely, in forging the chains of unrighteous habits with which to fetter the limbs of the young, who should go forth to conquer wrong and evil. May we not undermine the foundations of character, laid in tears and prayers at home.

Teach more book-keeping, if you will. Expose the methods of defaulters, if you can. Show your pupils how to protect their own interests from piratical employes; but have a care that you do not turn loose on the business community, someone in whose nature potential evil — unrestrained by anything you have done for him — has been raised to the third power by the intellectual education you have given him. Remember that "an ounce of prevention is worth a pound of cure." Cleanse the fountain at the head. Raise high the ethical standard of your school and of your life.

An Exercise in English

A little ingenuity on the part of a teacher of English will provide a great deal of work for pupils. Here is a suggestive exercise made up by choosing irregular verbs whose past participial form is often misused.

Let the pupils write out the sentences, supplying, in the blank, the past participle of the italicized word, which is to be omitted in reading the sentence. Follow this with exercises on number forms of verbs, on forms in the past tense, and on verbs that need to be discriminated.

Consult a good dictionary, if you have any doubt about the correct form for the

past participle of any of the following italicized verbs:

1. He *was* ——— sick. He *has been* sick.
2. They have *bore* ——— the Honorable John Sherman to his grave, in Mansfield, Ohio.
3. Overseers had *beat* —— the slaves cruelly.
4. Count Von Waldersee has *began* ——— operations in China.
5. Theodore Roosevelt had *bade* ——his followers keep cool.
6. The Charter Oak was *blow* ——— down, in Hartford a few years ago.
7. A New York note teller has *broke* —— the record for large defalcations.
8. Johnstown was destroyed because the Conemaugh dam was *burst* ——.
9. The young man has wisely *choose* —— uprightness with poverty, rather than iniquity with wealth.
10. An autograph letter by Queen Victoria was *give* ——— to George Peabody for his philanthropical aid to the poor of London.
11. John Jacob Astor has *go* —— to England to live.
12. Jesus had *grow* ——— to manhood in the little city of Nazareth.
13. They have *hang* —— John Brown's body on a sour apple tree.
14. Many a sad story lies *hide* —— in the files of the Pension Bureau.
15. Franklin had *know* —— poverty.
16. The teacher had *lay* ——— the book on his desk.
17. The body of President Monroe has, for may years, *lie* —— in Hollywood Cemetery, Richmond, Virginia.
18. The corner-stone of Garfield's monument was *lay* —— in the hearts of the people.
19. You have *mistake* ——— the directions.
20. Father Time, in recent months, has *mow* ——— many a shining sheaf of ripe, golden grain.
21. Bucephalus was *ride* ——— by Alexander the Great.
22. The old bell-ringer of Independence Hall had never before *ring* —— out such momentous tidings.
23. The sun is *rise* ——.
24. The chairman had *rise* —— to the importance of the occasion.
25. The river has *run* —— dry.
26. We had never *see* —— Mt. Blanc.
27. His purpose has not been *shake* ——.
28. Our manufacturers have *seek* ——— foreign markets.
29. Major Andre *set* —— out to reach New York.
30. Many eminent men have *sit* —— in Congress.
31. We were *show* —— to Whittier's "Garden Room."
32. The rain had soaked his woolen clothes, and they were much *shrink* ——.
33. Jenny Lind had *sing* —— before European royalty.
34. The Maine had *sink* ——in Havana harbor.
35. Thousands were *slay* —— on the field of Gettysburg.
36. With the coming of day, the jackals of society will have *slink* —— out of sight.
37. Whatsoever a man hath *sow* —— that shall he also reap.
38. "And many a word at random *speak* ——— May soothe or wound a heart that's broken."
39. General Leonard Wood found that he had *spring* —— into fame in a few weeks.
40. A large sum of money was *take* —— from the Bank of England by an American.
41. No one has *swim* ——— the Whirlpool Rapids of Niagara.
42. Marconi has *strive* —— successfully to win fame as the inventor of wireless telegraphy.
43. President McKinley has *swear* —— to defend the Constitution.
44. The children were placed in the swing, and were *swing* —— for half an hour.
45. A great deal of property is said to have been *take* —— by the soldiers in the attack on Tien Tsin.
46. "Not till Time has *tear* —— out half the leaves from the book of life do we see how few remain."
47. Every good citizen will see that his influence is *throw* —— on the side of good government.
48. Rip Van Winkle was *wake* ——— after twenty years.
49. "The Recessional" was *write* ——— by Kipling.
50. More carpets are *weare* ——— in Philadelphia than in any other American city.

Commercial Geography.

A Monthly Review of the Best Things for the Student and Teacher.

WILLIAM J. AMOS, PEIRCE SCHOOL, PHILADELPHIA.

The periodicals for the month of October are full of good things for the advancement of our work in commercial geography. There seems to be a tendency on the part of publishers to keep this subject in one form or another, before the people. This leads me to think that if commercial geography really occupied the second-rate position some of our good friends would have us believe, our publishers would not be filling their pages each month with matter of this sort. Believe me, when I say that so long as commerce and its development are the basic causes for world-action, just so long will the study of commercial geography be of prime importance and interest to young Americans.

Don't feel discouraged if your pupils are, at first, more or less apathetic. Put the good-for-nothing text-books into the closet and try using some of the daily papers and magazines. Write to the Chief of the Bureau of Foreign Commerce at Washington and ask him to send you some material. If you do not get the finest text-books you have ever seen, you may call me whatever you like. After you get all the material together, it is a good plan to lay out the work in such a manner as will best interest your class. I cannot guide you in this matter, because I don't know your environment and pupils.

The following list of magazines is not arranged in alphabetical order, but it is to be hoped that the earnest teacher will not find this of great moment:

FRANK LESLIE'S

1. "China, A Survival of the Unfittest."
   This is an article of intense interest to the Commercial Geography student. It should be read in class and fully discussed. pp., 556-565.
2. "Race for the Chinese Market."
   This is really a wonderful article and one cannot afford to miss it. Read it to your pupils or place it where they can read it, and then give them a test to see that they do read it.

MUNSEY

1. "The Greatest Fighting Machines Afloat."
   This is an inspiring article because it emphasizes that if our country would lead in the commerce of the world, we must be able to back our claim. pp., 20-24.
2. "The Crises in China."
   This is an interesting article because it is from the pen of one who, above all others, should be able to tell us all about the Celestials. Read it by all means.
3. "The Annihilation of Space."
   An inspiring article by the editor of this magazine. When Philadelphia, Baltimore, Washington, Pittsburg, Boston and Buffalo will become the suburbs of New York; when Chicago will be within five hours of the metropolis, and San Francisco within fifteen. This is a wonderful article by a wonderful man. Mr. Munsey is one of the best examples this country has produced of what a young man may accomplish; and his articles are always full of that vitalizing force which has given him the leading position among the publishers of up-to-date magazines.
4. "Italy and Her Makers."
   This is a timely article, in view of the fact that lawlessness has within a few months removed one of the world's noblest monarchs.

OVERLAND MONTHLY

1. "As Seen in a Logging Camp."
   This is an intensely interesting article, well illustrated. When we think that our trade in lumber reaches to all parts of the world, it is easy for us to understand the importance of this article.

THE NEW ENGLAND

1. "Early Traffic on the Connecticut."
   This is an interesting history of what should be the most prosperous locality in New England. It is to be hoped that the government will assist the good people of the Connecticut Valley to deepen the channel of this important stream and thus make it possible for the towns along its banks to ship their manufactures direct to the markets of the world.

THE FORUM

1. "Is a Timber Famine Imminent?"
   A timely article by the highest authority. It is certainly a question of serious moment whether the destruction of the great forests of this country will, in time, make building more expensive, and whether the destruction of the forests will cause the food products to increase in value.
2. "The Lesson of the Maize Kitchen at Paris."
   This is a well-written article and of much importance to those interested in one of the leading products of our country.
3. "Imperial Colonization and Preferential Trade."
   A timely article on the problem of trade expansion. It should be read by all interested in the foreign trade of the United States.
4. "The Coal Supremacy of the United States."
   We are not losing any time in "carrying coals to Newcastle," and it is to be hoped that the future has great things in store for our great coal fields. Read this article.

HARPER'S

1. "The Waterways of America."
   An article of great value in the study of the commercial development of the United States. The paper is well illustrated and should find a prominent place in every commercial geography scrap-book.

THE CHAUTAUQUAN

1. "The Rivalry of Nations."
   "The old order changeth, yielding places to new,
   And God fulfills Himself in many ways,
   Lest one good custom should corrupt the world."
   To my mind, this is the finest article that has appeared this year in any magazine. It deals with all the actions of the nations since the beginning of the century, and no teacher can afford not to buy a copy of the magazine and have the class in commercial geography make a thorough study of it. This article is chosen for a portion of the "Readings" in the "Chautauquan course" for the current year, and has a large list of prepared questions.

THE NATION

1. "Our Expanding Trade in Oceanica."
   This is a fine article for our anti-imper-

ialists to read. Of course we are expanding. Read this article and compare the figures with those of four years ago.

THE IRON AGE, FOR OCTOBER 11.

1. The Youngstown Bessemer Plant of the Republic Iron and Steel Company.

This should be of especial value to those interested in the manufacture of bessemer steel.

CASSIER'S

1. "How to Make Gold Dredging Pay."

To anyone interested in the gathering of gold, this article should be of considerable value.

THE TEXTILE WORLD

1. This interesting and helpful magazine contains the following articles: *a.* Wool Markets, page 411. *b.* Cotton Markets, page 412. *c.* Artificial Cotton, page 426. *d.* Cotton Industry in Italy, page 431.

FOREIGN MAGAZINES AND PERIODICALS

PALL MALL

1. On pages 247-255 of this magazine may be found an article well worth the time required to read it. Read it twice and then cut it out and paste it in your scrap book.

ENGLISH ILLUSTRATED

1. "How the Navy is Fed."

A visit to the principal victualling yards of the Kingdom has given the writer an excellent text for an interesting article.

2. "The Most Remarkable Railway in the World."

An illustrated article of great value for those of us who believe that the development of railways is in its infancy.

CANADIAN MAGAZINE

1. "Government Ownership of Railways."

This is the second in the series of articles on this interesting subject. You should read it.

2. "Great Railway Stations in London."

An illustrated article of great importance. It should be of interest to those who are watching the development of the passenger traffic of this country.

School and Business Arithmetic

Number One

Limitations and Improvements

BY DR. EDW. W. STITT, PRINCIPAL P. S. NO. 89, NEW YORK CITY

In common with most teachers who have endeavored to carry out onerous and overburdened Courses of Study, we rejoice that the modern movement has been towards the elimination of much of the old-fashioned arithmetic which formerly wasted so many hours with such little practical results. The days of mathematical puzzles, arithmetical conundrums and various forms of useless number mysteries, have to a large degree disappeared. May they never again hold in their thraldom those teachers who, like Prometheus, were bound to the rock of arithmetical slavery! Many teachers have been the victims of a relentless Pandora, who came not with a box of evils from Jupiter, but with a long-drawn-out Course of Study, which included too many topics in arithmetic absolutely unnecessary for the average business man. Alligation, Duodecimals, Equation of Payments, Compound Interest, Foreign Exchange and other such subjects, have either been wholly eliminated or at least very materially reduced in importance.

ARITHMETIC REQUIREMENTS IN THIRTY CITIES

It is, however, a matter of great surprise that in so many of the important cities of our country the course in arithmetic still holds firmly in its grasp many of the kinds of problems, which modern pedagogic leaders have denounced as being unnecessary to young students. I have made a careful study of the arithmetic requirements of thirty of the largest cities in this country, including most of those having a population of over one hundred thousand. The assigned work was carefully examined and I discovered that in many cases the requirements are excessive. More is demanded than is necessary for proper business preparation, and yet the pupil who desires to continue in the high school or college, is not imbued with the proper mathematical spirit by this additional work.

Most careful teachers will probably admit that below the high school the following subjects are unnecessary: Partial Payments, Compound Partnership, Equation of Payments, Compound Proportion, True Discount and Higher Mensuration. The following table will show the relative percentage of cities in which the above subjects are not simply optional but actually required:

Compound Partnership	53 per cent.
Partial Payments	47 "
Compound Proportion	43 "
Higher Mensuration	40 "
True Discount	33 "
Equation of Payments	30 "

When the percentage of what may be called non-essential subjects varies from 53 per cent. to 30 per cent., a radical change would be beneficial, if it should lead to minimum requirements more nearly in accord with the demands of the times.

When it is remembered that there are over a million persons actually engaged in business in this country, and that nearly half our total population over the age of ten years, is busy in some mercantile pursuit, it will be admitted that careful attention should be paid to the requirements which business occupations demand, and that proper minimum standards should be decided upon after careful deliberation. Statistics prove that out of every hundred children who start in life only four reach the high school, two the college, while ninety-four leave at various ages to go into some form of business. Urgent efforts should therefore be made to properly equip this largest class with both the amount and the kind of arithmetic needed.

MINIMUM REQUIREMENTS

There will probably be considerable discussion as to what may be proper minimum requirements, but careful consideration of the previously mentioned courses of study leads me to the following conclusions:

(1) All unnecessary work, such as Partnership with time, Equation of Accounts, Cube-root, etc., should have no place in the Course of Study of any elementary school.

(2) Importance of drill and review must be constantly emphasized, not only for the pupil who is to enter business, but also for the pupil who is taught arithmetic as a basis for further mathematical knowledge.

(3) The mass of the pupils, however, must only have practical work, as they need their arithmetic, not for mathematical development, but as a means of earning their livelihood.

(4) Simple cases under denominate numbers of the practical tables, and easy applications of percentage and proportion, will doubtless include the most advanced work which any fair minimum course will require.

(5) Text-books are to be used with caution. They can be made helpful or harmful, according to their use or abuse.

(6) Up to the fourth year, the main efforts should be to secure rapidity and accuracy of result, and the work should be confined to the fundamental rules and a brief course in fractions. (No fraction should be of a higher denominator than twelve, and no examples should be given in 7ths or 11ths). This plan will allow the child to become very familiar with the twenty-eight fractions, from $\frac{1}{2}$ to 11-12.

SIMPLICITY DESIRED

A relief from the present excessive requirements in arithmetic leading to an effort to prepare for proper business equipment, is found in the establishment of Commercial High Schools, the latest development of the school system, and an innovation which most of the large cities of our country have hastened to adopt. The trend towards the movement is also shown in the Business Colleges which have been so very successful in preparing young men for a mercantile career, that they have an established place in the educational system of our nation.

In these schools the pupils are of an advanced age, and their apperceiving power sufficiently developed to enable them to grasp such subjects as the Metric System, Compound Partnership, Equation of Accounts, and so forth, which were formerly allowed to harrass many a poor boy in the elementary schools, who would never make use of any such branches of arithmetic in the course of his whole life. By the time the average pupil has reached his fourteenth year, he is probably finishing the seventh year of school and is about to complete the final term of his grammar school work, preparatory to entrance to a high school, or to commence a business career.

In the course of the past few years, I have frequently received letters of inquiry from the parents of my pupils, stating that the methods which their children were using were so different from those employed by themselves that they could render them no efficient help. I therefore determined to discover to what extent business practices varied from those ordinarily employed in school, and also to what degree our curriculum might be reduced by limiting the instruction to those subjects which the business men found most necessary.

I therefore addressed letters of inquiry covering the above points to the heads of the representative business houses in New York. The plan received the hearty approval of a number of our merchant princes, bank presidents, and Commissioners of the Board of Education, including John Wanamaker, R. H. Macy & Co., President Miles M. O'Brien of the Board of Education, Hon. Joseph J. Little, Com. Joseph J. Kittell, Pres. of the Nineteenth Ward Bank, and Supt. John Jasper. Their cordial endorsement and the use of their names stamped my investigation as being not simply theoretical but eminently practical.

REPORTS FROM SIXTY LINES OF BUSINESS

So that I might be assisted in making proper generalizations from the replies, and also that I might succeed in reaching a larger number of various lines of industry, I made the following classification of occupations:

1. Wholesale Merchants.
2. Retail Merchants.
3. Manufacturers.
4. Trades.
5. Skilled Artisans.
6. Professions.

7. Importers and Exporters.
8. Agents.
9. Miscellaneous.

Each of the above classes included about seven sub-divisions, so as to embrace about sixty different business interests. The letters were sent by mail to the number of six hundred, stamped envelopes being enclosed for replies. Another set was distributed personally through the efforts of the teachers and scholars of my school, and also through the kindness of friends. Additional value was given to the experiment by appreciative words published in the *New York Times, Commercial Advertiser, Dry Goods Review*, and other papers, thereby bringing the matter to the favorable notice of many people. Replies were received from many sources and the great majority of the fifty-seven different lines of business was represented in the responses.

In forty-four per cent. of the replies the writers stated there was absolutely no need for any arithmetic beyond the fundamental rules and common and decimal fractions. The great desiderata were accuracy and speed, and strong emphasis was laid on the fact that the pupils should fully understand the importance and logical sequence of every step of the processes involved.

INFORMATION CLASSIFIED

I have classified the information received from the answers under either of two heads:

1. Mechanical Aids.
2. Processes of Solution.

Under the first head may be summarized the following particulars:

(1) Importance of decimal points.
(2) Necessity for legible figures.
(3) Accuracy and speed.
(4) Use of interest and discount tables and graded schedules.
(5) Use of cash registers and arithmometers.
(6) The frequency with which aliquot parts are employed shows that such fractions as 8-9, 14-17, 19-23, etc., are seldom used in business and should therefore receive scant attention in school.
(7) Importance of "short-cuts."
(8) Value of teaching the multiplication table through 20 x 20.
(9) Importance of familiarity with English money.
(10) Business forms such as checks, notes, receipts, statements and price lists should be understood by all pupils of seventh year and upwards.
(11) Constant repetition and drill in the use of the four fundamental rules.

Number Two—Processes of Solution

Under this heading, I endeavored to determine the differences existing between the school-room practice and that of the outside world. I was surprised at the general agreement between the two. In many cases the writers frankly acknowledged there was no difference in method. In others there were radical differences, and while some of the replies received have not yet been fully analyzed, I believe I have summarized below the chief features of importance.

(1) Interest on all sums for any periods of time less than two hundred days should be solved by what is called the "Bank Method," in which the principal is multiplied by the number of days, the decimal point removed three places, and the product divided by six. Many business men, however, prefer the "Sixty Day Method," by which one per cent. of the principal equals the interest for sixty days at six per cent.

(2) In many lines of business the arithmetic seems to be of a kind that to a large degree is specialized, and does not admit of ready reproduction for class-room work. The problems received were often very technical, and presented such difficulties that it seems hopeless to expect adequate use of the same in school. The most we can hope to do is to properly prepare the pupils for this higher work by impressing upon them the importance of a thorough knowledge of fractions, and also leading them to attain the power to "think in percentage."

(3) Retail Merchants in all branches of trade seem to agree almost unanimously that all the arithmetic a boy needs is the practical ability to handle quickly and correctly the four fundamental rules.

(4) Wholesale Merchants and most of the Manufacturers are of the opinion that the ability to calculate interest accurately and quickly, and to handle trade discounts to advantage, constitute the necessary equipment, outside of the fundamental rules. All agree that the time spent in what is called the "Problems in Interest," finding the Rate, Principal, Time, etc., is wasted. Almost all the business use of interest is in what is called in most text books, the "First Case," namely, to find the interest or amount.

(5) Mechanics seem to have very few methods except those which are now usually taught in most of our good schools. The greater amount of all jobbing is calculated approximately, as the mechanic has figured so often in his special line on certain classes of work, that he reaches the results almost intuitively. It would seem wise therefore to greatly enlarge the plan and scope of approximation in our school work, and in many of our problems we should insist that prior to the complete solution, the child shall be required to roughly figure the approximate result. It is only in the larger contracts that mechanics do real figuring. In small jobs, they rely on their experience to strike the price about right, or else if they have miscalculated, they make it up on the next one.

(6) The answers received from the plasterers, painters, paper-hangers, etc., were somewhat difficult of generalization, and in a paper of this limit, their full significance cannot be indicated. In the main, there was harmony with our best school methods, but in many cases, technical solutions were sent to me, which would be of considerable value in business, but would not be desirable as part of our regular school instruction.

INACCURACY

Probably the greatest drawback to successful work in arithmetic at the present time in our elementary schools, is the inaccuracy of the children's work. The pupils are too often satisfied if their method of interpreting the problem is correct. They forget that accuracy of result is really the basic principal of this science of quantity, and if there be an error in calculation, the value of the exercise is largely vitiated.

Nothing is more discouraging to a class teacher, than after having carefully and inductively led up to a new process, and by drawing satisfactorily upon the pupil's former knowledge, to have gradually brought him to a comprehension of the new, then when she proceeds to make a test to determine results, to discover that a large proportion of the class have glaring errors in calculation. One of the principal reasons of the want of accuracy is the lack of drill in the fundamental rules. I fear that in some respects, the over-crowded curriculum furnishes the reason for the want of thoroughness in the mechanical equipment. In the Middle Ages, arithmetic was made the first of the "Quadrivium" in the course of work followed, and in what we may call the modern "Trivium" of the three "R's," arithmetic has generally been put last. I do not desire to urge a better place for this subject, though I think that the wealth of branches taught in most schools today, largely prevents proper attention to this very important subject. We sometimes seem to be getting away from the proper two-fold function of arithmetic, namely, that it should not only serve as a preparation for business equipment, but also as an educational factor of great importance in mental discipline. The elementary schools to-day are putting too much of the proper training in arithmetic upon the business schools and colleges, and upon the commercial departments of our high schools. The reduction in the requirements for which I have argued, should produce as a corollary increased accuracy.

IMPORTANCE OF MENTAL ARITHMETIC

Many merchants strongly urge the importance of Mental Arithmetic as a factor of business success. From the mere artisan who calculates the area of a roof to find the cost of tinning or painting the same, to the wealthy Wall Street broker who handles Manhattan "L" Stock or Government Bonds, watches the change on the ticker from 114⅛ to 113⅞, and calculates at once the amount of the necessary margin, there is at all times and in all lines of business, a necessity for rapid and accurate mental arithmetic. I deem it a conservative estimate that perhaps 60 per cent. of the arithmetic of the business world is done without pen or pencil. A subject which demands such an important place in the world's experience, requires an equally prominent place in the school. I am therefore strongly of the opinion that at least half of our school arithmetic should be mental and oral, not only because of the additional training it gives, but also from the fact that so many more problems can be covered in a limited time. At all events, oral work must precede written work, and be the apperceptive basis upon which we build. My experience as a teacher and principal leads me to believe that when mental arithmetic has been neglected by a teacher, there is a corresponding loss in the mathematical ability of the class.

ERRORS OWING TO THE WEAKNESS IN FUNDAMENTAL OPERATION

Careful inquiry among a large number of teachers, and a tabulation of results of many tests in my own school, lead me to state that fifty per cent. of the incorrect results are directly traceable to errors in the fundamental rules. So glaring has this weakness become, that from time to time I have felt compelled, in order to bring pupils to a full realization of the value of accuracy, to mark examples correct or incorrect on the basis of the answer alone, without giving any credit for correct method and an incorrect result. By repeated warnings and punishments of the above nature, I am beginning to get in the higher grades, the proper co-ordination of method and accuracy.

ORDER OF DEVELOPMENT

I think very many of our courses of study in arithmetic may fairly be objected to because of the lack of variety in the planning of the work. In many of the cities, the subject of common fractions is finished even

to the most complex relations, before decimals are taken up. In others, denominate numbers are taught for a full term, and the poor children have *ad nauseam* all the practical applications of weights and measures. Possibly the next term, percentage may be the center of attention. It is far better to carry on several topics at once, and therefore after the preliminary stages of fractions, both common and decimal fractions should be taught co-ordinately. Very soon percentage should also be taught as a parallel subject, for the scholars should be led to see that all three processes are really similar. Not only will pleasurable variety result, but what is more important, if the scholar is compelled to leave school at an early age, he may have acquired the fundamental nature of a large part of arithmetic. If the above method is followed, each process should be approached in such a way that the child need only grasp the main outlines, the more important details being reserved for higher grades.

Perhaps another mistake very commonly made is for the teacher to assist the pupils to too great an extent. They are not to be constantly taught by what has been called the "pouring in process." Occasionally the teacher should rest and give the children a chance to assimilate the instruction. Frequent reviews therefore become necessary. For some reason, however, a teacher always endeavors to finish the grade-requirements in arithmetic, even though the science, geography, history and language lessons suffer in the effort. Perhaps superintendents and principals themselves are at fault in too often making an inspection of the class in arithmetic alone, and allowing that to be taken as a standard for the other subjects. The teachers are therefore often in the habit of cramming their boys to pass the arithmetic examination and the higher result, the logical training of the mind, suffers in proportion.

Let us hope that the dawn of the coming century may witness a new Renaissance in arithmetic, and that with better methods, more intelligent teaching, and courses of study more fully adapted to the children's future, there may be a wonderful improvement in the results, so that time may be saved for other branches, and yet this very important department of school work may justly do all that is demanded of it, first in the practical duties of life, and secondly as the natural forerunner of higher mathematics.

Starting a High School Class in Bookkeeping.

WILLIAM H. EDDY, COMMERCIAL DEP'T.
ENGLISH HIGH SCHOOL,
PROVIDENCE, R. I.

When I attempt in cold blood to set down the manner in which I start a class in bookkeeping, I have confused, though vivid, memories of enrolling students, giving out text-books, arranging programs, making up divisions, and so forth indefinitely, in the midst of which I devote a few spare moments to teaching something about bookkeeping. After a few days, order takes the place of chaos, but by that time the class is started.

WORK OUTLINED.

Nevertheless the road which it is to travel has been marked out from the beginning, and the teacher does his best to keep his sheep from straying outside of it. At the round-up he takes account of stock, drives in the stragglers, and starts afresh.

METHODS OF TEACHING.

Differing conditions demand different methods. With us one "hour" a day throughout the year has to suffice for bookkeeping and penmanship. These "hours" vary from forty to fifty-five minutes in length, hence it follows that most of the work must be done at other times without direct supervision from the teacher. This period of class work must be devoted largely to explanations and quizzing, for, if pupils are not constantly forced to give a reason for the processes they follow, they become entirely mechanical in their work, doing it without thinking at all of the principles that underlie it. These conditions make individual work impossible. With thirty pupils it is hard, if not impossible, for the teacher to make thirty different explanations, and, if hard for him, it is hard for the student. Even if it is possible to have two periods in succession I think individual work is inferior to class work. It is simply impossible to dwell on the explanations long enough to have them sink into the brain of the average high school student.

THEORY OR PRACTICE?

Shall we begin with theory or practice? We must remember that our students do not know ledger paper from a check-book, nor a journal from an invoice. Everything is new, and one new thing at a time is enough. Hence I believe that the practical set, with its accompanying business papers, should not be the first thing used. The multiplicity of details confuses the pupil, because he has in mind no general principles by which they can be arranged and classified. He sees the sights on his way, but does not know where or why he is going. The basis of all bookkeeping is debit and credit, and these are most clearly brought out in the account. The account then is naturally the first thing to be studied. In some respects the cash account is a good one to begin with, but, on the whole, I prefer to begin with the personal accounts.

FIRST STEP.

I would begin then by explaining that business transactions consist of exchanges of things that have value, between two different persons, and that bookkeeping is a record of these transactions. Suppose the student is one of the persons concerned. Now, if he lets the other person have something, that person should be charged with it, or in bookkeeping language, debited. But if the student receives something from the other person, the record should show that the student owes him for it; that is, the person should be credited. This point needs full explanation and illustration, much more than the idea of debit does. Children are used to going to a store and getting things charged. But they are not used to the idea of credit. They think the store-keeper when paid "crosses it out."

COPYING MODELS.

This is about as far as I can get in one lesson. Next comes the distribution of ledger paper and an explanation of the different columns. Then let the students copy some of the models in the text-book. *Copy*, to give accuracy and prevent mistakes at the outset. Then have them write out accounts from the transactions. Insist on the utmost accuracy and neatness, and have all work below par rewritten. First impressions and standards count for a great deal.

After the idea of credit is once grasped, proceed to the proprietors' account. This, of course, is never really understood till the student understands closing the ledger; nevertheless, it is well to take it up at this point, omitting partnership accounts. Cash should be the next, and then merchandise, the *pons asinorum* of bookkeeping.

JOURNALIZING.

When that is done, begin journalizing, and run through a brief and simple set, adding the expense account at any convenient place. When this set is satisfactorily completed—and the greatest stress should be laid upon the mechanical part of the work—take some practical system, with business papers, and the scholars are fairly started.

It will be seen that I put theory before practice. Learning by doing is the only thorough way, but the doing must be preceded by some directions as to what to do. Give a boy a saw and a block of wood, and the chances are that he will ruin the saw, if he doesn't take a finger off also. A little instruction and example will help him considerably.

BOOKKEEPING A SCIENCE.

From the beginning to the end, the scientific side should be kept steadily in mind. Bookkeeping is an art, to be sure, but it is so perfect an art because it is so perfect a science. It is not inductive, primarily, but deductive, and as far as possible should be taught deductively. Indeed, for school purposes, it is no mean rival to geometry as a means of training the reasoning powers. But, aside from that, I am persuaded that the student who thoroughly understands the *theory* of accounts has a great advantage over the one who is trained only in the practical details. The latter has but a few precedents that may or may not apply. The former has the clue to the whole labyrinth.

Program of The National Commercial Teachers' Federation

Fifth Annual Meeting (Fifteenth Annual Meeting Penmanship Teachers' Association) in the Gutchess College of Business, Detroit, Mich., Dec. 26, 27, 28 and 29, 1900.

General Officers for 1900

Wm. C. Stevenson, President, Port Deposit, Md. J. E. King, Vice President, Rochester, N. Y. W. F. Giesseman, Treasurer, Des Moines, Iowa. G. W. Brown, Secretary, Jacksonville, Ill.

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COMMERCIAL SCHOOLS MANAGERS' ASSOCIATION

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EXECUTIVE COMMITTEE

S. D. Gutchess, Detroit, Mich. Geo. P. Lord, Salem, Mass. A. N. Palmer. Cedar Rapids, Iowa.

Announcements

RAILROAD RATES—The Executive Committee of the National Commercial Teachers' Federation wishes to assure the members and commercial teachers generally, that every effort has been put forth to secure a railroad rate of one fare round trip, plus $2.00 membership as is given the National Educational Association. It is not yet possible to make a definite announcement to that effect, yet it is practically safe to say that teachers who secure receipt for full fare going will be given a one-third fare rate for the return passage, if one hundred certificates can be presented at Detroit. By taking advantage of the holiday rates and purchasing new tickets at the maximum limit of distance, it is possible to secure a very low rate.

DETROIT—The beautiful "city of the lakes" is unexcelled in this country as a convention city. The beauty of its buildings, public and private, the hospitality and public spirit of its citizens, its public and private schools and proximity to the University of Michigan, are too well known to commercial teachers to need comment.

HOTEL HEADQUARTERS. The Hotel Cadillac has been selected. It is the largest and best hotel in the city. Superior accommodations on the American plan can be secured at $2.50 per day up. The Cadillac is centrally located, and electric cars can be taken from the hotel to many points of interest including the University of Michigan, Palmer Park, Grand Circus Park, Water Works Park, Art Museum, Majestic Building, Post Office and Government Building, Public Library, New County Building, House of Correction, Central High School, Fort Wayne, etc.

PLACE OF MEETING. The sessions will be held in the Gutchess College of Business, a building of wonderful architectural beauty, even in a city noted for its fine edifices. The departments will have large, comfortable rooms for their meetings, and the general sessions will be held in a large hall equal to every demand.

ENROLLMENT—The mark set for the enrollment in all departments for this year is five hundred commercial teachers. It is the duty of every commercial teacher to show his interest in building up the profession by attending, and enrolling in one or more departments. Should any be detained at home they should send a dollar to Secretary G. W. Brown, Jacksonville, Ill., and have their names placed on the roll of their respective sections. Brethren, let us have more public and professional spirit and the standing of our profession will be enhanced. The "Old Guard" consisting of the veterans in the work of commercial education, will hold a grand reunion this year. They will come from all parts of the United States and their presence will add much to the enthusiasm and profit of the session.

PROGRAM—The program ought to be of the greatest value. The various committees have been working on it since May. A perusal of the good things promised should fill every commercial teacher with honest pride in his profession, and a desire to attend, partake, and add to the growth and power of the National Commercial Teachers' Federation. Those without experience do not appreciate the amount of work, time, and money required to bring about a successful meeting of a national body of teachers. The Federation needs the hearty cooperation of every teacher who recognizes his relation to his profession. This year the President of the Federation has endeavored to secure the cooperation of the department officers in a plan to have a homogeneity in the programs, that would be conducive to the best interests of the Federation as a whole. It is hoped that the plan will be carried out, making it possible for those interested in more than one section to rely upon the printed program and have an opportunity to pass from section to section without causing interruption or confusion. The President has no apology to make for trying to do something that has never been attempted before in the Federation, and believes that he will have the hearty assistance of all who believe in order, system, cooperation and coordination as essential elements in business education.

BANQUET. The banquet last year was certainly "a feast of reason and a flow of soul." Arrangements for the feast at Detroit are no less complete, and the *cuisine*, the after-dinner speeches, and the social pleasures of the evening, will in themselves compensate for the expenditure of time and ducats in attending the Federation. The price of $1.00 per plate, makes it permissable for those who can borrow dress suits to do so, however, the occasion is to be very informal and in keeping with the salaries of the participants.

EXHIBITS—Teachers, school proprietors, publishers and manufacturers are invited to make exhibits of any kind bearing upon the work of commercial education. Rooms will be provided and opportunity given to inspect the exhibits.

Reasons for Attendance

1. The Federation brings the teachers together in a most delightful way, gets them acquainted, increases their respect for their chosen calling, and broadens the horizon of their work and ideas.

2. By comparison and discussion new and better ideas are evolved. The best thoughts of the brightest minds and most skilled and experienced teachers become the common property of all. It helps a teacher to keep abreast of the times.

3. It brings teachers and employers face to face, and thus promotes a mutual acquaintance that is often of much advantage to each. It is a sort of teachers' exchange.

4. It makes better teachers of all who attend its annual meetings, and thus promotes their professional and financial interests.

5. The papers and addresses in the general sessions this year are largely along new paths in the field of higher commercial education. No ambitious teacher can afford to miss this opportunity for a broader view of the work that is soon to be done in every college and university in America.

To the Old Guard

The "Old Guard" consists of the veterans of many wars waged against the entrenchments of conservatism and tradition. Its members are revered and honored by the younger generation of commercial teachers, who desire to meet them, grasp them by the hand and receive the courage and hope that comes from contact with a noble soul that has stood the stress of time.

Among the members of the "Old Guard" may be mentioned Pres. D. L. Musselman, Quincy, Ill., Col. Geo. Soule, New Orleans, La., D. T. Ames, San Francisco, Calif., J. F. Spaulding, Kansas City, Mo., W. H. Sadler, Baltimore, Md., Enos Spencer, Louisville, Ky., L. L. Williams, Rochester, N. Y., Robt. C. Spencer, Millwaukee, Wis., J. W. Warr, Moline, Ill., F. M. Bartlett, Cincinnati, Ohio, (worthy son of a noble father), H. S. Bryant, Chicago. Ill., (worthy son of a noble father), and others.

To the "Old Guard" this reminder is sent, urging the importance and pleasure of a reunion at Detroit, asking each member to write to others urging attendance, and appealing to the veteran to meet with the volunteer in a rally round the flag of educational freedom, and for an outlook upon the promised land of the 20th century.

Fraternally,
W. C. STEVENSON.

Port Deposit, Md., Oct. 23, 1900.

National Commercial Teachers' Federation

Detroit, Mich., Dec. 26, 27, 28, 29, 1900

The following have accepted assignments on the general program of the Federation to date:

1. Professor J. B. Johnson, Dean of the College of Mechanics and Engineering, University of Wisconsin, Madison, Wis.—"Higher Commercial Education in America —What Shall it be and How Shall it be Given?" Prof. J. B. Johnson, Dean of the College of Mechanics and Engineers, University of Wisconsin.

2. President J. A. Wiles, San Francisco Business College, San Francisco, Cal.—"Foreign vs. American Commercial Education."

3. Dr. Cheesman A. Herrick, Department of Commerce, Central High School, Philadelphia, Pa.—"The Educational Message of the Century."

4. Mr. I. O. Crissy, Inspector Business Education, University of the State of New York, Albany, N. Y.—"The Curriculum of the Ideal Commercial School."

5. Mr. William I. Sprague, President Sprague Correpondence School of Law, Detroit, Mich.—"The Place of Commercial Law in Business Education." Discussion opened by Edward W. Spencer, Author Spencer's Commercial Law, and Secretary Spencerian Business College, Milwaukee, Wis.

6. Principal P. R. Bannmyer, Sandusky Business College, Sandusky, Ohio.—"The Relation of the Private Commercial School to the Public School and Schools of Higher Education." Discussion opened by Principal George P. Lord, Salem Commercial School, Salem, Mass.

7. Mr. J. W. Wait, Editor *Practical Age*, Moline, Ill.—"The Influence of Business Education on the Prosperity of the People."

Program of the

Business Teachers' Association

THURSDAY, DECEMBER 27

9:00 Reception and Registration of Members.
9:30 Report of Executive Committee.
10:00 President's Address.—J. C. Walker, Danville, Ill.
10:30 "Business Arithmetic."—W. H. Whigam, Chicago, Ill. Discussion.
11:00 "Business Penmanship from a Business Stand Point."—H. C. Walker, Louisville, Ky. Discussion led by C. N. Crandle, Chicago, Ill.
11:30 Round Table Discussion, Query Box.
1:00 "What constitutes a Complete Business Course."—T. W. Bookmyer, Sandusky, Ohio. Discussion.
2:00 "Should Commercial Colleges Require an Entrance Examination. If so, to what Extent?"—Templeton P. Twiggs, Detroit, Mich. Discussion.
2:30 (To be selected.)
3:00 General Session.

FRIDAY, DECEMBER 28

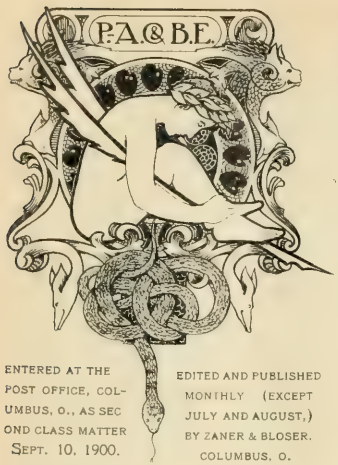
9:00 "Business Correspondence."—J. A. Hiner, Louisville, Ky. Discussion.
9:30 "How I Teach Addition, Fractions, and Interest."—Blackboard Illustrations. U. S. Frye, Chicago, Ill. Discussion.
10:00 "The Training of a Teacher of Business Practice."—W. J. Kinsley, N. Y. Discussion.
10:30 "Style in Penmanship."—C. B. Potter, Ypsilanti, Mich. Discussion.
11:00 "Expert Accounting." Enos Spencer, Louisville, Ky. Discussion.
11:30 Answers to Query Box of Dec. 27. Round Table Discussion.
1:00 "How can we Best Stimulate the Zeal of our Students for Thorough Work."—J. W. Warr, Moline, Ill. Discussion.
1:30 "The Neglected Trio; Spelling, Punctuation and Grammar." -G. P. Lord, Salem, Mass. Discussion.
2:00 (To be selected.)
2:30 "Model Business Writing and Actual Business Writing—Their Differences."—C. P. Zaner, Columbus, Ohio. Discussion.
3:00 General Session.

SATURDAY, DECEMBER 29

The chairman of the Executive Committe

(Continued on Page 110.)

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Upon the profession and upon the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR, by letting us know what you would prefer to have presented from month to month. Do you wish fewer or more conscience editorials? Do you desire more or less space given to business education? Are you in favor of more or fewer copies in business writing? Do you favor more articles and fewer lessons, or more lessons and shorter articles? Are you in favor of more fine illustrations, or do you prefer the practical to the artistic? Would you favor a course of lessons in bookkeeping by one of the leading business educators? Do you think we should modify our plan of giving about one-fourth of our space to each of the following: Business, Art, Penmanship and Miscellaneous matter? Drop us a line right now expressing your opinions freely. A postal card will do. Let all speak at once this time. Do not be afraid to criticize. Please to favor us immediately. Our aim is to present the most helpful and inspiring work our lines of effort afford, and this we can best do only when we know the wants and needs of our reader.

Detroit!

The Commercial Teachers' Federation which meets in Detroit, Mich., Dec. 26-29, 1900, promises to be a most successful meeting indeed. While the full programs of all the departments are not yet completed as we go to press at this date (Nov. 10), yet enough has been done to indicate the feast that is in store for all who attend. And as near as we can determine the meeting is going to be a big one. The city of Detroit in itself is worth seeing, to say nothing about the opportunity to rub up against the "big guns" of the profession, both socially and intellectually. No wide-awake, progressive teacher and friend of practical education can afford to stay away. But if this be true of the truly progressive, how about the sleepy, self-satisfied, stick-in-the-rut, stay-at-home fellow? The truth of the matter is, all who possibly can need to attend. Detroit is our Mecca this year. Make early preparations for your journey.

Mr. Barber's Article,

Entitled "The Laborer is Worthy of His Hire," which appeared in the November number of this journal, called forth more letters congratulating the author and publishers for its presentation than anything of like nature for a long time. These would indicate that Mr. Barber is worth hearing from and that it is such as he who are placing commercial education upon such a high and secure plane.

Gone.

From "The Rome N. Y. Daily Sentinel" of October 3, 1900, we learn that C. E. Ball, formerly of St Joseph, Mo., proprietor of the Rome Business Institute, left that town between two days, leaving, it is stated, debts to the amount of about $1200, and a school of pupils who anxiously await his unexpected return.

Forward not Backward.

Now and then we hear a pessimistic wail from some one who has heard that vertical writing is a failure. They say, "we must now go back to the old." That would be "going back" indeed. It would, without doubt, be going backward. Vertical has been here, it is still here, it is being tried, and it is going to remain.

To go back to the old standard of 52° is impossible, because nine tenths of the teachers of slanting writing have abandoned it, because it is now clear that 52° is an extreme and not a true standard. People who talk of "going back" have been outwitted by the new order of things and are at a loss to know where to go. They are bewildered and are traveling in a circle. But they will eventually get out of the woods.

There is but one true way. That is ahead. We must accept the lessons vertical has demonstrated and incorporate them with the merits of the old. Out of the elements of the old and of vertical we must construct a new that shall meet the requirements of the present and future. It must be a union of the merits of slant and vertical, angularity and rotundity, legibility and speed. Don't let defeat discourage or sour you. Accept it as a lesson that only experience can teach and rise to greater heights than heretofore.

Why Vertical is Here

Many seem to think vertical is here because publishers have books to sell. The same argument (for it is not reason) holds against publications containing slanting forms. Publishers do not create demand but they try to be the first to supply demand with the best that is demanded. When the public wants slanting script forms authors and publishers will do their level best to supply the best in those lines. Each publisher tries to outdo all the others by getting out something better than the rest. "The best" is their policy. They do not all, nor always, get it, but it is to their financial interest to have the best. They are not moralists, but business concerns. They try to get moralists and reformers to get out moral, practical, and timely publications because they know such publications sell better than others.

But vertical is here for other reasons. Teachers in general and the general public were not satisfied with the results attendant upon the styles of writing that had been taught during the quarter century preceding 1890. They were discouraged with their efforts. Teachers were conscious that something was wrong. They were not sure whether it was the forms they were teaching or the method of teaching those forms, or both. They were ready for something—for anything that seemed more reasonable and practical than that which they had tried. Vertical was proposed. Its claims seemed reasonable to the many. As a consequence, it was adopted. It is being tried. The merits are not yet plain. It takes time to test any reform. Time will tell whether vertical, with its attendant reforms, will meet the demands of the age or not. It is gaining converts daily, and losing but few of its advocates.

The Coming Hand

Should vertical writing prove but a passing fad or fancy (a thing not probable) there are two things which will become dominant factors in the writing of the near future which would not have become such, at least so soon, had vertical never been proposed. The first of these things is less slant, and the second is more rotundity. The coming hand will be slightly slanting and round. To these qualities will be added simple, bold, plain, easy, rapid forms. The writing of the future must be, as compared with the writing of the past and some of the present, plain, rapid, easy, and individual. This, we believe, is a secure foundation on which to base instruction in our schools, both public and private.

A Little Nonsense Now and Then Is Relished by the Best Penmen.

HIS PHYSICIAN

A gentleman once felt to question the veracity and the efficacy of his physician's prescriptions.

The doctor answered that he defied any of his patients to find fault with him, "I believe you rejoined the gentleman, for they are all dead."

ALONE.

A young widow put up a costly monument to her late husband, and inscribed upon it: "My grief is so great that I cannot bear it." Seven months later, however, she married again, and feeling a little awkwardness about the inscription, she solved the difficulty by adding one word to it "alone."

MINCE PIES.

Going smilingly up to his mother one day, Tommy said: "Ma, haven't I been a good boy since I began going to Sunday school?" "Yes, my lamb," answered the mother fondly, "And you trust me now, don't you, ma?" "Yes, darling." "Then," spoke up the little innocent, "what makes you keep the mince pies locked up in the pantry the same as ever?"

SMOKING.

An Irish lady, in a party which was discussing the virtues and evils of smoking, insisted that the habit shortened the lives of people who indulged in it. "I don't agree with that," said a gentleman; "There's my father, who smokes every blessed day of his life, and he is now 70 years old." "That proves nothing," cried the lady, impulsively; "if he hadn't smoked, he would probably be 80 by this time!"

NEWS ITEMS



John W. Mannel is now teaching in the commercial department of the Clarion (Pa.) State Normal School.

* * *

G. S. Henderson, late of Holmes Business College, Portland, Oregon, instructed us to address the PENMAN ARTIST AND BUSINESS EDUCATOR, to 215 W. 57th St., N. Y. City. Mr. Henderson is an accomplished penman.

* * *

R. C. Bay, a recent Zanerian pupil has accepted a position as teacher of penmanship and bookkeeping in Hammel's Business College, Akron, Ohio.

* * *

L. Madarasz, who has charmed more persons with his fine penmanship than any other penman before or since his palmy days, is now teaching the art in fine institutions in New York City. This certainly keeps him very busy, and makes his work much the same as that of the supervisor in the public schools.

* * *

H. W. Patten, formerly of Geneseo, N. Y., is now teaching in the commercial High School, Philadelphia, Pa.

* * *

M. A. Conner, recently of the Meadville, (Pa.) Com'l. College, is now principal of the commercial school in connection with Alma College, Alma, Mich. Regarding the PENMAN ARTIST AND BUSINESS EDUCATOR, Mr. Conner does not hesitate to give his opinion. In a recent letter he states: "Certainly it is one of the few, if not the only one, I read wholly. Its growth is remarkable."

* * *

Two years ago, when F. J. Klock opened the commercial department of the Atlantic City, (N. J.) High School, he had thirteen students. Now he has forty three in his department. This speaks well for Mr. Klock. It also shows that commercial eduation is rapidly gaining in public favor.

* * *

S. C. Bedinger, a student of C. W. Ransom, and late of Kansas City, Mo., has accepted a position with the Northwestern Business College, Spokane, Wash.

* * *

H. W. English, late of Shamokin, Pa., now has charge of the commercial department of the Mt. Carmel (Pa.) High School.

J. E. Freed, formerly of Danville, Ind., is now principal of the Logansport (Ind.) Commercial High School.

* * *

R. W. Carter is now teaching in Nelson's Business College, Memphis, Tenn.

J. R. Hutchinson, a fine business penman, is teaching in the Iowa Business College, Des Moines, Iowa.

*

Anna M. Hall, of McConnellsville, O., is now supervisor of writing and drawing in the public schools of Roseville, O. Roseville is quite a manufacturing center in the pottery line, having some twelve or fourteen potteries which make all kinds of ware—from the common utensils to very handsome ornamental goods.

* * *

W. H. Bedford is now teaching in the central Business College, Toronto, Ont. He reports a good attendance.

C. W. Wolfe, formerly of Wolfe's Business College, Hagerstown, Md., is now connected with the Saratoga (N. Y.) Business Institute.

* * *

S. B. Fahnestock reports that their school, McPherson College, McPherson, Kansas, opened with about forty-five per cent. greater enrollment than last year.

* * *

"We are having a much larger attendance than in other years," writes W. H. Callow, of the Elgin (Ill.) Business College.

* * *

McAllen's Business College, Knoxville, Tenn., is booming. We quote the following from a recent letter from Principal McAllen: "I have just removed my school to new quarters on a prominent street corner on the main street of the town, where I have a space of 50 x 150 ft. with a main school hall 50 x 70 ft., and an additional room that I can use for school purposes 25 x 35 ft. The rooms are carpeted, lit by gas and electricity, and so far as I have seen, make the finest school quarters in the South. The school has increased more than 100 per cent. in patronage during the past nine months."

* * *

F. F. Healey, who last year had charge of the shorthand teaching in the Ithaca High School, Ithaca, N. Y., is now in charge of the Williamsport, (Pa.) Business College, of which he is joint proprietor. He is a vigorous, able teacher and reliable business man. We predict great success for his school.

* * *

H. W. Stone, the versatile artist who is in charge of the penmanship work in French's Business College, Boston, has been getting out some new and attractive work in engrossing.

* * *

The University of the State of New York has just issued a work that will be invaluable to every teacher of bookkeeping. It is the Certified Public Accountant Syllabus, prepared by Charles W. Haskins, president of the Board of Certified Public Accountant Examiners. This syllabus is a book of 134 pages, and contains, besides the law, Regents' rules, calendar and full outline of examinations, the question papers used in all examinations heretofore held, a list of standard works on accounting, auditing and commercial law and a full index. Send to the University for a copy of the syllabus.

* * *

It is estimated that New York City collects and spends on her public service about $100,000,000 annually. It is noteworthy that of this vast amount the Board of Education estimates its requirements for 1900-01 at $19,292,868.80, an increase over last year of $4,675,707.91, of which $4,557,610 is attributable to the law passed last year increasing the pay of teachers.

* * *

The new School of Commerce, Accounts, and Finance, of the New York University opened October 1st, with about fifty matriculants. Mr. A. O. Kittredge, whose writings are not unfamiliar to many of our readers, is connected with this new school, as a teacher.

* * *

Mr. A. O. Kittredge, president of the Account Audit, and Insurance Company, of New York, was appointed some time ago by the American Bankers' Association, to devise a plan for organizing a bankers' institute in each city of considerable size in this country. His recommendations, embodied in the report of the Educational Committee of the Association, were so favorably received that the Association set aside $10,000 to start the work. The plan is to organize local institutes where young men in banking business may educate themselves in the subject peculiar to their calling.

* * *

H. G. Healey, formerly editor of *The Phonographic World*, has bought a half interest in the Penman's Art Journal. At this time we are not informed as to what changes this will bring about in the Journal's policy, if any, but we are very sure that a splendid man has been obtained by our friend Vaughn, and Mr. Healey comes to a reliable paper, where his rare ability may be used most effectively. We wish the new combination unlimited success.

* * *

The Appraisers of New York, Chicago, Philadelphia, Boston, New Orleans, San Francisco, Baltimore, Buffalo, Detroit, and Cleveland, met in New York for a week's conference a short time ago, and our friend, E. M. Barber, supervising accountant at the Public Stores, in New York, was made assistant recorder. A mass of material had to be classified, systematized and reported daily, but the untiring energy of the whilom professor of penmanship, bookkeeping, etc., in Packard's was more than sufficient for the occassion. It takes pressure to develop a man, and no one can appreciate the magnitude of Mr. Barber's "job" without a trip to the mammoth government institution, the operations of which he has done much to facilitate.

Catalogs Received

The Dennison, Iowa, Normal and Business College Catalog is a credit to the institution. L. C. Rusmisel is principal of the Commercial Department.

Annual Catalog of Mack College, Truro and Yarmouth, N. H., is a well printed, nicely illustrated publication setting forth the merits of the two schools conducted by J. B. and A. D. Mack.

Department Catalogs of the International Correspondence Schools, Scranton, Pa., have been received and demonstrate that this great institution is presenting to the home student unusual opportunities for intellectual and material advancement. Their sixty-four page catalog of the department of bookkeeping and shorthand is full of evidence of the merits of their courses.

Thirteenth Annual Catalog of Homes' English and Business College, Portland, Oregon, is before us. It is splendidly printed, well written, and tastily illustrated. Mrs. G. Holmes Lawrence is president, and Mr. Merwin Pugh, principal of the Commercial Department.

Eleventh Annual Announcement of the West Texas Normal and Business College, Cherokee, Texas, comes to us in a soft white cover, printed on enameled book paper, splendidly written and illustrated. The culture of West Texas as reflected in this catalog is the equal of the East, a condition many do not suspect, but it exists, nevertheless. Mr. E. M. Barber, the skilled, modest and gentlemanly penman is at the head of the penmanship department.

"The Value of Business Education to Women," is the title of a twenty-page booklet issued by the enterprising and esteemed proprietor of the Spencerian Business College, Milwaukee, Wis., Robert C. Spencer. The booklet is, in part, a testimonial to three notable women, Charlotte Emerson Brown, Bertha Honore Palmer and Mrs. Deborah Palmer Kinney, and to business education for women.

The University of Wyoming, Laramie, Wyoming, puts out a splendid catalog. Daniel C. Royer is principal of the business department.

"What They Say" is an attractive booklet of portraits and testimonials of prominent shorthand teachers and educators concerning the merits of Gregg Shorthand, by the Gregg Publishing Co., Chicago.

"Catalog of Cartoons," showing the value of a business education, and "Seasonable Illustrations," for the use of catalogs, school papers, booklets and leaflets, by J. W. Wyatt, Moline, Ill., are attractive, to-the-point, telling publications which you should see to appreciate their value.

"Third Annual Prospectus of the Metropolitan Commercial College, by G. M. Langum and H. A. Franz, Minneapolis, Minn., indicates that prosperity is a visitor there.

"Night School for Men" is the title of the catalog of Hillyer Institute of the Young Men's Christian Association, Hartford, Conn. This is the best publication of the kind we have seen. It is uniquely and profusely illustrated and splendidly written and printed. The courses of instruction and equipment are modern and intensely practical.

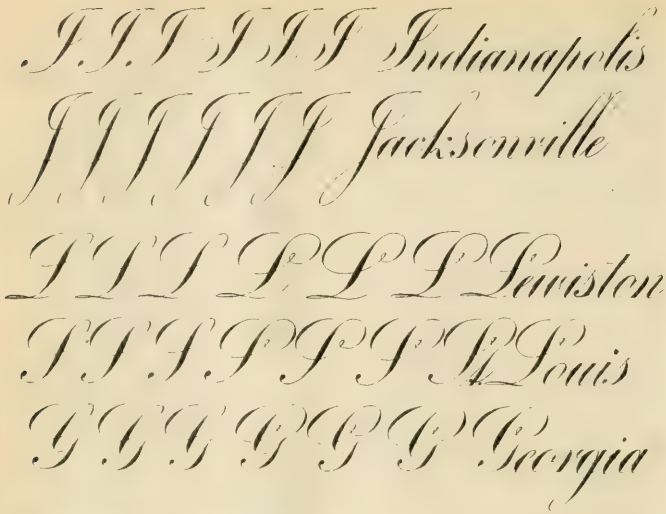
To-the-point circulars have been received from the enterprising Western Correspondence School of Penmanship, Boulder, Colo.

A profusely illustrated catalog of St. Johnsbury, (Vt.) Academy is received. This institution has one of the best commercial departments to be found anywhere, it being in charge of Mr. A. H. Barbour, who, as a penman, educator, and man, is a credit to our profession. No wonder the Academy is in a flourishing condition when it employs such teachers.

"Quality" is the title of a booklet put out by United Typewriter and Supplies Co., Cincinnati, O., the printing and getup of which is very tasty and attractive.

We acknowledge receipt of circulars advertising pen work, etc., from F. E. Persons, Rushford, N. Y. Mr. Persons has long been known as a member of the penmanship profession.

The Coleman National Business College, Newark, N. J., favored us with a recent sixty-four page profusely and appropriately illustrated catalog. It evidences push and enterprise as well as a successful school. Large half-tone illustrations from photographs of interior views of the school give one very reliable information concerning the size and quality of the institution. This, we believe, is the essence of profitable advertising.



Lessons in Engraver's Script

Number Six

BY CHARLTON V. HOWE, CHICAGO, ILL.

Instructions for Practice.

The stem of the I should be made with more curve than the ordinary stem. The second shaded stroke is made as heavy as the stem, it should cross the stem about a space and a fifth above the base line; avoid making it too narrow. Finish I at the top where the hair line stroke runs over to the right of the letter, with a delicate shade to give it strength. Two forms modified are given for practice.

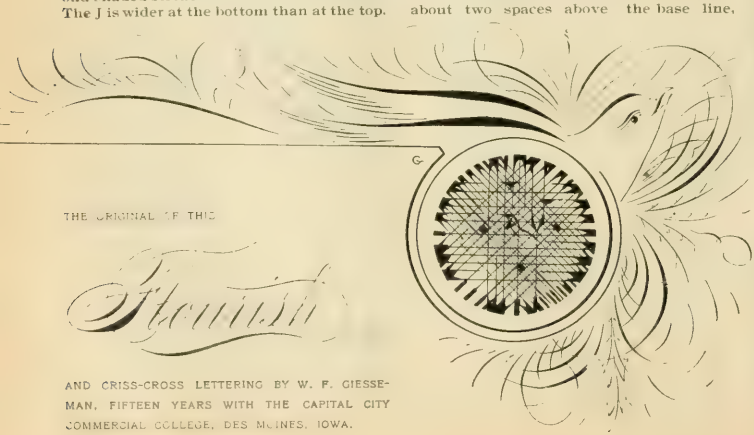
Commence J same as I, giving it plenty of curve. The shade of the stem should begin two spaces above base line, and extend a space and a fifth below the base line; the loop of the capital J is the same as in the small j, except it is a trifle wider. The second shaded stroke is made last as in the I. The J is wider at the bottom than at the top. Add the delicate shade at the top same as I, and also a light shade on the bottom of the loop to the left same as in the small j. Two modified forms are given for practice.

L is considered one of the most difficult letters in the alphabet. I usually make it without lifting the pen. Shade on the introductory stroke should commence high up and should be short and not as heavy as the main or second shade of the letter. Make introductory stroke with a free swing to produce a smooth line. Avoid making the loop of the L too narrow, and don't make the stem or second shaded strong with too much curve as is the common tendency; the loop at the bottom is made very narrow and is finished with a delicate shade which is placed on top of the loop, and is a space and a fifth long. The loop at the top is shaded same as small l.

S is made the same as the L except it is finished with a dot at the bottom of the stem same as P, B, R, T, and F. Shade loop at top same as L.

First part of G is same as L and S. Shade on the stem is short, and commences about two spaces above the base line, and terminates about two-fifths of a space above base line. Loop is same as in L and S. The pen is lifted at the termination of the second shaded stroke, and again at the termination of hair line between second and third shaded strokes; hair line between second and third shaded strokes should be slightly compounded to the right, and retraced with the third shaded stroke.

Third shaded stroke is finished same as S, with the dot.



THE ORIGINAL OF THIS

AND CRISS-CROSS LETTERING BY W. F. GIESSEMAN, FIFTEEN YEARS WITH THE CAPITAL CITY COMMERCIAL COLLEGE, DES MOINES, IOWA.

Criticisms.

J. M. D. I would suggest that you spend more time on exercise No. 1, Lesson No, 1 which will aid you greatly both in form and movement. You have not carried out my criticisms on some of your letters, especially the t, which you cross too heavy. Compare your shading and you will notice that it is far from being uniform. Only careful study and practice will aid you to overcome this fault. Let me hear from you again.

J. D. V. Your ink is faulty, which spoils the effect of your work. Script is too heavy for width of spaced lines. Try to shade more lightly and you will find it will improve the looks of your Script fifty per cent. Stem in capital T is too straight, make it with more curve.

Erase pencil lines which will further inuprove your Script.

Publications Received

"Pitman's Twentieth Century Dictation Books of Business Letters," a complete Manual for the Use of Schools, Colleges, Teachers, and Students of Shorthand and Typewriting, by Isaac Pitman & Sons, 33 Union Square, New York, price 50 cents, is a well printed, nicely bound, and carefully written work of 168 pages.

"The Touch Writer" by J. E. Fuller, published by The Phonographic Institute Company, Cincinnati, O., is one of the latest and, as well as we can judge, one of the very best publications upon the up-to-date subject learning typewriting by touch.

"Like Expressions" by A. B. Black, published by Scroll Publishing Company, Chicago, Ill., is "a compilation from Homer to the Present Time" of similar sayings in prose and poetry. Mr. Black is an evidence of a penman knowing something besides penmanship, as he is a penman as well as an author. The work certainly possesses merit. Cloth, 112 pages, gilt side stamp, price, $1.00.

"Gregg's Shorthand Reading Book No. 1," The Gregg Publishing Company, Chicago, Ill., price twenty-five cents, contains forty pages of typewriter text and shorthand engraved notes. The text we find to be unusually interesting and practical.

"Modern and Up-to-date Shorthand" by Jno. A. McAllen, L. L. B., Knoxville, Tenn., is a very concise and novel publication, vest pocket in size, and substantially bound. The text as well as the engraved shorthand notes are in phonetic spelling—a good plan indeed. The book is rented, not sold. Address the author.

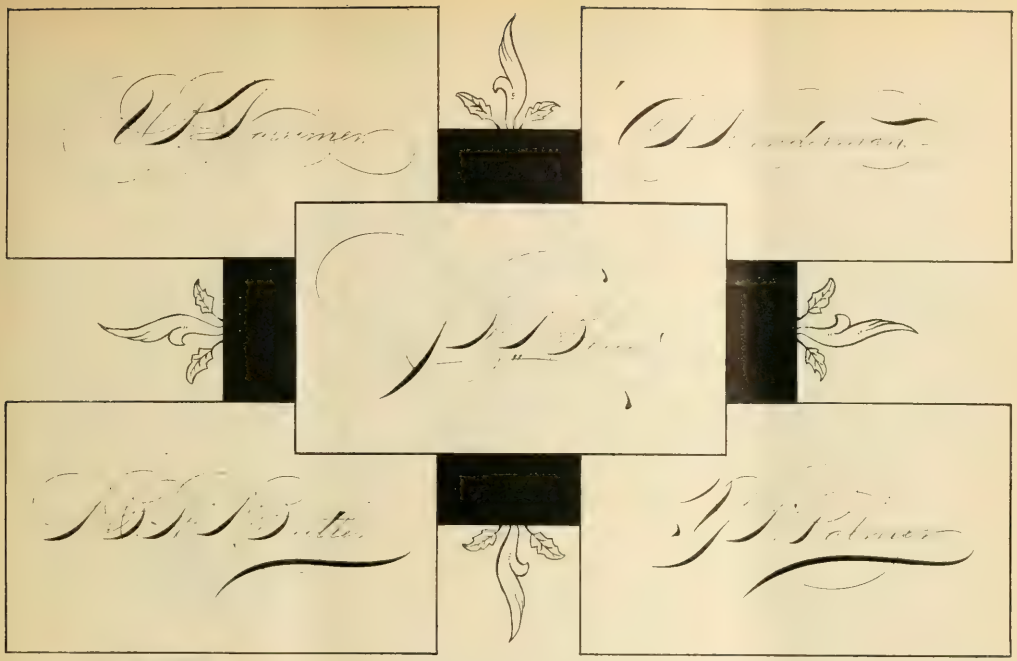
Vertical and Slant

in loving juxtaposition



THESE COPY SLIPS are arranged for classes of both vertical and slant writers. They were published for the exclusive use of classes now in session at the Washington Business High School. More than 500 copies were sold the first day of issue. Nothing of the kind was ever before attempted. The copies and exercises form a unique, handsome and convenient folio for student and teacher. Send 35c (postal note) and a copy will be mailed you, postpaid.

PAUL A. STEELE, AUTHOR AND TEACHER,
BUSINESS HIGH SCHOOL, WASHINGTON, D. C.





S. M. Blue, a view of whose whiskered but youthful face appears above, preferred to wait until his penmanship became truly professional before allowing any of it to appear in penmanship journals. Now, since he has made his debut, we predict that his masterful and inspiring work will be in constant demand, and we are glad to announce that, from this on, something from his pen will appear in almost every number of the PENMAN-ARTIST AND BUSINESS EDUCATOR.

While his best efforts in the line of business and ornamental script are probably not excelled by any other penman of our time, the accompanying signatures represents his first attempt in using India ink. Thick India ink, which must be used in preparing fork for photo-engraving, so as to get the best effects, is so different from the other ink penmen use, and so much more difficult to handle, that it always proves to be a stumbling block to the young penman; and of course no one can do himself justice with it at first. Then again, when preparing work for engraving, young penmen usually get "scared" or "rattled", as they term it. While Mr. Blue is not exactly one of the "scarey" kind, still we are free to say that the work presented herewith does not show his highest skill.

Mr. Blue's early life was that of the average farmer boy. On leaving the farm he entered the Ohio School of Business, Dayton, O., paying for his tuition by doing janitor work. He then came to Columbus and entered the Zanerian Art College. He made himself useful from the beginning, doing anything there was to be done. He now assists in the office and is also assistant teacher, and is making himself so valuable that we should dislike very much to see him go. He will remain here, however, at least a year or two.

Mr. Blue is small in stature, being only five feet, five inches in height, and weighing only 110 pounds; but he can throw a very heavy shade with astonishing ease.

He is now arranging to take a course in English in Thompson's Preparatory School of this city in connection with his other work. Like many others have done, he intends to use his penmanship as a means in securing a good education. His great aim in life, however, lies along penmanship lines.

He is young yet and unmarried, although we understand that more than one young lady has an eye on him.

He enjoys fair health, is a young man of good habits, a hard worker, and possesses as much ambition as was ever stored up in an equal amount of brain and brawn. He must be another Madarasz. Nothing short of the championship badge for at least ten years will satisfy him.

His skill is purely the result of Zanerian Methods of Teaching, and he is but another example of the fact that they produce the very highest results in both business and ornamental penmanship.

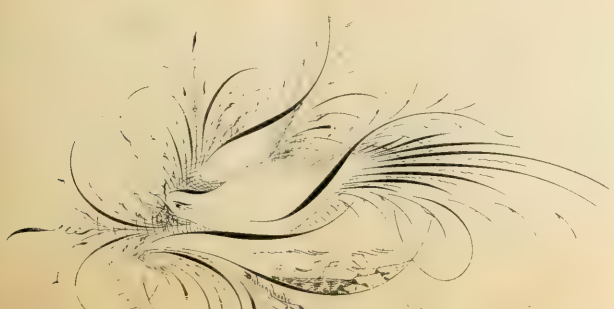


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Program of the

Kansas State Penmanship Association

Holton, Kans., Dec. 8, 1900

MORNING SESSION, 9 A. M.

1. Music.
2. Address of Welcome—E. N. Johnson, President Campbell University, Holton.
3. Response to Welcome—S. B. Fahnestock, McPherson College.
4. Penmanship at Haskell Institute—C. E. Birch, Haskell Institute, Lawrence.
5. Is Psychology Beneficial to Learning Penmanship?—L. H. Hausam, Great Western College, Concordia. Discussion—E. G. Greenleaf, Abilene; E. E. Roper, Lawrence.
6. Art in Penmanship—F. W. Tamblyn, Kansas City, Mo. Discussion—W. H. Quackenbush, Lawrence Bus. College; Daisy K. Miller, Lincoln, Kansas.
7. Evolution of Modern Penmanship—C. W. Ransom, Central Bus. College, Kansas City, Mo. Discussion—C. T. Smith, Kansas City Bus. College; M. A. Albin, Strickler's Bus. College, Topeka.
8. Normal Methods in Writing—State Normal Professor. Discussion—General.

AFTERNOON SESSION, 2 P. M.

1. Music.
2. The Value of Professional Co-operation—G. A. Hoffman, Campbell University. Discussion—General.
3. Movement Drills Adapted to the Needs of the County Teacher—S. B. Fahnestock. Discussion—George Allen, Jackson Co.; J. F. McColgin, Jackson Co.
4. Practical Illustration—W. W. Gray, Campbell University. Discussion—L. H. Hausman.
5. Music.
6. How I Start a Class in Writing—C. H. Shattuck, Campbell University. Discussion—General.
7. Writing in City Schools—A. N. Palmer, Cedar Rapids, Ia. Discussion—H. A. Anderson, Great Western College; W. H. Starke, Sterling.
8. Are Drawing and Writing Sister Arts?—C. P. Zaner, Zanerian, Columbus, Ohio. (Paper to be read). Discussion—G. E. Spohn, Salina.
9. When to Introduce the Pen in Public School Work—W. W. Cooney, Whiting, Kans. Discussion—General.
10. Question Box—S. B. Fahnestock.
11. Business Meeting.
12. Adjournment.

Obituary

PROFESSOR EVERETT E. SALSER

On the evening of October 6th, at Emporia, Kansas, Professor Salser passed away from earth. He fought for three weeks against the ravages of typhoid, but his strength was not sufficient and at last he succumbed.

For several years he has been assistant in the department of penmanship and bookkeeping in the Kansas State Normal School. Last spring, on the resignation of Professor Stevenson, Mr. Salser succeeded to the position. During the summer, he took work in the Chicago University and began his duties in Emporia, in September, in excellent health.

Few young men thirty years of age possess the natural ability possessed by Mr. Salser. His work as a teacher in penmanship was superior, and he was loved by a large company of young people who received instruction from him.

As secretary of the Penmen's Publishing Company, as teacher, as friend, as comrade, and as a true Christian gentleman, his place will not soon be filled as he filled it.

Many hearts will long be sad because he is gone, yet we know that the rest of God's children is tranquil and undisturbed.

W. C. STEVENSON.

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Positions, large salaries.

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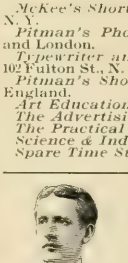


Journals Received

Hoffman's Business Educator, Milwaukee, Wis.
J. B. Krug's Business and Shorthand College Journal, Battle Creek, Mich.
The Commercial College Reflector, South Bend, Ind.
Northwestern Business and Shorthand College Journal, Madison, Wis.
Our Young People, Mt. Morris, Ill.
The Commercialist, Scranton, Pa.
The Danville Business and Shorthand Journal, Danville, Ind.
New Education, Ludington, Mich.
The Educational News, Elkhart, Ind.
Peirce School Alumni Journal, Philadelphia, Pa.
The Weekly Spencerian, Louisville, Ky.
Tampa College Journal, Tampa, Fla.
Heald's College Journal, San Francisco, Cal.
The Practical Educator, Springfield, Ill.
The Butte Business Educator, Butte, Mont.
The Journal, Grand Rapids, Mich.

Regular Periodicals.

Southwestern School Journal, Nashville, Tenn.
The Practical Educator, Minneapolis, Minn.
Western Penman, Cedar Rapids, Iowa.
The School Bulletin, Syracuse, N. Y.
Penman's Art Journal, 202 Broadway, N. Y.
McKee's Shorthand Magazine, Buffalo, N. Y.
Pitman's Phonetic Journal, New York and London.
Typewriter and Phonographic World, 102 Fulton St., N. Y. City.
Pitman's Shorthand Weekly, London, England.
Art Education, 123 Fifth Ave., N. Y. City.
The Advertising World, Columbus, O.
The Practical Age, Moline, Ill.
Science & Industry, Scranton, Pa.
Spare Time Study, Washington, D. C.


E. H. BEACH, EDITOR.

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J. P. WILSON, Seattle, Wash.
Pres. Wilson's Modern Bus. College.



"Modern and Up-to-Date Shorthand"

Is a very small volume, will almost go in the vest pocket, but it is Shorthand boiled down to essentials, (contains no rubbish, omits nothing needful,) and for **$5.00** you can get the book and one lesson each week by mail for one month. Order at once. Address, **JOHN A. McALLEN, Publisher, 309 Church Ave., West, Knoxville, Tenn.**

MARION NORMAL COLLEGE.

MARION, IND., Sept. 28, 1900.

MR. W. C. STEVENSON,
President Penmen's Pub. Co.,
Emporia, Kansas.

DEAR SIR:—

I am in receipt of your advanced pamphlet of penmanship work to-day, and have carefully examined it, and think it the most complete, practical, and suggestive work I have ever seen in that line. I have nearly every publication and special work on penmanship, and I sincerely believe yours to be the most practical of all. I have two very large classes in penmanship, and shall have occasion to use your valuable publication.

Thanking you for the complimentary copy, I am,

Yours very truly,
O. W. FORD,
M'g'r Com'l Dep't M. N. College.

The above is a sample of the many letters received daily. The company is composed of teachers of penmanship—40 at this time. There is still some stock for sale at par, to teachers of penmanship only.

PRICE LIST.

Advanced Tablet, 16 pages instructions, 28 letter page cuts, by mail ..... $ 20
Grammar School, Intermediate and Primary Tablets in preparation.
One ream of Superior Letter Paper 1.25
Address:

W. C. STEVENSON, Pres. P. P. Co.

Port Deposit, Md., or Emporia, Kans.



Newspaper Illustrating—Practical Perspective F. A. Porter, Chicago, Illinois.

Perspective as a science is almost an inexhaustible subject, inasmuch as its uses, rules, and principles with their various definitions, which now fill hundreds of volumes, would make it an unnecessary waste of space to attempt a discourse on the subject here. To acquire all this knowledge is not essential to the success of a newspaper artist nor even to the best of book and magazine illustrators, but in its practical form as applied to good drawing, it is absolutely necessary that elementary perspective should be studied. Elementary perspective is that part which treats of the two little subjects known as the *Horizon* line and the *Vanishing* points. Any good book on perspective (available in all public libraries), will enable one to master its teaching in a few hours. The next important thing is observation. There are students who, being self-conscious in his or her power of observing, are blind to the things they look at. No doubt they look, but they do not see, for when they see they draw; it is one and the same thing look, see how, and reason why.



This is a pen sketch of Mr. F. A. Porter (made by himself from a mirror reflection), whose lessons in newspaper sketching are now appearing in this journal. Mr. Porter was born in Canada, came to Chicago at the age of three, and will vote this fall for the first time After completing the grammar course in the public schools he began work in a wholesale dry goods house. While thus employed he spent his odd minutes and evenings sketching street and freight yard scenes, public buildings, river docks, etc. Nature has been his principal school, and inclination his teacher.

Mr. Porter divides his time between newspaper illustrations and illustrating books of fiction. As his work in the lessons herewith indicate, he has splendid ability, both natural and acquired, for one of his age. Indeed, we see no reason why he should not be one of America's leading artists a few years hence. Mr. Porter has an enviable start and we wish him all he and his talents deserve.



Commercial Man Wanted

WANTED - An all-round commercial man of experience, who is capable of managing a Business College. Must be able to furnish good references. Good salary to the right party.

Address, F. H. BLISS,
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FREE! FREE! FREE!

This special offer will last only a short time Send me 17 cents and I will send you one dozen unexcelled cards written fresh from my pen.

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P. O. Station 46. Washington, D. C.

FREE NIGHT SCHOOLS

Information with reference to running successful evening classes in bookkeeping, either as a college or as an individual, which may result in winning you numerous friends and making you many dollars, will be received by addressing

PROF. E. E. GARDNER,
Battle Creek College, Battle Creek, Mich

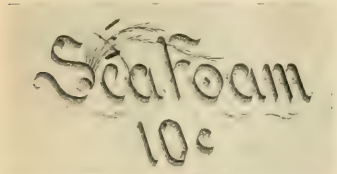
You should state definitely your situation and intentions. Also enclose stamp.

Automatic Lettering

Number Four

BY G. W. HESS, OTTAWA, ILL.

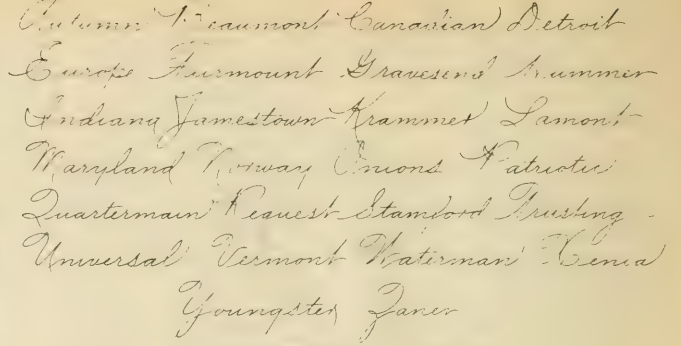
To make sea foam, we use No. 2 shading pen and pink ink, making small letters one inch and "caps" one and three quarter inches high. This is right size for all letters made with No. 2 shading or marking pen. Please remember it, too.



You have been instructed how to make scrolls, etc. Now you might try making same with No. 2 marking pen, white ink on black board as explained in October issue; you might also use same pen with adhesive ink and apply flock to same, while ink is still wet.



The card, early winter styles, we first letter the words with the marking pen, paying no attention whatever to shades. Winter is made with No. 2 marking, early and fall with No. 1 marking, using black ink on center line, red for other two.



BUSINESS PENMANSHIP BY A. R. KLOTTEN.

When your black is *thoroughly dry*, with a No. 2 or 3 plain pen reshade lower half of winter using pink ink and then when through with lower half reshade upper in same manner, using a bright yellow.

Our lesson on Zanerian Alphabets did not show up as well as we expected, but we would like to impress on you the fact that with the marking pen in all sizes and shadings 1, 2 and 3 you can do the best and most practical work. The business world demands a letter that can be read at a glance, and many shaded letters made with other pens than those named, are not plain. In future lessons, barring a few alphabets, we will endeavor to show you in a few ornamental pieces and show cards, that practical and also lettering of a high order can be done with this pen.

For the benefit of many teachers who will take issue with us, we will say that at Detroit convention we will have a small exhibit.

In October issue note by editors should have been 8 cents in stamps.

Now try your hand on sea foam and then go out and sell it to your barber for a quarter.

A Strong Testimonial

McCONNELSVILLE, OHIO, Oct. 26, '00.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

GENTLEMEN: The November number of THE PENMAN ARTIST AND BUSINESS EDUCATOR at hand, and I wish to be placed on record as one of its most enthusiastic readers.

The article by Mr. Barber is a timely, vigorous presentation of the subject which should be read by every commercial teacher in the U. S. We are as a whole inclined to be too narrow-minded, and the time will soon be here when the commercial teacher who has not a college education or its equivalent, will be lost in the shuffle and no one will take the trouble to pick him up again. Such articles as Mr. Barber's will make us take an inventory of ourselves, and may put us on the road to future success.

You are giving us a journal well worthy of its name, and you have my best wishes for a continuance of the prosperity you so justly deserve.

Fraternally yours,
L. E. STACY,
Secy. Muskingum Valley Business School.

The Finest in the World Send us only one dime (silver) and we will send you one dozen of the finest Written Cards in the world. Enclose a 2c. stamp for postage. Try us and see.
BOSTON PEN ART CO., **South Boston, Mass.**

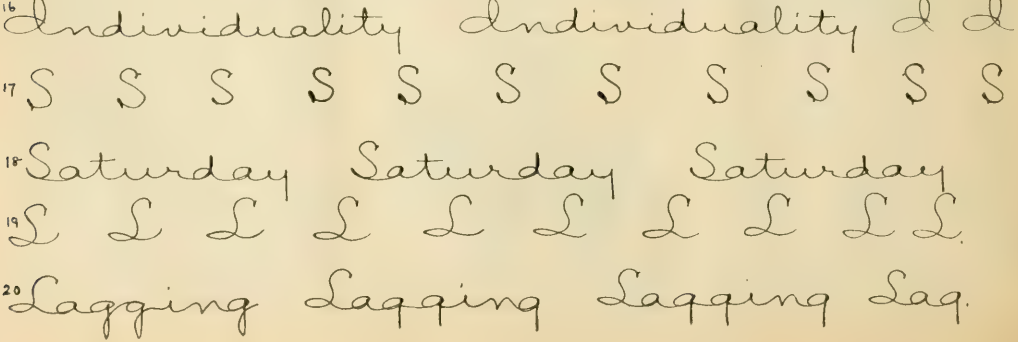
Lessons in Practical Vertical Penmanship

By E. E. UTTERBACK, Director Manual Training, Drawing and Writing, Atlanta (Ga.) Public Schools.

The first word in this plate of copies is a good movement exercise as well as a review of principles previously presented. Begin by writing the word six times in one minute. Do not raise the pen nor move the arm rest until the word has been finished; then dot the i's and cross the t's. Work on the capital S at a moderate speed until the motion becomes easy. Start with a very short line or dot and do not be afraid of making the letter too crooked. Bring the curve in the lower part as far to the right as the beginning of the upper part. Write the word "Saturday" from ten to fifteen times per minute.

The capital L is nearly the same as S, the principal difference being in the curvature and direction of the downward stroke. Study and practice the letter carefully, attempting to make the loop at the base nearly horizontal. In the word "Lagging," notice the difference between the two connecting g's and discover the reason for the difference.

PLATE III.





Lessons in Sepia Shading

Number Four

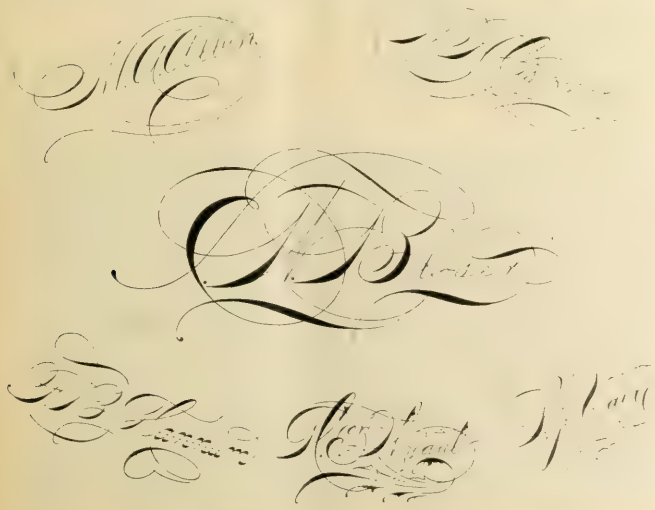
BY W. F. GILMORE, CANTON, OHIO

After carefully outlining the quince and then shading it with a medium hard pencil, at first a thin tint of paint is quickly spread over the whole drawing as in figure 1; the pencil lines will probably show through. Next place quick a streak of thick sepia on the shaded edges as indicated in figure 2; then rapidly as possible take all the paint out of the brush by touching it to the blotter, then dampen it, and spread this black streak of sepia gradually over toward the light side of the drawing, watching to touch the brush to the blotter often to keep it from dragging the full black color clear across the drawing. Do this blending very carefull by little strokes along the edge of the thick paint, as was done to get figure 3.

Of course this streak of black color must be started to blending before it begins to dry else it will leave edges showing through the most careful after work.

After blending, let it dry before touching it, and then if not satisfactory, try another wash or "coat." While waiting for the right hand side of figure 3 to dry we work at the blending on the leaves or on the stems. Follow this plan of washing in one tint over another, getting the lightest coats on first, and the very darkest spots last, but remembering all the time that one "coat" must be dry before attempting to put on the next.





BY H. E. WYGAL, CLEVELAND, OHIO.



Art Paragraphs.

Art not less eloquently than literature teaches her children to venerate the single exc.—Willmott.

Art may make a suit of clothes, but nature must produce a man.—Hume.

Art may err, but nature cannot miss.—Dryden.

Art rests on a kind of religious sense, on a deep, steadfast earnestness; and on this account it unites so readily with religion.—Goethe.

The world without art would be a great wilderness.

Art is noble, but the sanctuary of the human soul is nobler still.—W. Winter.

He that seeks popularity in Art closes the door on his own genius; as he must needs paint for other minds, and not for his own.—Washington Allston.

Genius does what it must and talent does what it can.—Owen Meredith.

In morals, as in art, saying is nothing, doing is all.—Renam.

Sculpture is the art of discarding superfluities.—A. Canova.

Nature is God's. Art is man's instrument.—Sir T. Overbury.

Genius unextended is no more genius than a bushel of acorns in a forest of oaks.—Henry Ward Beecher.

ARTIST·
MT. MORRIS COLLEGE,
MT. MORRIS, ILL.

CARD WRITING A SPECIALTY

Cards written (any name), either plain, medium or flamished at 10 cts. per dozen. Colored cards written in white ink, all the rage, 20 cts. per dozen. Fifteen year's experience. Hundreds of Testimonials. A trial order will convince you that we are leaders in the profession. Circulars of our Art Work, Supplies, and lessons by correspondence, FREE.

Touch Typewriting

A new edition of the "Complete Guide to Typewriting," containing full instructions and practice lessons in touch typewriting after the very best and latest methods, is being issued. If you have not seen the

"Complete Guide to Typewriting"

send for it. It may be used for either the touch or sight method. It is the newest, the most practical, the best thing on the subject. Price, $1.00. To teachers for examination, 50c. Address,

MEHAN & McCAULEY,
Des Moines, Iowa.

Specimens Received

P. R. Fulmer, Ridgway, Pa., renewed his subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR and enclosed some specimens of writing, flourishing and lettering which show much more than ordinary talent.

Mr. Harry Cements, pupil of Prof. W. S. Ashley, of the Bowling Green, (Ky.) Business college sent a pen drawing of a building showing unusual talent for one of his age, which is but thirteen years.

F. S. Heath, Concord, N. H., throws a quill of more than ordinary dash and grace. The specimen before us is quite beautiful.

Miss Cora A. Young, Forest City, Iowa, writes an unusually practical hand as evidenced by the specimen before us. She is introducing simplified writing with good results in the schools.

Marvelously fine, describes the character of Round Hand Script recently received from Mr. George Edward Ruggles, of Worcester, Mass.

Cards and letter received from J. F. Caskey, Marion, Ohio, reveal that he is possessed with more than ordinary skill. His writing is very beautiful indeed.

R. C. King, principal of the commercial department of Cedar Valley Seminary, Osage, Ia., writes an ornamental hand that possesses some points of excellence that are hard to excel. They are lightness of touch, delicacy, and seeming ease of execution. We acknowledge the receipt of a full-page letter, the effect of which is very pleasing.

W. W. Fry, Deland, Fla., surprised us with a specimen of ornamental penmanship, it being much finer than we were aware he could execute. The specimen indicates that Mr. Fry could easily become a master in the ornate, if he were to make that a specialty.

E. A. Mason, Burnt Corn, Ala., sends some cards written in the artistic style.

W. S. Chamberlain, penman in Eaton & Burnett's Business College, Baltimore, Md., and an old friend of the editors, sent a list of twelve subscriptions to the PENMAN-ARTIST AND BUSINESS EDUCATOR and with it a very well written letter in the ornamental style. Mr. Chamberlain does a regular engrossing and pen work business in connection with his teaching.

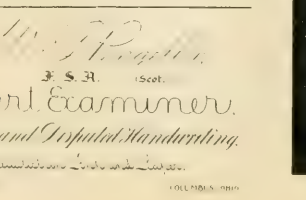
A page of very good ornamental writing has been received from C. R. Tate, of the Birmingham (Ala.) Business College. Mr. Tate has made splendid improvement in his work in the past few months.

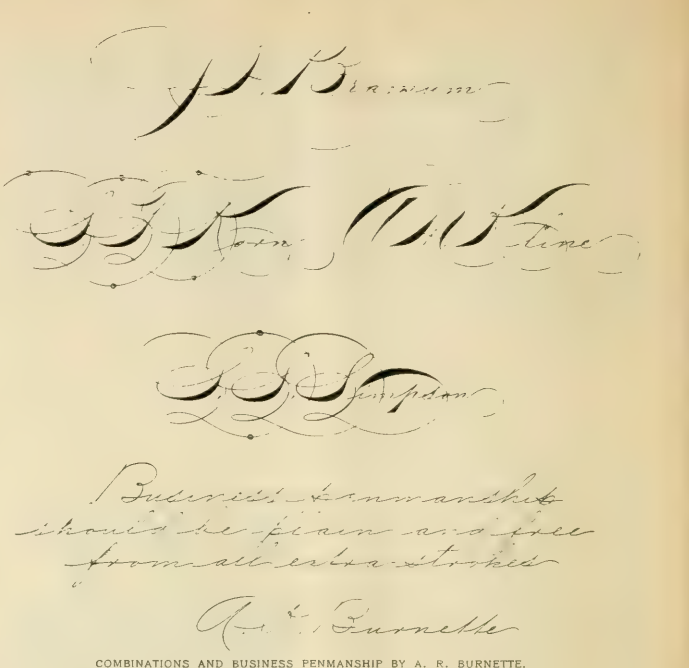
O. E. Hovis, penman in Bryant, Stratton & Smith's Business College, Warren, Ohio, sent a letter in the ornamental style that shows much ability.

S. McVeigh, of the Bliss Business College, North Adams, Mass., is turning out pupils whose writing almost ranks with that of many professionals. Some ornamental writing from W. G. Carter and E. F. Whitmore, both students of Mr. McVeigh, show that they have been receiving a high order of instruction, and also that both have the material in them to become as fine as our land possesses. Mr. McVeigh also enclosed some good business writing movement exercises, etc., from students, Warren B. Hamer, Thos. Heslin, Mary Flogg, and Paul H. Miner.

Some of the easiest vertical writing we have ever seen recently came from the pen of Mr. C. E. Towne, Supervisor of writing in the Zanesville (Ohio) Public Schools.

Herbert W. English, principal of the commercial department of the Mt. Carmel, Pa., high school, sends specimens of writing done by pupils which indicate that they are on the right road to successful handwriting.





COMBINATIONS AND BUSINESS PENMANSHIP BY A. R. BURNETTE.

Recent Adoptions of Isaac Pitman's Shorthand

The Isaac Pitman phonography and "Complete Phonographic Instructor" has recently been adopted in the following schools and colleges: Kansas City (Mo.) Manual Training High School; State Agricultural College, Fort Collins, Colo.; West Side High School for women, New York City; Harlem Y. W. C. A., New York City; Home Correspondence School, Springfield, Mass.; Baptist Female University, Raleigh, N. C.; Mound City Business College, St. Louis, Mo.; Ventura (Cal.) High School; Milford (Me.) High School; Westfield (Ind.) High School; Redding (Cal.) High School; Hesser School of Business, Manchester, N. H.; Pictou (N. S.) Academy; Normal College, Basic City, Va.; Danville (Va.) Commercial College; National Park Seminary, Forest Glen, Md., and High Schools of Stapleton, (S. I.).

A High Note

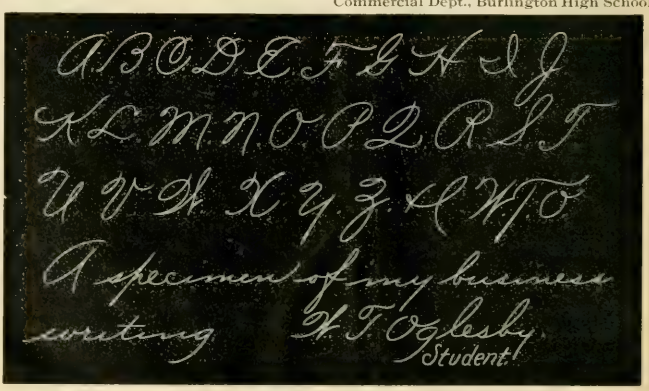
BURLINGTON, IA., Oct. 25, 1900.

MR. E. E. GAYLORD, Beverly, Mass.

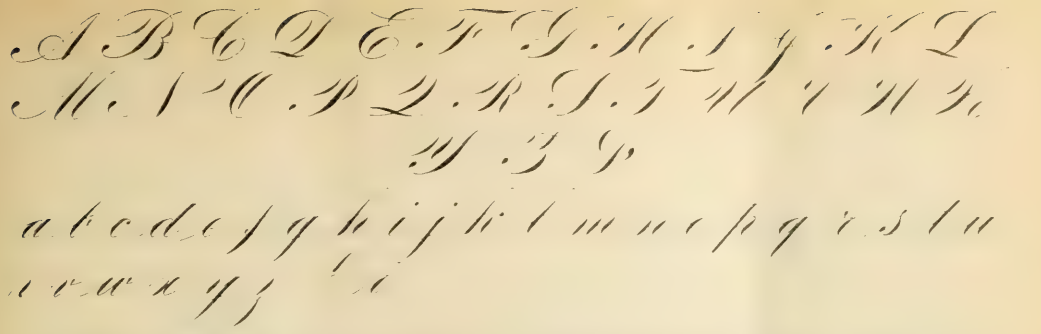
DEAR FRIEND GAYLORD: There came into my possession a day or two ago a copy of the PENMAN-ARTIST AND BUSINESS EDUCATOR, the contents of which struck me as being too good to miss. I was doubly interested when I noted that the Business Department is under your editorial supervision. I am delighted to know that you are striking a high note in the interest of business education. Keep right on along that line and five years hence business education will be on a much higher plane in this country than it is today. That article on the "Commercial High School Course," by Mr. Doggett is worth more than the price of a year's subscription to the journal. I will see to it immediately that my name is placed on the subscription list of the publisher. Very cordially yours,

J. A. WHITE.

Commercial Dept., Burlington High School.



PENMANSHIP FROM THE MCKINNEY (TEX.) PRACTICAL BUSINESS COLLEGE.



Lessons in Engrossing — By H. W. Kibbe, 181 Tremont Street, Boston, Mass. — Number Four.

Some months ago we prepared a few lessons in engrossing for this publication and its editors have expressed the wish that we continue them indefinitely, offering us current funds in renumeration. This is enterprise beyond what we have ever known of a penman's paper, and we accept the offer. We shall bring to the execution of our task a modest amount of skill, many years of experience, and an earnest desire to be helpful to those who shall peruse our lessons.

In this lesson we give the capitals and small letters of the hand illustrated in the three preceding lessons. Considerable practice is required before uniformity in slope can be secured without slope lines, which may be used at first. The finger movement is largely used in the execution of this hand, but any person who aims to be an engrosser without acquiring a mastery of all the movements used in writing and flourishing will work at a great disadvantage.

The large oval in *D* is the most difficult to execute and will come in for a large share of attention. In making a large stem as it occurs in *B*, *F*, etc., it is quite difficult to complete the curve which rests on the base line and outline for the dot which finishes it without lifting the pen, which may be done. By a large stem we mean one an inch and a half or two inches long, and the difficulty is mainly in bringing the pen from the heavy shade required to a hair line.

It is not desirable to lift the pen at turns following shades, but a clean hair-line is required and if it cannot be secured without lifting it must be done. In *v* on last line of copy we have illustrated (not intentionally) this difficulty in writing a heavily shaded hand, and in *y* on the same line we have cleaned out a similar thick line preparatory to patching, at which the engrosser must be an expert, for the man does not live skilful enough to avoid making a bad line at times. In forming the the upper loops we usually lift the pen at head-line, form an angle and cover it with the shade on the downward stroke. The little dot at top of *r* should be put on with a second stroke after making the shoulder. For an illustration of these points see copy.

E-ZY METHOD OF LEARNING BUSINESS WRITING.

No Flourishes Plain, Rapid. Old or Young quickly learn to write.

SPECIAL TRIAL OFFER

In order to advertise and introduce the "E-ZY Method" we will send to a few well recommended persons at each Postoffice 10 Lessons for $1.00. Regular Price including the "E-ZY Method" Compendium $3.00. The recipients of these Lessons will be asked to recommend the Method to their friends and to send a specimen of writing. To convince you, we say keep the $1.00 until you have tried the Lessons. Send 50c for the "E-ZY Method" Compendium and Instructions so you can begin your Lessons at once. No Free Lessons or Samples Given Away. The above offer is limited to not more than three persons in each community.

ADDRESS,

Bookkeeper's & Stenographer's Ass'n.
COLUMBUS OHIO.

$250.00 will buy a well Equipped Business School in a city of five thousand in Canada. No competition within forty miles. Good hustler can clear three thousand dollars a year. Owner has other business. Address,

"A SNAP,"
Care Penman-Artist and Business Educator.

EDUCATION. Practical, popular and practical courses by mail. Normal, Academic, Preparatory, Business and Shorthand. BROWN'S BUSINESS AND CORRESPONDENCE COLLEGE, FARIBAULT, MINN. Thirty-first year.

Found at Last!
The Fountain Pen for Book-keepers and Students.

Uses any ordinary business steel pen which can be replaced same as in a common pen holder. Gold pen may be used if desired. Holder made of best hard Rubber. No sharp shoulders to hurt fingers. Neatest holder out. Sent post paid in neat box with glass filler and full directions for only $1. Two for $1.50, three for $2. Descriptive circular for stamp. Address:
J. F. HUTZLER, Butler, Pa.

Only 10 cents
For an Introductory Sample of our New Improved Auto Shading Pen.
Superior in every way to the old style.
DONT BUY
your Automatic Shading Pen Inks and other Supplies, until you have had my prices. I handle everything in the penman's line. Sample sheet of colors and circular sent for stamp.
Address,
C. A. Faust, The Auto Man.
66 Rush St., Chicago, Ill.

YOU Can Learn to Draw Cartoons and Illustrations By Mail!
if you have any talent for drawing, by a short and practical method that has been successfully used for ten years. INDIVIDUAL INSTRUCTION. No printed blanks. Particulars for stamp.
C. L. YOUNG, Jr. Columbus, Ohio.



ISAAC PITMAN'S SHORTHAND.
FIRST IN 1837. FOREMOST EVER SINCE.

"I have been a practitioner of the Isaac Pitman system for many years and believe it is superior to any other. Although I am personally acquainted with many fast and accurate writers among the users of the various Pitmanic systems, I regard this fact as an indorsement for the Isaac Pitman system, because 'imitation is the sincerest form of flattery.' I can, however, truthfully say that I am not acquainted with, nor do I know of by reputation (excepting two veteran Gurney writers) a single rapid and accurate writer who is not a Pitmanic follower. It does not follow of course that such do not exist, but I do know they are not conspicuous in this vicinity. I am a firm believer in the orthodox manner of teaching and practising Phonography as laid down in the authorized text-book of the Isaac Pitman system, viz: 'The Complete Phonographic Instructor,' and am decidedly of the opinion that any serious departure therefrom will only produce harmful results."—FRANK D. CURTIS, Official Stenographer, U. S. Circuit Court, New York.

SECOND EDITION IN PRESS.

Pitman's 20th Century Dictation Book and Legal Forms.

Containing *genuine* letters used in American business offices, covering fifty distinct lines, Legal Forms, and a judicious selection of practice matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks. This work, which is the *most complete* of its kind, is specially compiled for the teacher, the beginner, and the advanced student, and all progressive schools without reference to the system of shorthand taught. 256 pp. Price, stiff boards, 75c.; cloth, $1.00. To teachers and schools for examination, postpaid, 45c. and 58c. respectively. Specimen pages on request.

ISAAC PITMAN & SONS, Publishers, 33 UNION SQUARE, NEW YORK.

Publishers of Isaac Pitman's Complete Phonographic Instructor, $1.75.

Business Writing - Present and Future.

READ BEFORE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION AT SANDUSKY, O.

Why should we say "business writing" at all? Why distinguish between business writing and any other kind? Is not all writing, more or less, business writing? Where shall the line be drawn? A young man in the office writes to his "dearest," and she responds in kind. Is not this "business?" Surely the girl thinks it is, and too often the young man finds it to be a very serious business.

Few people engage in the work of writing, unless there is some business connected with it. Of course, it may be more or less important, and more or less of a commercial nature, or it may be purely of a social or friendly character, and yet it is business writing, or as near to it as the writers are capable of approaching. The form and style of the letters do not differ materially from the strictly commercial communication. I mean by this, that few people cultivate more than one style of writing, and that, to them, is business writing.

PENMEN RESPONSIBLE FOR CONFUSION.

There is a class, however, that does cultivate variety, and that is the class known as the professional penman. He writes a different style for each day of the week and regrets that the week is so short. He deserves much credit for what he has done and is doing, in the great task of improving the world's writing, and yet I believe upon him rests the responsibility for much of the confusion which exists in the field of penmanship today, and which exerts a strong influence for poor writing.

PREACH ONE THING AND PRACTICE ANOTHER.

The average penman, and with him most of the penmanship publications, preaches the doctrine of business writing, and then proceeds to give illustrated lessons in anything but business writing. The ultimate aim of the work is lost sight of, or is buried in an avalanche of promiscuous so-called movement drills.

LEGIBILITY, NOT MOVEMENT, THE CHIEF CONSIDERATION.

The first requisite of any writing, business or otherwise, is *legibility*, and to secure this no sacrifice is too great. All other considerations, such as speed, beauty, movement, etc., are secondary, for if legibility be absent, the writing is useless, no matter what the speed or movement employed. Upon what does legibility depend? Is a question that some of our penmanistic lights are trying to solve at the present time. Does it depend upon hair lines, graceful curves, clear-cut shades, and a few embellishments in the way of an initial or final flourish? Does it depend upon the inclination to the right of a line drawn at right angles to the base line? Does it depend upon the speed or movement with which it is executed? I do not believe it depends upon any one, or all of these. The elements of legibility are, first, distinctness of lines; second, relative positions of lines; and third, joinings. The first is secured by the use of a course pen and a firm touch. The second and third govern form, and are acquired by study and practice. But some one says "movement, movement." Yes, movement is necessary, but it is not the chief consideration. It is a means to an end only, and the end is legibility. Formerly, when men cut grain with a sickle and threshed it with an instrument called a "flail," it was regarded quite an accomplishment to be able to handle the latter so as to get the best results. A novice could develop plenty of movement, but unless the movement was properly controlled and directed, it sometimes proved disastrous, not only to the man swinging the "flail," but to the co-worker as well. It was regarded very important that no more movement be developed than could be controlled and directed, and I believe the same rule will apply with equal force in the matter of writing. I do not think the means should be exalted above the end sought.

WHY NOT VERTICAL?

In discussing the subject of the "Future Handwriting" before the Federation of Commercial Teachers in Chicago at the meeting held in 1899, Prof. W. N. Ferris said: "The future hand writing will be unshaded, simple in form, of medium size and slant." Let us examine this statement a little. Is it true that the future handwriting must slant? If so, why?

PALMER, VERTICAL, AND MUSCULAR.

It was not my purpose to discuss in this paper, the merits or demerits of vertical writing, but since the handwriting of the future is under consideration and Prof. Ferris says it shall not be vertical, I think it no harm to inquire why? Why not vertical, if it answers the requirements of the business world better than slant? In the same article quoted from above, Prof. Ferris said that any intelligent man, who could write a good, rapid slant hand, could, in a week's time, by practicing two hours a day, learn vertical. He declared that this was a sober, carefully made statement. If the above statement be true, it is a very strong argument in favor of vertical, for we will all admit that the slant can not be learned in so short a time. Further testimony for the vertical is furnished by the editor of the Western Penman, though I doubt not it is unintentional on his part. Quoting from Prof. Palmer: "Muscular movement, thoroughly developed, admits of the easy execution of rapid, plain writing on any slant, forward, *vertical*, or backhand." This is a very unexpected admission by the chief anti-vertical advocate, and is all that the vertical people have been contending for. That is, that the vertical can be written rapidly, easily, and with a free movement. These points conceded by the opposition, no further ground for contention is left, and the way seems open for the harmonious advance in the work of giving the rising generation a legible handwriting, and one that will meet the requirements of an exacting business world.

PEOPLE WILL DIFFER.

There has been, and is now, too much unfriendly criticism and too much intolerance among the advocates of the different styles of writing. People always have differed and always will, but there should be harmony as to the essentials, even if we cannot agree as to the details. All writing teachers aim to make easy, rapid, legible writers. These are the fundamentals, upon which all agree. The order in which they are acquired, and the degree of each acquired, are not so important, and will vary with the individual learner.

DO BUSINESS MEN OPPOSE VERTICAL?

The statement that the business world will have none of the vertical, needs some explanation. It has been said that "a half truth is as bad or worse than a falsehood," and when some of our anti-vertical friends say that the business men are opposed to the vertical, and that the teachers are condemning it, they probably mean that *some* business men and *some* teachers do not like it. But the effect of the statement is misleading and not in accordance with the facts. School boards, as a rule are composed almost entirely of business men. Occasionally a professional man is found, but he too should know the demands of business pretty well. But bankers, merchants, bookkeepers, business managers, in fact the very highest class of business men are found on our boards of education, and it is in the public schools that vertical has its strongest hold. Does this indicate that business men oppose vertical writing? But the public schools have not as yet sent many vertical writers into the business world. They do not fit the student for business pursuits, or at least not many of them do. Commercial courses are being organized in some of our high schools, but it can hardly be said that they are represented in the world of business by many graduates at the present time. For these reasons, and others that I might give, I do not believe that the vertical has been condemned by business men, nor do I think it will be after the test of experience. I believe it will meet all the requirements of business if properly learned and practiced, for we have the testimony of not only all vertical advocates, but of Brothers Ferris and Palmer as well, that it can be written easily, rapidly and with a free movement. Add to this its great legibility, and we have an ideal system of business writing.

When the vertical is understood as is the slant, and when it is taught as is the slant, by enthusiastic teachers, using modern, progressive methods, who keep the ultimate end in view from the beginning, then I believe we shall have the business writing of the future.

Fraternally,

Marion, Ohio. J. P. JONES.

GREGG'S SHORTHAND

Its success is unprecedented in the history of business education.

As stated in the PENMAN-ARTIST AND BUSINESS EDUCATOR *for October, it is "capturing a good many of the shining shorthand lights of the profession."*

With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, D. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,

57 Washington Street,

CHICAGO.





Mr. E. C. Eirich, the original of the accompanying countenance, is a native of Van Wert, Ohio, and but twenty-two years old. He received his first instruction in art in the Zanerian, and has since studied in Academy of Fine Arts of Philadelphia. The work herewith presented from his pen reveals that he is destined to be one of our really fine artists. Like all true and talented artists, Mr. Eirich is as modest as a maiden, as concerns his own ability. He is ambitious to become a landscape painter, and his shrines for inspiration are nature, Turner and Innis. Truly, he has selected great and enduring sources from which to procure his ideals, and to which to turn for truth and beauty.

Mr. Eirich spends most of his time in Philadelphia doing work along commercial and illustrating lines. During the summer he comes in contact with nature by taking trips on his wheel.



The past summer he started at Philadelphia and stopped in his old home of Van Wert, traveling northward through Eastern Pennsylvania, New York, westward through New York, and southward in Ohio. Next season he expects to go from Philadelphia to New York, to Boston through the Berkshire Hills, to Montreal, and a side trip to the White Mountains.

With his sterling worth, unflagging zeal, unconscious talent, strict morality, and good sense, we predict for Mr. Eirich a creditable position among American artists.



has been promised a number of excellent papers for Saturday's program.

Proposed Program for the Private Commercial School Managers' Association At Detroit

1. "How far may the Course of Study of the Private Commercial School be profitably extended in time and scope." Mr. G. W. Brown, Jacksonville, Ill.

2. "The Attitude of the Private Commercial School toward the Public Commercial School," Mr. G. A. Gruman, Minneapolis, Minn.

3. "State Supervisor of Private Commercial Schools," Mr. H. C. Wright, Brooklyn, N. Y.

4. "Legislation Affecting Private Commercial Schools," Mr. A. D. Wilt, Dayton, O.

5. "The Admission of Periodicals of Private Commercial Schools to the Mails at Pound Rates," Mr. N. S. Goldey, Wilmington, Del.

Mr. Robert Spencer has been asked to open the discussion of Mr. Brown's paper, Mr. Meban of Mr. Gruman's paper, and Mr. Enos Spencer of Mr. Wilt's paper. The discussion of the other two papers is to be "free for all."

The consent to serve of all the gentlemen whose names are given has not yet been secured, therefore, the announcement of them at this time might be inaccurate, but I have considerable faith that the gentlemen will take part.

L. L. WILLIAMS,
Pres. Private Com'l School M'g'rs Ass'n.

Proposed Program. The National Shorthand Teacher's Association.

WEDNESDAY, DECEMBER 26.

AFTERNOON SESSION.

3:00 Reception and Enrollment of Members.

THURSDAY, DECEMBER, 27.

MORNING SESSION.

9:00—President's address.—W. L. Musick, Springfield, Mo. Report of Secretary—L. A. Arnold, Chicago, Ill. Appointment of Committees. Unfinished Business. New Business.

10:15—Address, "The Stenographer as a Factor in the Business World"—A. D. Wilt, Dayton, O.

10:45—"Methods of Classifying and Managing a Large Shorthand Department"—D. D. Mueller, Cincinnati, O. Discussion—W. I. Tinus, Chicago, Ill.

11:30—"What shall we do with our Dull Pupils?"—Miss Francis H. North, La Crosse, Wisconsin. Discussion—Miss Carrie Parsons, Kalamazoo, Mich.

AFTERNOON SESSION.

1:30—"Shorthand in the Public Schools," A. J. Taylor, Indianapolis, Ind. Discussion—J. B. Howard, Cincinnati, O.

2:15—"The Teacher's Qualifications and Responsibilites."—Selby A. Moran, Ann Arbor, Mich. Discussion—W. O. Davis, Erie, Pa.

2:45—Question Box Collection—J. Clifford Kennedy, De Moines, Ia.

3:00—General Session of Federation.

Lecture—"The History of Shorthand," Illustrated with Stereopticon.—Norman P. Heffley, Brooklyn, N. Y. (Time to be arranged later).

FRIDAY, DECEMBER 28.

MORNING SESSION.

9:00—Typewriter Exhibition. In charge of Mrs. Arthur J. Barnes, St. Louis, Mo. Assisted by Charles H. McGurrin, Kalamazoo, Mich., D. J. Griffin, Springfield, Mass., A. C. VanSant, Omaha, Neb., F. W. Mosher, Omaha, Neb., Frank Rutherford, New York City N. Y. and others.

AFTERNOON SESSION.

1:30—"Shorthand Speed."

(*a*) "When Shall Speed Practice Begin?" Mrs. L. McKee Van Duzee, Buffalo, N. Y.

(*b*) "Kind and Amount of Dictation," W. W. Patterson, Canton, O.

(*c*) "Tools and Materials."—Mrs. J. D. Brunner, Marion, Ind.

(*d*) "How to Secure Accuracy of Execution" H. L. Andrews, Pittsburg, Pa. Discussion—G. B. Withee, Detroit, Mich.

2:30—A Model Dictation Class.

3:00—General Session of Federation.

SATURDAY, DECEMBER 29.

MORNING SESSION.

9:00—Address—"The Stenographer from the Employer's Point of View"—H. M. Strader, Detroit, Mich.

9:30—"The Relation of Penmanship to Shorthand"—W. E. Van Wert, Wheeling, W. Va. Discussion—J. Howard Baldwin, Detroit, Mich.

10:15—"The Business Training that Should be Given Students in Connection with Shorthand and Typewriting"—W. L. Mason, New York City. Discussion—W. S. Rogers, Sandusky, O.

11:00—Opening of Question Box—J. Clifford Kennedy, Des Moines, Ia.

11:30—Unfinished Business.

12:00—Adjournment.

Program for the Penmanship Teacher's Department of the Federation

The program for the Penmanship Teacher's section of the Detroit meeting has not been fully completed owing to unavoidable delays, caused by failure to hear in time from some who were expected to take part on the program. However, many have already responded and some excellent papers and illustrated talks, followed by discussions, will be given.

The committee urges every penmanship teacher to bring pupils specimens to exhibit in the contest, the rules governing which, are given elsewhere in the PENMAN-ARTIST AND BUSINESS EDUCATOR.

BURT GERMAN,
Chairman Executive Com.

Commercial Teachers' Federation

Penmanship Teachers' Contest

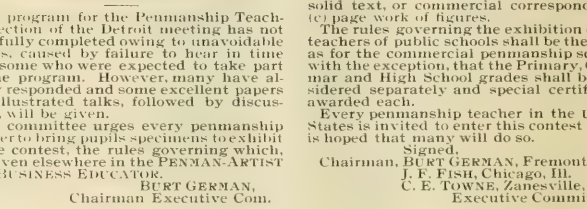
At the meeting of Penmanship Teachers' Association held at Chicago last December the following resolutions were adopted: Be it resolved that the Penmanship Teachers' Association in order to encourage the exhibition of pupils' work in business writing and figures, at its annual meeting shall award certificates as follows: One to each of the teachers whose pupils' work, in the estimation of the judges, proves worthy of recognition, and three to be designated first, second and third, for the public school teachers, and three numbered in the same manner, to be given to the teachers in commercial or penmanship schools having the best work. The terms of awarding these certificates and the method of selecting the judges shall be placed in the hands of the Executive Committee.

At a meeting of the Committee held at the Ohio Business University, at Fremont, Ohio, the Executive Committee formulated the following rules for the contest: The award on exhibit of teachers in commercial or penmanship schools to be based upon work of class as a whole and must represent the work of at least twenty (20) pupils same to be prepared after September 1, 1900, and to consist of the following specimens; (a) one page of movement work from each pupil whose work is submitted for examination, same to be judged on its application to business writing; (b) one solid page of business writing, consisting of sentence writing, copy of solid text, or commercial correspondence; (c) page work of figures.

The rules governing the exhibition of the teachers of public schools shall be the same as for the commercial penmanship schools with the exception, that the Primary, Grammar and High School grades shall be considered separately and special certificates awarded each.

Every penmanship teacher in the United States is invited to enter this contest and it is hoped that many will do so.

Signed,
Chairman, BURT GERMAN, Fremont, O.
J. F. FISH, Chicago, Ill.
C. E. TOWNE, Zanesville, O.
Executive Committee.



There is a greater demand today than there has ever been before for persons who are thoroughly qualified to teach writing, drawing, and the commercial branches.

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The Penman-Artist and Business Educator

Vol. 6. No. 5. January, 1901. Whole No. 30.







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Our Presidents at the Detroit Meeting of the National Commercial Teachers' Federation, Dec. 26-29, 1900



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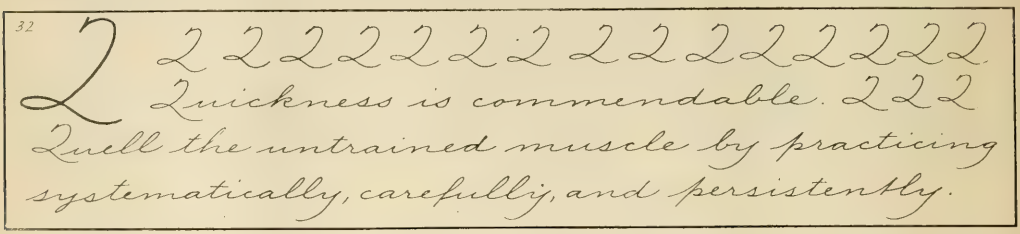
Lessons in Practical Writing by E. P. Zaner.

Neatness Writing, if neat, must be uncommonly illegible or slow and cramped, before it becomes unsalable. On the other hand, writing done skillfully but unsystematic and untidy, is not at all in demand. Business does not demand beauty, but few business men will tolerate slovenly kept books. You will therefore be adding dollars to your wage earning and influence winning ability by cultivating an orderly, neat, sightly handwriting. Be careful *how* you dip ink, dipping neither too much nor too little. Have an orderly desk and a place for your pen—a place where it will not be likely to fall upon or roll over your paper or books. These are little things but they prevent blots and blurs. They cost but a little time, thought and effort to acquire, but they stick to one a long while, usually forever. Accidents are rare with skilled, proficient, reliable people. Blots, blurs, etc., are the result of carelessness and lack of skill—clumsiness. Keep a blotter under the hand, but do not write coarse enough to require blotting. Nervous people keep mopping the ink from writing as fat people perspiration from the face. The only difference is that the former is senseless, the latter sensible.

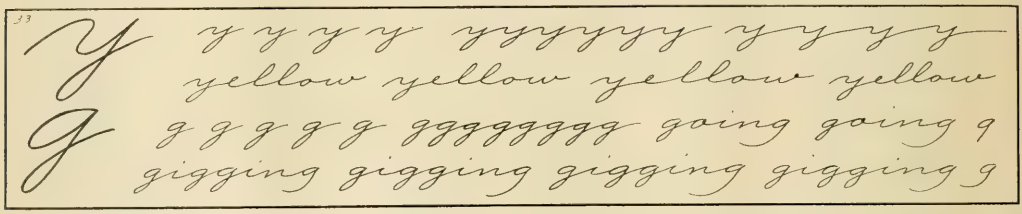
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*k k k

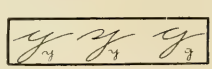
No. 31 The loop below the line is the same as the one above, except that it is reversed. The crossing should occur near or on the base line. The loop need not be large or long, just long enough so that *j* will not be mistaken for *i*, which letter it resembles above the line. Keep the dot over and near the letter, neither too high nor to the right. Do not raise the pen in writing the words given. Write the word *join* well twenty times in a minute. You ought to be able to write it legible thirty times in a minute, which includes the dots also. The word *jubilee* should be written well fifteen times in a minute. Not that many times each minute but at that rate of speed while practicing. When I say *well*, I do not mean merely legibly.

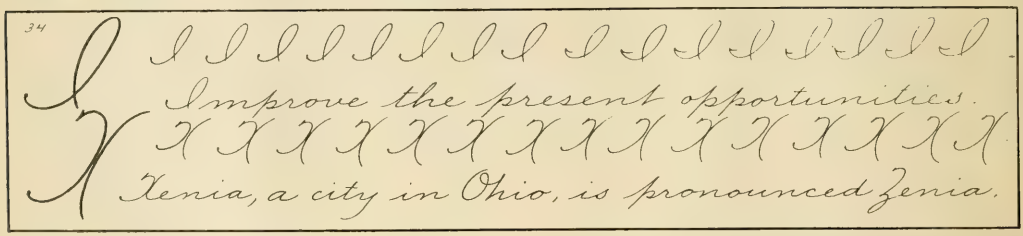


No. 32 The *Q* is not unlike the figure 2. It begins like *Z* and finishes like *L*. Keep the loop small and the finishing stroke just beneath the base line. Do not stop or pause in making this letter, but use a rapid, continuous motion, easy in appearance. Absorb the thought of the sentences and learn to practice as therein suggested. There is no royal road to good writing—just the plain, old, universal highway of application. Observe the copy and its details, plan a mode of practice, then go to work and realize your wishes. Ideals become realities when they are worked out. You are the one to determine whether your ambitions shall remain such, or become facts. If your desire is to write well, you can convert that desire into good writing by proper effort.



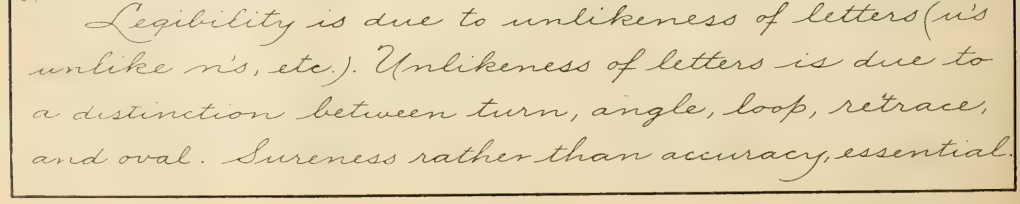
No. 33 Begin *y* like *n* and finish it like *j*. The *g* is a union of the *a* and *y*. Be sure you observe all of the details of angle and turn, loop and proportion. These letters are frequently written illegibly through failure to observe their essentials. The first part of *y* should contain two turns and the *g* should always be closed. Failure to maintain two turns in the former, and to close the oval in the latter, leads to the first and second letters herewith illustrated, and as will be seen they look much the same though were intended for two different letters. Loops need be neither long nor large, just large enough to distinguish the letters from the short or minimum letters. Long loops encourage finger action and take time and effort to make; more of all than short, small loops. Reduce extended letters to the minimum if you would attain the maximum speed.





No. 34 The *I* is a loop and stem combined. It is an easy letter to make. So easy that it may be made either way around. Many make it the same as an *l*, except that it has a dot at the beginning and no final stroke upward to the right. The second style is one used by many people.

The *X* begins the same as *H*, and is finished much the same as the *H* without the loop or cross. Keep the two parts close together. Use little or no finger action. Watch your position. See that it is healthful at all times. Do not grip the holder. Hold it firmly, neither tightly nor loosely.



No. 35 Look over your penmanship critically. Examine some of your work that was done when you were thinking of something else than writing. Are the *u*'s and *n*'s unlike? Are your *I*'s always looped and your *t*'s without loops? Are your *o*'s unlike your *v*'s? Is the last upper turn of *m* as rounding as the one in the center? Are turns and angles always distinct? These, and many more, are the questions you need to ask. No one learns to write without effort. Some enjoy penmanship more than others. Those who enjoy writing do not consider practice work, but pleasure. Learn to write well and then you, too, will find it pleasurable.

Writing being an art by which thought is expressed and recorded in material form, should be legible, easy, and rapid, in order that thought may be materialized with clearness, with cleverness, and in ample quantity.

Smallness These days of scientific accounting, when much is condensed into little space, it becomes necessary on the part of the accountant to write a small, plain, compact hand. You will therefore do well to see how neatly, how plainly, and how quickly you can write the above well. Use a finer pen than usual, or a new one at least, and see how small you can write readably. The accompanying hand is but about a thirty-second of an inch in height. You ought to be able to write that small at least. Small writing can be executed in less time than large writing, and with less energy if you possess the necessary skill.

F. H. Y. You are on the right road—travel on. Exercise greater care and more watchfulness for details. Last part of *m* too angular at top and too narrow. Small *w* and *u* too rounding at bottom. Continue to practice freely but endeavor to focus your thought upon control of movement as it is somewhat wild (but not too fast) and uncontrolled.

H. I. Your figures are first-class. They are about as perfect as they can be to be made quickly. Exercise care in arrangement.

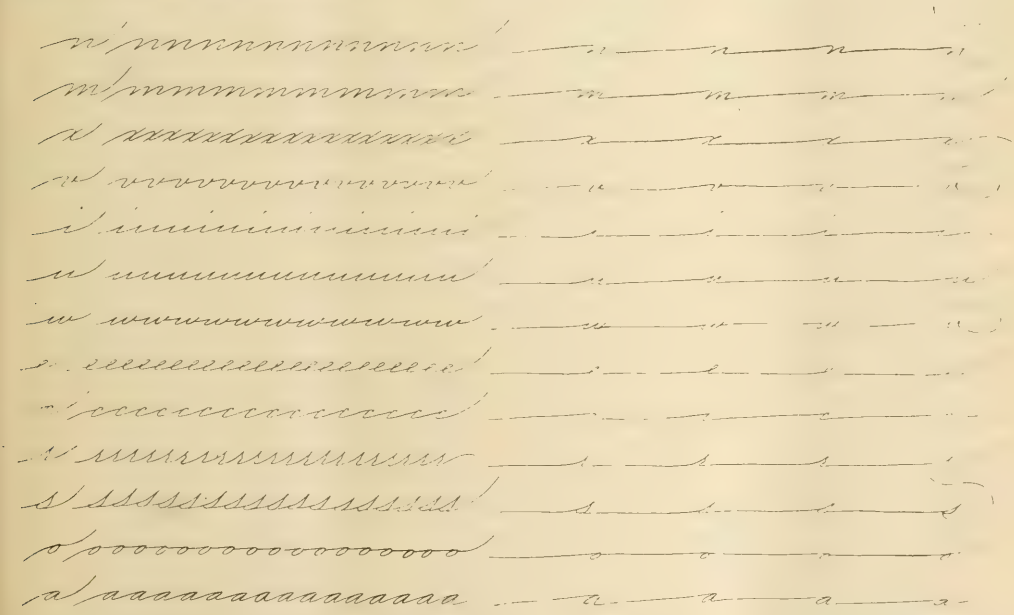
D. W. J. Your work is very skillful. Be more systematic in your practice. You ought to fill at least one page of each copy before proceeding to the next. Retrace small *t* further. Letters a trifle angular. Come again.

R. F. H. Close small *o*. Make small *e* more rounding. Small *a* too large for other letters. Your movement and work are very good. Some of it is the best received this month. Come regularly.

C. V. B. Work good in general—right motive power but not yet under perfect control. Small *d* too angular at base. Speed work is splendid—small *a* too narrow in your rapid work.

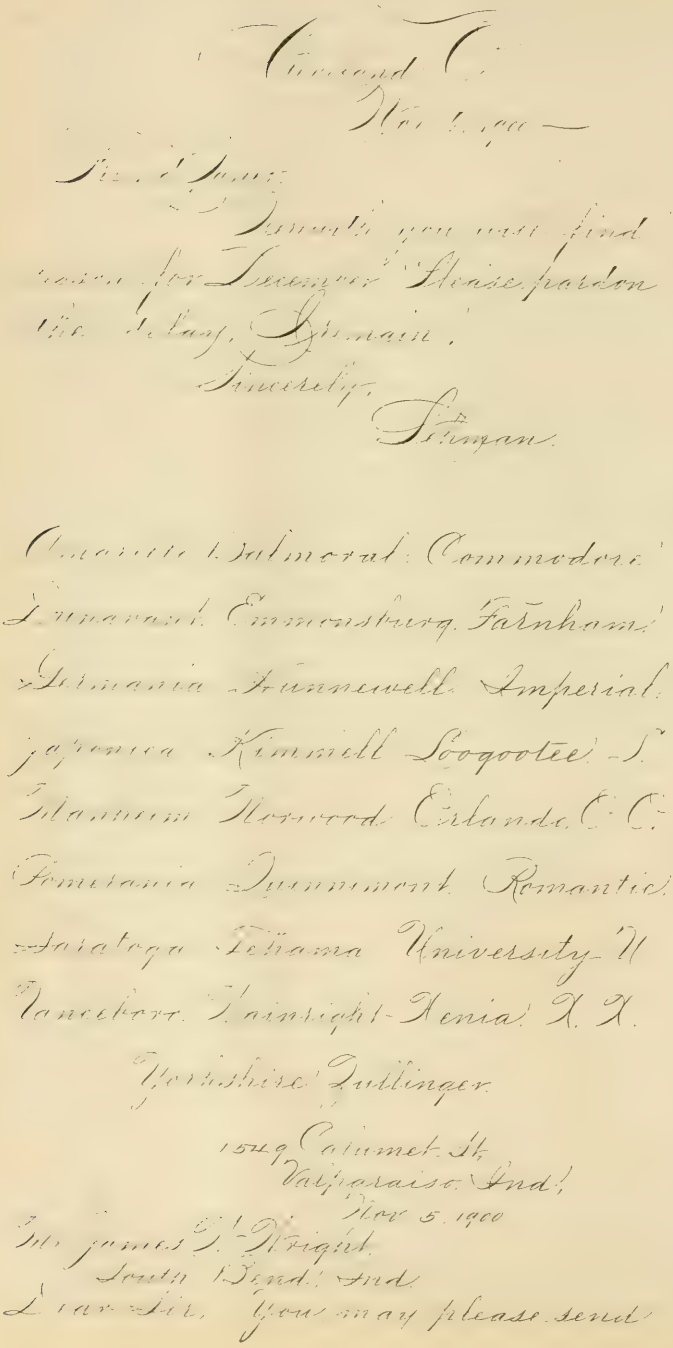
J. E. B. Small *n* and *m* too angular at top. Loops too slender and tall. Capitals too flighty—not firm. Too much shading and too fine lines for business. Small *h* looks like *li*. Don't loop *t*. Practice faithfully from copies.

D. C. D. Down strokes still too heavy. Last part of *n* and *m* larger than first part. Work is good and firm and plain. Shade down strokes less and it will become easier.



The above is the first plate of a series of auxiliary copies by Mr. S. M. Blue, assistant penman in the Zanerian Art College. Mr. Blue will present a graded course of copies which will cover considerable ground, and we advise all to practice from them as well as from the copies in our regular lessons.

In this lesson the small letters are presented for practice in two ways: in medium and wide spacing. The mastery of both styles will produce much better results than if but one style is practiced. The wide spacing encourages a free, strong action to the right, and if it is thoroughly mastered it will aid wonderfully in giving a firm and forceful effect to the medium spacing -something that is so much desired. Practice this lesson faithfully so that you will be ready for the next, which will consist of words made up of these same small letters. Do not miss these plates.



Lessons in Professional Business Writing

BY H. B. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

In this lesson we have the entire alphabet of capital letters. Capitals should be connected with the small letters when it is convenient to do so, but in some cases it is just as well without the combination, but see that you always begin your small writing close enough to the capitals so as to make no break in the spacing between letters which should be uniform.

By Professional Business Writing we mean nothing more nor less than *good, plain writing*, so it should be your highest aim to form the letters accurately and never write so fast that you have no time to complete each letter, in fact, no one can become a good writer without paying the utmost attention to the completeness of each letter. In course of time it will be necessary for you to apply speed in order that you may become a rapid writer, but you need not lose the form of the letter; far from it, but apply speed and retain a good substantial form in making each letter. By beginning slowly and familiarizing yourself with the true forms it will be an easy matter to retain such forms in rapid writing if you only keep the standard constantly in mind. It is by far better to devote a little more time to your writing when you write letters or anything else and turn out a respectable piece of work, rather than to hurry over it and be ashamed of your own writing when you are through with it. In nearly all cases where the writer is too much in a hurry he will have to rewrite the whole matter, and, by so doing, spend much more time than would be required to do the work right, going over it the first time. Time and time again the writer has received letters from so-called penmen who made a fair start in writing the letter, but at the close of the same letter it was almost impossible to decipher the writing and then had to guess at the signature. Unless a letter is very important, business men do not stop to decipher poor writing. Time is too valuable. I wish to say to you as a student of writing that success can not come in any other way than by earnest and faithful study and practice.

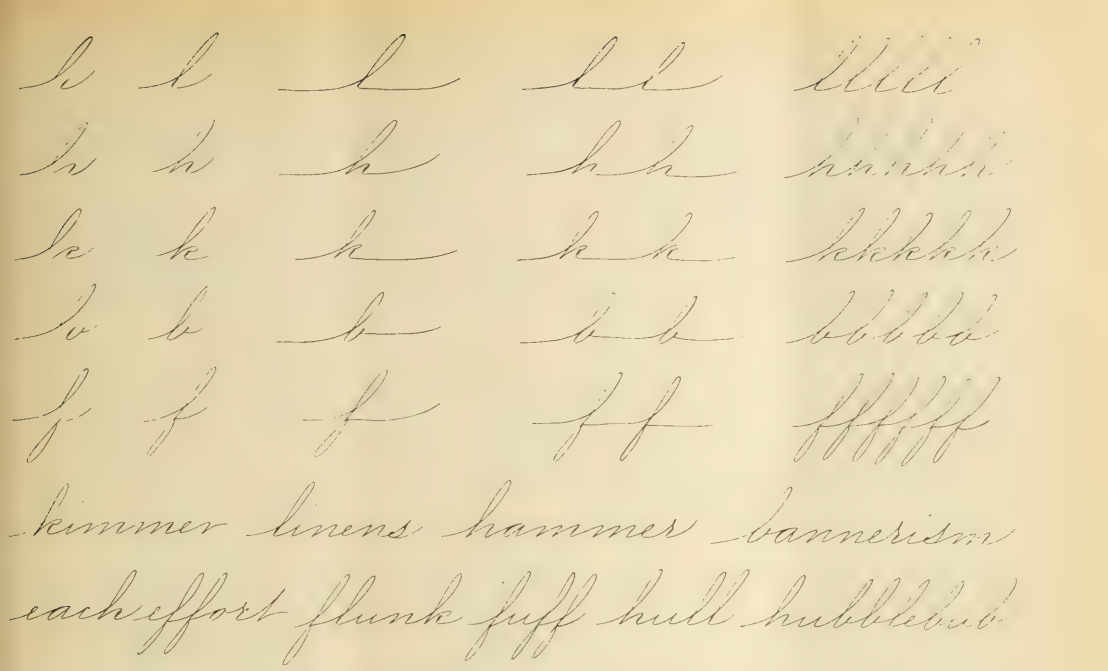
In regard to the use of capitals, I would say that if you have another style now and then which you prefer to the style used in this lesson, there is no reason why you should not use it, so long as it is a substantial and approved letter. Something the business world can use. I admit, in common with other good teachers of penmanship, that some capitals may be made in at least two styles and the one as good as the other, but permit me to discourage you in the use of odd and mystified styles which are difficult to read. Some penmen are in the business of manufacturing new styles of letters which, as models, are entirely unfit to present to students. Learn to make a sound letter. One which will stand the test and meet with approval everywhere. You will never be a good writer until you get your writing into systematic form, leaving out all curious notions as to perplexing styles. Space between the small letters to show each letter distinctly.

H. B. LEHMAN.

Congratulations from Isaac Pitman & Sons

Please accept our congratulations on the improvement you have made in your journal.

ISAAC PITMAN & SONS,
Oct. 8, 1900. 33 Union Square, N. Y. City.



Lessons in Artistic Penmanship

Number Four

BY J. E. LEAMY, TROY, N. Y.

This is the time of the year for improvement and advancement along penmanship lines. Take advantage of the long evenings and spend as many of them as possible in hard, earnest, honest practice. Later on in the year when the days become longer and the evenings hot, you will not feel as much like work of this kind, and, in truth, you cannot do as good work. So dig in NOW. Remember, your advancement depends entirely upon yourself. As you work, so you climb.

LOOPS ABOVE THE LINE

I think you will have but little trouble with the loops above the line if you apply the same movement and principles suggested in Lesson Three for loops below the line. Keep the paper in such a position that the arm will be at about right angles to the connective slant. With the paper and arm in this position, you should cause the pen to move to the right and upward. This will necessitate a slight backward and then forward action of the arm in the sleeve in connection with the hinge motion. Without stopping the pen at the top, allow it to turn abruptly and descend toward the line, to be raised from the paper at or near the crossing. Then place the pen carefully on the unfinished stroke and complete the letter. You cannot make loops successfully if your arm is at right angles to the base line without a good deal of finger action. Whereas, with the paper turned as before advised, you cannot use the fingers much, but the muscles of the arm instead. Of course you must discover for yourselves just what position of the paper and arm seems to produce the best results. This you will find by trying the different positions and by placing the paper at different angles.

By close observation you will notice that the down strokes in loops are not quite straight, or should not be so at least. It is generally supposed that they are straight and are usually so taught, but none of our best penmen or engravers make them so. You can raise the pen to advantage twice in making the f, near the crossing coming down and at the base line going up.

Bear in mind that a light, easy, yet firm and delicate movement is necessary at all times. Do not allow your muscles to become so tightened by nervous anxiety that they cannot act, or do not go to the other extreme and allow them to "flop around." Keep them tuned to such a pitch that they will do their very best.

Now don't be afraid to practice quite vigorously at times on the work given. It will help you along if you will double the size of the copies at times, and at others reduce the size a half and double the spacing. The latter style, especially, will put force and strength into your work. After practicing the different styles you should complete your work by practicing the size and spacing given in the copies. Keep your ink and pens in good condition, and avoid using poor paper. Good material costs but little more than poor.

Criticisms.

W. T. L., Enville—Small letters much better than capitals. Shade too high on first stroke of B and R. Make initial and final ovals horizontal or nearly so. Shade on L poor. Too long. Ink seems a little thick. Business writing good. You can succeed.

D. W. J., Spring Garden—I congratulate you on your results under the circumstances. Use better paper. Work shows that your movement is wild and uncontrolled. Shades too long on all capitals. Get more contrast between light line and shaded strokes. Small letters good. Send work regularly. No time just now for specimen work. Sorry.

Wilton, Conn.—See no reason why you can't become a good penman. You certainly have a good start. Try to put more strength and force into your shaded capitals. Get fine lines stronger if possible. Shade on L too long. Drop it lower. Thin ink down. Come again.

F. W. J., Missouri—Glad to hear from you. Your work shows that you have taken quite a stride since last we met. Study last part of B and R more closely. You can improve lower part of capital D. Fine lines seem a trifle weak at times. Do not sacrifice strength for delicacy. In other words, endeavor to "cut" your lines. Add a little gum to your ink.

Jennie C., New York—You have made an excellent start on capitals. Movement seems a trifle weak at times. Put strength and force into your strokes. Endeavor to make all shades shorter. Keep on.

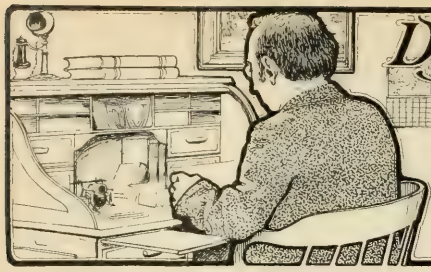
"Z," Manchester—You can become a professional penman if you persevere. You lack freedom, touch and sureness. Arnold's Japan Ink, diluted, is the ink I advise.

J. B. W., Ill.—Practice indicates that you are working in the right direction. Simply persevere. I fail to locate any serious difficulty. Practice should reach me by the first of each month.

Clinton, Ky.—Capitals too sprawling. Don't hustle small letters the same as in business writing. Pick pen oftener. Practice seems thoughtless and rapid.

W. B. G., Newark—Use oblique holder. Confidence will come by practice. You did quite well.





DEPARTMENT OF BUSINESS EDUCATION

E. E. GAYLORD, EDITOR
BEVERLY, MASS.

ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Elementary Bookkeeping

Scholars have said, in disparagement of business schools, that they teach, among other things, some merely elementary bookkeeping, emphasizing "elementary." We who teach commercial branches have been disposed to resent this assertion. It indicates a lack of familiarity with the work of worthy business schools, many of which might readily be named. Nevertheless, there is a sense in which this statement made by college men is true. Nothing could more forcibly demonstrate the truth of it than would the attempt to answer the list of sample questions, on another page, given to candidates for the Certified Public Accountants' Certificate, in New York. We believe that they would stagger many commercial teachers.

Public Accountants

To be sure, the average business college does not pretend to fit its students for professional work in accounting, such as is done by those who make a business of expert accounting. Nevertheless, in the best schools, there are always advanced students who would enjoy such a course as our list of questions would require. For them the ambitious teacher who reads these questions will be eager to delve into the books that provide the information necessary to answer these questions.

Certified Public Accountant Syllabus

In 1896, New York passed a law creating the title Certified Public Accountant, and three expert examiners were appointed by the regents of the University of the State of New York. This board of examiners holds examinations in January and June of each year.

Hitherto, no guide, other than the printed examination papers, has been available, but this year the University is sending out, to those who are interested in these examinations, College Bulletin Number 15, Certified Public Accountant Syllabus. It contains a brief statement of the history of accounting, the importance of modern accounting, and the relation of the public accountant to business men and to the public.

An excellent summary of the topics for the examinations is given. The suggestiveness of these is worth much to any alert teacher.

A valuable list of books on accounting and commercial law is given. Some of them are familiar to our readers. Several are not, and these are chiefly English works. Our British friends are said to be much in advance of us in the science of accounting, and many of our readers will be glad to have an opportunity to obtain unbiased advice as to what books to buy.

The most interesting feature of the Syllabus, however, is the sets of examination papers—eight for each on the Theory of Accounts, Practical Accounting, Auditing, and Commercial Law. Our sample questions were selected from these papers. Send fifteen cents to Secretary James R. Parsons, University of the State of New York, Albany, New York, and you will get a veritable revelation of the possibilities of accounting, probably not yet touched upon in your teaching.

* * *

Henry Miles

The article, "From the Business Man's Point of View," begun in this number, is an address given by Mr. Henry Miles in Montreal a short time ago. He very graciously permits us to use it. The address is so much to the point and aroused so much favorable comment in the Dominion press, that we are sure our readers will find it significant of the trend of thought among business men, as regards the school side of business training.

Mr. Miles is the First Vice President of the Montreal Board of Trade, the managing partner in a large wholesale drug business, and the editor of the Montreal Pharmaceutical Journal. As he has had a college training, his views will possibly have added weight with some of our readers, who might not expect a college man to look so favorably on commercial education.

* * *

The Federation Meeting

The Queen City of the Lakes will entertain, we expect, the largest gathering of commercial teachers ever assembled. The president is a man of great force and of broad training: the other administrative officers are energetic and able teachers. The policy implied by the list of subjects and speakers is a liberal one, as it must be if all classes of commercial teachers are to become affiliated with this national organization.

Business college teachers have done their work so thoroughly, and business conditions have spoken so imperatively, that commercial education has reached into the field of secondary education on one side, and into the realm of higher education on the other. To provide instruction and entertainment that will prove a magnet for teachers of commercial subjects in the public schools, in the private schools, and in the colleges, will require great tact and unusual ability.

* * *

Our Common Good

It is for the best interests of all phases of commercial training that the Federation should increase in numbers and influence. The private school proprietor who antagonizes the commercial work of the high schools is making a serious tactical blunder. The professor at the head of a department of finance and industry in a college is not so broad as he assumes to be, if he sneers at the business college (it should be called "business school," however, in the interest of sincerity, and as a rebuke to flamboyant superficiality). The high school commercial department will, to a greater or less extent, be a feeder of both the private business school and the college. Those who drop out before the high school course is finished, the most of the graduates from schools having one or two year courses, and the less effective graduates from even long courses will resort to the private business schools that maintain a standard high enough to attract their attention. The minority, the best and most promising product of the high school courses, will enter college for advanced work. There is an element of common interest that should hold all commercial teachers loyal to the Federation.

We trust that those who have influence in fashioning the policy of this organization will not lose sight of the facts here set forth. It would be a great misfortune for the cause and for those engaged in it, if there were to be one organization of business college teachers and proprietors, another of public school teachers, and another of college men. If, in matters of detail, methods of teaching, of organization, of objects, etc., the classes of teachers differ, as they certainly will differ, let section meetings for each class be provided, where the special problems of each division may be discussed. But preserve, as a whole, an organization that will make it possible for us to meet, exchange views with, and learn the purposes of, all classes of teachers of commercial subjects. It is for the common good of our worthy cause.

* * *

Narrowness

We trust that this meeting may not witness any such ill-judged oratory (?) as that to which we listened in the discussion of the president's address last year. Such attacks may be entertaining, but, in the view of some of the well informed men who will be at the Detroit meeting, they do not add to the dignity or influence of the organization. With such men as Prof. J. B. Johnson, Dr. C. A. Herrick, and Mr. T. W. Bookmyer on the general program there are, in the administrative policy this year, a breadth and liberality of plan entirely in harmony with the foregoing suggestions. We hope that no intemperate comments on commercial training in high school or college, may be made by business college men, justifying the charge of narrowness sometimes made against them.

Commercial Education

HENRY MILES, FIRST VICE PRESIDENT MONTREAL BOARD OF TRADE

AN ADDRESS RECENTLY DELIVERED IN MONTREAL

The subject that I will speak upon this evening is one of wide importance, and I beg your consideration in introducing a matter on which there exists a diversity of opinion and as to which, also, I feel some diffidence, not having the advantage of authority for reference. We all know of the lines upon which education is conducted in this country; but few, however, realize the defects that exist. We are apt to be carried away in our appreciation of a veritable perfection in some branches of education, overlooking the shortcomings that exist and that can be shown in respect to some of the greatest needs towards fostering the material progress of our country. My words will carry you, I feel sure, to a conviction that the educational system of Canada does not cover all the requirements of our youth, nor does it respond to all the demands of modern life. The institutions of learning ignore commercial education. They afford the least possible assistance to the young men and women of this country for entering upon commercial life. The benefactors—the donors of magnificent gifts to the cause of education—almost without exception have been men who have amassed wealth in business pursuits, and let me ask, why have one and all overlooked the interest of education in commercial branches?

EDUCATIONAL INSTITUTIONS NEGLECT COMMERCIAL TRAINING

I would arraign the educational institutions of Canada for neglecting an all-important branch of education. I admit the exertion of every effort and energy towards education for the professions—law, medicine, science, and others, as well as theology. Why is it that there is no practical training school for commerce. The merchants, bankers, and manufacturers of today, are, with few exceptions, men of more or less limited education—self-taught for the most part. Expert and able as those in the higher walks of commerce may be—it is not difficult to ascertain that their education has been obtained in the office; in the counting room; in the workshop, warehouse or salesroom. Let me ask why so many years of young life should be expended in tedious observation and practice of menial duty, perhaps to the neglect of the improvement of mind? Why this loss of the chance of a wider range of education that every business man lives to regret, in after life? Men can, and do make money without education. Natural ability or fitness leads many to success, but once that goal is reached, can you count in thousands those who, upon one occasion or other, live to feel the absence of that of which they were deprived in early life through the lack of a proper provision in our educational system? Early preparation for commercial life which would train, cultivate and refine the mind.

UNIVERSITY GRADUATES WILL NOT BEGIN AT THE BOTTOM

The higher institutions of learning do not, it must be admitted, fit young men for business life. The very nature of the years of study unfit them rather for this life. A graduate is too far advanced in years—in the tastes of living acquired—in the surroundings of social life and culture to begin at the beginning, and it is not practical to commence at a middle stage under present conditions. The advice of any business man of experience is to parents, "If your boy is to follow a business life, let him commence young—15 or 16 years of age." Now, what does this mean? What is the commencement?

MENIAL SERVICE DOES NOT DEVELOP MENTAL SUPERIORITY

Sweep the office or wareroom, polish the brass and windows, dust the goods, clean the shelves, run messages and observe from month to month, and from year to year what the seniors do, and copy. Learn the particular business gradually. This is practical and all very well as far as one side of the question goes, but by the time the lad becomes a man and knows of the details of the business, he has passed by the golden period of his life for study—for the education of mind—the cultivation of thought. An adept in some branch of trade, perhaps, but lamentably ignorant of much that goes to make up the ideal man of business. Natural intelligence is stunted, the mind untrained for position and for general usefulness in the community. The initial stages of the medical profession in years gone by included the cleaning of the doctor's buggy, grooming the horse and driving the practitioner from patient to patient, gathering by the way a knowledge of the profession. The lawyer's apprentice in the same way spent his early years in caring for the office, copying documents, and all manner of observing attendance upon the legal luminary. In these professions today, what do we see. Is there not a contrast? Has not everything been provided?



MR. HENRY MILES.

BUSINESS AND PROFESSIONAL TRAINING CONTRASTED

A liberal education accompanies the most careful provision for the practical study. Ordinary professors are largely supplemented by men high in the active practice of both. The best talent is applied to the education of these over-crowded professions. Theology is not learned by attendance at church, by passing through an apprenticeship of sweeping out pews or shoveling snow from the pathways leading to the sacred edifices. How many instances could be cited of the advancement in learning in various branches? How many examples could be given wherein education has improved—following ever the march of science and the demands of civilization, and what good reason can be advanced for the absolute neglect and ignoring of the requirements of commerce? The commerce of today differs widely from that of 25 or 50 years ago. Competition is keen and the difficulties of succeeding are ever increasing.

Capital and favoring opportunity was the requirement in the past. Today, brains are more important than capital. The numbers engaged in the professions for which every educational opportunity and provision is made are insignificant compared with the followers of commercial pursuits, even if we take only the proprietors or principals of business enterprises. We can freely assent to the necessity of the physician, the lawyer, the clergyman. The greater the educational facilities for all the professions, the better for the community, but why is not provision made as well for educating the young men and the young women of this country for commercial life?

WELFARE OF NATIONAL LIFE AT STAKE

As to the best means for covering this want, it is first necessary to convince educationalists of the existence of the want. We must first seek to convince the authorities of our universities of the fact that there is an immense field open to their labours and that the material welfare of our national life is at stake upon the issue. Pride now exists in the ability of these institutions to send out to practice many hundreds of doctors and lawyers, and many hundreds as well in the other professions. How much greater would be this satisfaction if they could point to the thousands and thousands of merchants, bankers, and manufacturers that they had fitted to take their places in the life of commerce upon a basis equally efficient to that for which they strive to benefit mankind in the direction of their present efforts,

BUSINESS MEN WOULD GIVE FINANCIAL AID

If the leaders in educational matters can be convinced of the existence of this greater field for their labour, the inauguration of the effort in the direction indicated would seem indeed readily possible. The want can be placed before those who are ever ready to devote a portion of the results of business success at the command of the needs of their fellow-men, and it would seem indeed as likely that such men would view with favor the establishment of commercial courses in connection with the universities of Canada. The man who is at all fitted for business, without education, or with a limited education, would, with the possession of a good sound education and a special training upon subjects that will come up at every turn throughout his business life, be a stronger factor—an infinitely more important unit in the commercial battle—for himself and for his surroundings. The stronger, the more able, are individuals, the greater the aggregate strength of the commercial community—the surer the progress of the commerce of our country.

A SUGGESTIVE COURSE OF STUDY

My thoughts on the subject carry me in the direction of an outline of the course that might be pursued, and I will indicate, roughly, a plan that competent authority in a position to proceed practically might amplify. I will preface the suggestions given in detail by saying that partial courses might be open to those unable for one reason or other to take all. Many young men in business occupation might, with the permission of their employers, devote one or more hours in the day to the study of special subjects,

Further, certain parts of the courses of study might be made optional, even to those who had the required time at their disposal, as the particular branch of business to be followed might not call for the study of certain subjects. I will presume that the advantage of a fair school education is secured to the age, say, of 15 years. After that age the higher school, the college, or university should furnish a three years' course, giving special attention to the following subjects:

English language, composition, literature.
French language.
German language.
History of the British Empire.
History of Europe.
History of the United States.
Journalism.
Practical finance, exchange, banking.
Accounting, book-keeping.
Commercial law.
Theory and geography of commerce.
Public speaking.
Statistics.
Monetary history.
Principles of government.
Municipal government.
Insurance — Fire, life, marine.
Commerce and commercial relations.
Transportation — Rail and water, bills of lading.
The manufactures of Canada.
The natural products of Canada,
The internal trade of Canada.
The export trade of Canada.
The Customs Act and tariff of Canada, import trade.
Stenography.
Partnership, company, incorporation.
Insolvency, liquidation.

Many of these subjects could only be dealt with satisfactorily by men engaged in active business. Therefore, in arranging a course of commercial study it would be necessary to arrange for lectures or addresses by prominent men, just in the same way as do the faculities of medicine and law. Neither faculty could turn out the men they do, were it the system to teach exclusively from theory. The idea I place before you in this paper would furnish great advantages within the reach of lads actually beginning their business career with a common school education at the age of 15 or 16 years, and the following of the complete course would enable young men of 18 years of age to enter business employment upon a most desirable basis. The knowledge imparted in a course such as suggested would, with little additional practical experience, fit a young man for the higher positions in commercial life. He would be able to take his place as his ability or opportunity might call, with eminent satisfaction.

(Concluded in February number)

Commercial Geography

Methods

WILLIAM J. AMOS, PEIRCE SCHOOL, PHILADELPHIA

We hear a great deal at this time concerning Commercial Geography and what it should include; but we hear very little about the "how" of presenting it.

Any subject or any text-book is useless in a schoolroom unless in the hands of a master. By "master", I mean not merely a walking cyclopedia of geographical or other information, but a teacher who can tell what he knows, or what is better, can lead his class to investigate what he knows. The teacher who can direct a class how, when, and where to study, is a better teacher than he who does all the work himself and then pours his knowledge into the brains of his pupils.

No subject is so uninteresting that an enthusiastic teacher cannot arouse interest in it; and no subject is interesting enough to be presented by a drone.

Just how to become a good teacher of Commercial Geography is a problem which is worrying not a few of our friends at the present time, if I may judge by the many letters I continually receive regarding this matter.

To be a good teacher of this subject, one must, first of all, be perfectly in love with the subject. This begets enthusiasm. This puts life into both teacher and pupil. Having the enthusiasm, the rest is easy. Enthusiasm begets investigation, and this means the acquisition of knowledge.

Enthusiasm and knowledge are the key notes in the schoolroom.

"But", says one teacher, "how am I to secure all this knowledge? What am I to read?" Personally, I read all I can find. This includes a close study of such books, magazines, and pamphlets as are included in the "Geographical Review" found in the PENMAN-ARTIST in recent months. It is not necessary to read everything in a magazine; you must learn to choose the best. After reading an article carefully, I either clip it for my scrap book, or else take a filing card and register the article, the book, and volume, and place this card in my file under the proper heading. For example, if I am interested in Manila, or Philadelphia, I place my card in a large envelope under the name of "Manila" or "Philadelphia". This permits ready reference and saves having to carry the matter in one's head, unless one chooses to do so. Students become greatly interested in clippings. They soon learn to choose and make their own files.

After reading an interesting article, I usually introduce it to the class, and have the pupils prepare a synopsis. This means that they must look the matter up carefully. These papers are collected and carefully examined.

Pupils should be encouraged to read as much as possible outside of the regular class work. Keep in view constantly that a ready mind giveth a ready tongue, and a ready tongue, a ready student.

A teacher who is full of his subject will always have perfect control of his class, and perfect class management is always conducive to class attention.

A blundering, ignorant teacher is always found in a room with a mob of disorganized, disgusted, discouraged pupils. To get hold of your pupils and to start them to thinking is the plain duty of every teacher; and until the teacher does get hold of a class, he certainly cannot instruct them.

One of the best methods of interesting a class is to begin a discussion by taking up the things known and at hand, and then gradually widening the horizon until the whole subject is thoroughly covered. For example: if you are in Philadelphia, and located on one of the principal streets, start your work there. Discuss the different kinds of trade conducted on your street; then gradually increase your circle until your view takes in the big, round world.

In my own case, if you will pardon me, I find that pupils always visit foreign lands with more interest when they can go abroad with a cargo of home goods. They are anxious to take charge of the cargo and carry it to distant ports and exchange it for articles found there. I find that they are also anxious to travel by the shortest routes and at all times to take advantage of the monetary systems, conditions of trade restrictions, and whatever else may assist them in driving a good bargain.

To develop work of this kind, I ask a pupil to solve a problem like the following: Stephen Girard, a merchant of Philadelphia, instructs you to load cargo at foot of Chestnut street, proceed to Hongkong, dispose of goods, take on two kinds of merchandise purchasable there, proceed to Manila, thence to Melbourne, thence to Singapore, to Bombay, Alexandria, Marseilles, Philadelphia.

Describe your cargo and tell where you secured the goods. Tell what commercial languages you noticed, and name the monetary unit of value in each of the countries you visited.

Questions of this kind develop power to think. Not this alone, but the power to arrange ideas in logical form.

I find that in a class, as everywhere else, variety is the spice of life. It always interests a class to discuss specimens. A piece of cane, a sugarbeet, a ball of cotton, a bit of rubber, a piece of steel or coal, a few grains of coffee, an ear of corn, a bottle of wheat.

There is absolutely nothing in your school room which cannot be turned to advantage.

The other day I noticed a boy in one of my classes who seemed inclined to be restless. I asked him to relieve himself and the class by telling us the story of his new coat, including buttons, thread, and silk. He was wide awake in a moment. He traced the wool from sheep to shop, the silk from worm to mill, the buttons from the rubber tree to the factory, the thread from field to tailor, and when he sat down, his eyes were flashing with enthusiasm, his cheeks were aglow with pride, his whole soul was aroused.

Let me emphasize the discussing of every day things. Have the pupils read and then write out their ideas. They love to work if they have a leader; only give the medicine in appetizing doses. Lastly, have patience. If your class does not respond, study yourself before blaming the student.

Experience teaches me that our boys and girls get too much discredit for what should rightfully be laid at the door of the teacher. Be patient, my brother. 'Tis the only way to reach and stir into life that manhood and womanhood with which our boys and girls are so richly endowed.

Sugar Refining

A. R. KIP, COMMERCIAL HIGH SCHOOL, BROOKLYN, N. Y.

About 800,000,000 pounds of cane sugar was produced in this country last year, of which only about six or seven per cent. was not refined. The consumption of sugar amounted last year to nearly sixty-five pounds per capita.

To make up the necessary supply, over and above home production, we imported about 2,750,000,000 pounds, nearly all of which was brought into the country in its raw state. It must follow then that the manufacture of sugar constitutes one of our great industries. In such a line of manufacture many secret processes may be in use, hence the difficulty of seeing and investigating sugar refining machinery. The writer has no secrets to divulge, but has prepared from all available sources such general information as will give an idea of the refining process.

RECENT CHANGES.

It is only so long ago as the early part of this century that good ladies were wont to sweeten their cup of cheer-

ing tea with West Indies molasses, and, within the memory of "ye editor," and others comparatively as youthful, grocers sold mostly a low-grade brown sugar. But changes occur, and we now accept only the snowy white crystals of granulated sugar, or equally white cubes.

PROCESSES.

The crudest device for refining sugar is to put raw sugar into hogsheads sufficiently open for molasses to drip through. In the course of many days this results in "bleaching" the sugar slightly, but it is still the coarsest sugar retailed.

Refiners put the sugar through two general processes. In the first, sand and impurities are removed by passing the sugar, while in liquid form, through charcoal; the second separates the sugar by crystallization from the remaining impurities.

Raw sugar comes to our wharves in bags or hogsheads. It is emptied over a grating and falls through this into a melting pan. The bags are washed with soft water and the hogsheads steamed to remove all sugar. Melting pans are provided with mixing gear which moves steadily as the sugar melts, there are also coils of steam pipes which heat the solution. Frequently the raw sugar must be crushed before melting.

THE "RISE AND FALL" OF SUGAR.

After heating and melting, the liquid is pumped to an upper floor to another melting pan where an expert tests the temperature and density. From this pan the liquid is strained to remove the last particles of coarse foreign matter and passes to the floor below into the filters. As it first issues from the filter it is quite clear, but liquid which flows through after the filter becomes partly clogged is darker; because of this the liquid is separated. After cleansing a quantity of liquid twice its weight, the charcoal must be "washed," which is done with soft water.

THE VACUUM PAN AND THE CENTRIFUGAL FILTER.

The vacuum pans receive the liquid next, and here the sugar is crystallized. Great care is exercised to prevent over boiling, or not boiling quickly enough in order that fine crystals will be formed.



HAVEMEYER & ELDER REFINERIES—PARTIAL VIEW.

The sugar product is now called *masse-cuit*. This is passed into a heater with stirring gear, and from thence into a centrifugal machine which revolves from 500 to 1200 times per minute. The centrifugal machine is jacketted to retain the molasses and direct it into receptacles provided below. High grade sugars are placed in large machines which revolve slowly, the speed being increased and the size of the machine diminished as the grade descends.

MAKING LOAF SUGAR.

When loaf sugar is made, the *masse-cuit* having a fine, even grain is heated to 185 degrees and run into conical sheet-iron moulds. After the outer layer hardens it is broken and mixed with the melted interior.

After a time, the loaves are removed to store rooms and placed with the apex down in small holes in the floor, under which are conduits for the drippings. In this place the loaves are trimmed and care taken that the color becomes uniform. The loaves are next placed in a drying oven heated to about 140 degrees.

Moulded cube sugar is made by filling iron moulds with *masse-cuit*, and allowing them to stand until "set." The moulds are then placed in a centrifugal machine which expels the moisture and molasses. The next step is "liquoring," flowing liquid over the moulds; then the blocks of sugar are removed, and, when cut at right angles, give four cubes.

Pressed cubes are made of an inferior grade of sugar which is subjected to heavy pressure, sometimes being pressed into cubes and again into sticks which are so cut as to make cubes.

GRANULATED SUGAR.

Fine, even-grained *masse-cuit* is chosen for granulated sugar. It is placed in a heating and centrifugal cylinder and it comes from it with some moisture still to be disposed of. It is then dried, and passes out over a sieve, which is graded from very fine, where the sugar first comes upon it, to very coarse, toward the last. Receptacles are provided which receive the different grades. It is now ready to be put in barrels.

Every day vessels are unloading or loading at the Havemeyer & Elder wharves—unloading brown bags containing raw sugar of the same color, or loading with bright clean barrels of the refined product.

ECONOMY.

In this refinery the savings of sugar from floors, bags and casks is reduced to a science. The floors are swept and sweepings, together with sugar from broken bags and liquid from washings of the filters, are put through the processes of refining. Nothing seems to be lost.

By the above and similar methods the great "sugar trust" prepares its product.

UNLOADING SUGAR FROM BARBADOES.



Some Examination Questions on the Theory of Accounts

FROM THE CERTIFIED PUBLIC ACCOUNTANT SYLLABUS

1. Describe the following and show wherein they differ: (a) trial balance, (b) balance sheet, (c) statement of affairs, (d) realization and liquidation account.

2. State the purposes for which series of perpendicular columns are employed in books of original entry, and how these purposes may be accomplished relative to the following conditions: (a) several ledgers comprehended in one system of accounts, (b) several departments comprehended in one business, (c) several accounts comprehended in income and expenditure.

3. Describe the nature of the following accounts: (a) sinking fund, (b) reserve fund, (c) redemption fund, (d) depreciation fund, (e) contingent fund, (f) investment fund.

4. Under what circumstances is a patent regarded as an asset? After a patent has been valued, should such value be considered as permanent? Give reasons for your answer.

5. In the opening of a ledger, what principle should be followed as to the order of arrangement of the accounts? Show the advantages of different plans.

6. State what is meant by a *cost sheet*, showing its advantages and how it is made up. Give a form of cost sheet for some manufacturing business with which you are familiar.

7. Mention five classes of ledgers, and describe the peculiar features of each class.

8. In case of discrepancy in a trial balance, how may the accountant ascertain which side is erroneous?

9. Describe the following securities, and show the essential features of each: (a) common stock, (b) preferred stock, (c) income bonds, (d) debenture bonds, (e) mortgage bonds.

10. State, in the form of journal entries, the following transactions: (a) a note of a customer returned with protest charges, from the bank where it had been left for collection, (b) the setting aside for wear and tear of a portion of the value of machinery, (c) the adjustment of interest accrued but not yet payable on a mortgage, (d) accommodation paper indorsed by the firm, when coupon bonds are received as security.

11. What names are given to accounts that represent the excess of assets over liabilities? Differentiate these names in their application to various kinds of business.

12. Describe a voucher record for the expenditures of a corporation.

13. As the bookkeeper of a firm that had no articles of partnership, what would be your duty on learning of the death of a partner?

14. How should executors' and administrators' accounts be stated for the purpose of filing in court? What does the summary of accounts usually include? What are *assets of the estate?* When are dividends, interest, and rents to be treated as principal? Define an *intermediate account.* What is a final account? With what does the executor charge himself? For what does he take credit?

15. Recommend, with all necessary explanations, a set of books peculiarly adapted to the use of a firm that deals exclusively in butter, cheese, and eggs, at wholesale, retail, and on commission, having three branches in the same city, the books being kept in the main store.

16. How should the account of a sinking fund be conducted in the case of a manufacturing corporation that bonds its works for $100,000, payable in twenty years, and wishes to accumulate during that period the sum necessary to retire the bonds at maturity?

17. What is a *controlling account?* Give an illustration of the use of such an account.

"Enthusiastic Fry of Florida"

MESSRS ZANER & BLOSER,
Columbus, Ohio,

GENTLEMEN: After reading Mr. Jones' excellent paper on "Business Writing—Present and Future," I cannot resist writing along the same line. If you knew how enthusiastic I am on the subject of business writing, I feel that you could gladly excuse me for this passionate moment.

In a measure, I endorse all that Mr. Jones has said. One matter, however, I wish to dwell on, not in the spirit of criticising, but merely to relieve myself, somewhat, of a little accumulated energy.

Mr. Jones raises the question: "Why distinguish between business writing and any other kind?" This question I propose to answer from my own point of view. There should be no other kind, but we know that there is much writing which cannot be classed as business writing. Since this is a fact, it is of prime importance that we, who advocate and practice practical writing should have a definite term, and this term, I think expresses just what we mean and what we (should) produce. We designate writing that is executed easily and rapidly without destroying legibility as "Business Writing." Writing which is executed so rapidly that legibility is destroyed, or so slowly that speed is lost, making legibility alone the object, losing all practical utility, certainly, cannot be called "Business Writing."

Again using the words of Mr. Jones: "The average penman, and with him most of the penmanship publications, preaches the doctrine of business writing, and proceeds to illustrate by lessons in anything but business writing." Men of this sort remind me of the man who, "beholdeth himself in a mirror, and goeth away, and straightway forgetteth what manner of man he is." I wish that the words of Mr. Jones might bring all professional teachers of practical writing face to face to the actual problem.

Teaching one thing and placing as an idol for the thing taught, something entirely different, is deception. Teachers, I know, are not conscious of such practice, therefore, let us have more discussion on *real business writing* to awaken the profession.

I don't believe in sitting down, and carefully and skillfully executing a specimen of writing and then label it as "up-to-date business writing."

Your plan of putting into print the specimens of penmen written rapidly will do much toward establishing a different style of writing as copies for business writing.

Yours truly,
W. W. FRY.

A man once stole a large cake of ice, and got six months for taking things so cool.

The Quickest Method in the World Send us only one dime (silver) and we will send you the QUICKEST addition method in the world, or the Secret of Rapid Addition. Every bookkeeper, teacher and student should have it. BOSTON PEN ART CO., DEPT. P. SOUTH BOSTON, MASS.

Bookkeeping and Shorthand Trusts

There are trusts outside of the large monetary combinations of which so much has been said the past year or two, both pro and con. The trust we have in mind is another kind, and one which concerns every young man and woman who would be successful in securing and holding the best positions in their respective fields. If you cannot be trusted you will scarcely reach the position you are seeking.

To be trusted not only means that you shall be honest in handling your firm's money, but it means that you must keep all confidential affairs to yourself. Perhaps few realize the great importance attached to the positions they seek as bookkeepers or stenographers. It does not only mean that you must be a good bookkeeper or stenographer, but also that you must be trustworthy. No man is going to dictate his business affairs to one whom he cannot trust, for such a one he will not have at any price, no matter how cheap. With many firms it is not so much a matter of salary as it is to get a trustworthy man or woman.

To betray your employer's confidence means dismissal from service or placing you into a minor position, which neither embraces confidential affairs or good pay. So important is the matter of keeping business affairs to yourself, that many lose their places by betraying the least confidence. A young, but thorough bookkeeper recently lost his good position by telling how much money the firm made. To tell others will do you no good, but it will injure both you and your employer.

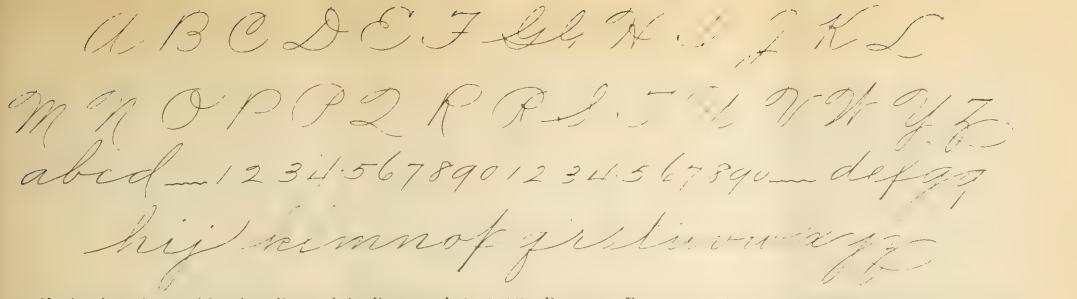
There are perhaps no other positions which connect so closely the employer and employe. In some of the most important positions you get paid as much for your good sense in keeping business affairs to yourself, as you do for the actual work. Be trustworthy, and work ahead.

H. B. LEHMAN.

Get Certificates to Detroit!

Professor G. W. Brown, Jacksonville, Ill., Secretary of the National Commercial Teachers' Federation, informs us that the Central, Western, and Trunk Line Passenger Associations have granted a one and one-third fare for round trip to the Detroit Meeting on the "Certificate" plan. The method of procedure is this: Purchase a first-class ticket to Detroit (one way only) and have the ticket agent give you a "Certificate" of such purchase entitling you to one-third fare returning, providing one hundred certificates are presented for return passage at Detroit. Tickets may be had three days before the meeting and two days after the opening of the meeting. Ticket agents can no doubt give further information. Meeting December 26, 27, 28, 29, 1900. As five hundred members are expected in attendance it is thought that there will be no doubt but that there will be more than the necessary number of certificates to insure the one and one-third rate of fare.

Get Certificates to Detroit!



Having been honored by the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR with an invitation to contribute a set of capitals, small letters and figures such as I believe to be best for the first decade of the twentieth century and my reasons for my opinion, I submit the accompanying script forms.

In teaching writing, like the reading of books, there is such a variety of forms to choose from, and such a comparatively brief time in which to become familiar with them, that we are obliged to use discretion in our selection. To the person who has a fascination for beautiful writing and who has an unlimited amount of time and energy to devote to the subject, there are several variations of the different characters that could be advocated with good reasons for their use. But there are thousands of people who have little or no liking for the subject of writing, except from a useful point of view, and but little time to devote to learning it. I think that it is to the needs of this latter class that our style should conform.

While there never was a time when writing was not valued as a means of communication and of recording facts, there was a time when the matter of beauty and grace seemed to be considered of chief importance. In comparatively recent years when all men are giving more attention to the more practical in life, the graceful beginning and ending curves and sparkling shades that were formerly insisted upon for all kinds of writing, have been forced to give way to the more practical in writing. This means that the best style to teach is that one which is easy to read, easiest to learn, and at the same time admits of speedy execution.

In selecting a style of capitals, we should adopt those that represent the corresponding printed character best, can be easily joined to the letter following, and, at the same time, require few liftings of the pen while writing. Another thing to be kept in mind is that certain styles of capitals, while simple in form and admit of rapid execution and are excellent representatives of their respective letters *when executed by a skillful penman*, are positively illegible when slightly disarranged by the poor writer. Consequently, the style advocated should be so distinct in character, that, even if not made with a high degree of excellence it will still be recognized readily.

The style of capitals given, while not ideals in every respect, possess, in my opinion, many good points. They are about as faithful representatives of the corresponding printed forms as we can have to admit of easy and rapid execution. Some are not ideals; the "Q," for instance, is not satisfactory—often mistaken for a figure 2, but I think it is the best that has been designed yet. I cannot see why the "V" should be round at the bottom instead of pointed, unless it is to harmonize with the small "v" which would resemble the small "r" if made angular at the bottom. I favor the style of "Z" given, because it is a better representative of the printed form than the rounded top "Z." But I emphatically object to the "Z" without a loop before joining to the next letter, because only the skillful writer can make it so that the reader will know what it is.

Many will object to the style of "F" and "T" given on account of their severe plainness and simplicity, but I find them the most convenient of all when I am in a hurry. And they are certainly the easiest of all to make correctly.

There is less variation to be noticed in the small letters. The length of loops is a matter of more or less discussion. While the long loops, which add so much grace and beauty to the writing of the skillful master, should not be advocated in business writing, it seems to me that it is possible to err in going to the other extreme—short loops. The length of loop taught is taken as a standard only, and we need not expect all students to conform to that exact standard in length of loop any more than that they all write on the same slant. Students practicing after two or two and a half space loops see that they look quite short and are very liable to go to the extreme and fail to make enough distinction between loop letters and one-space letters, "l's" and "e's" for instance. It seems to me that the well known three space loop is the correct standard.

The abbreviated form of "f" is the easiest to learn; it is neat and plain and occupies less space than the unabbreviated style.

I believe in a combined action of the muscles of the arm and hand with the arm resting on the large muscular cushion in front of the elbow. Of course, the action of the muscles of the arm predominates, and no one is a good, strong writer unless he can use these large muscles as the main propelling power in writing. In making figures, however, I am convinced that the action of the hand and fingers should predominate. Try it at a high rate of speed and see what you think.

Nobody can quarrel with me about the slant of writing. Our students are at liberty to write whatever slant seems easiest providing they apply a free movement and produce legible forms. I notice that our vertical writers usually change to the slanting style as soon as they begin to apply the forearm movement.

C. C. LISTER, Baltimore, Md.

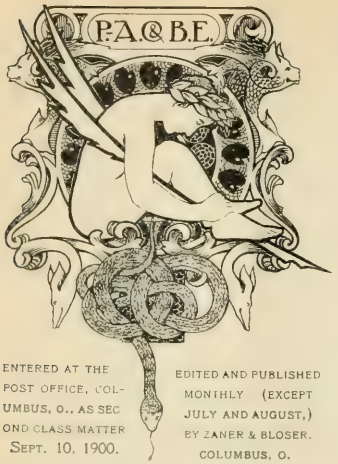


C. C. Lister

SPEED WRITING BY MR. LISTER.

This is in reply to your request for penmen to show how fast they can write and what their writing looks like when written at this high rate of speed. Plain writing and a free movement are what we want.

(time 1 m. 30 sec.)



ENTERED AT THE POST OFFICE, COLUMBUS, O., AS SECOND CLASS MATTER SEPT. 10, 1900.

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Our Progress

We are now reading and hearing much concerning the progress of the century just closing—progress in discovery, invention, knowledge, etc. In education, much material progress has been made. No department, however, seems to stand out more uniquely opportune than business education. It is a distinctly modern institution which sprang into existence to meet extraordinary needs. The same may also be said of art education as concerns the many. And how about penmanship? One hundred years ago we had the old round hand; today, we have the simplified. The progress has been marked but hardly radical, surely not phenomenal. The progress of writing has, however, been greater than that of penmanship. Invention has produced the typewriter, a most humane mode of expressing and recording thought.

But what of the future of penmanship? Is it not probable that as much may be expected in the way of progress in penmanship and writing the coming century as during the one just passing? We think so—we hope much more. What will that progress be? Will we write at all at the end of the century? Will not the phonograph, graphophone, etc., supercede the alphabetic method of recording, transmitting, and expressing thought? We hope so. One hundred years ago the average person could not write; today, practically all write. This has been a decided gain. Our mission now is to see that all people not only write, but write *well*. This is, it seems to us, our present need; our pressing duty to bring about.

The Mistakes of Vertical.

Vertical reformers have made mistakes. Their first mistake was to exaggerate the defects of slant writing as concerns position, hygiene, etc. Their second and most serious mistake was to adopt extremely round, print-like, abnormally large, slow forms. True, not all vertical forms are such, but the ones first proposed and most universally adopted were all we have implied. Some have been the semi-angular forms straightened up, and we might add, stiffened up. Some vertical forms are simple and plain without being either slow or labored. But as near as we can learn, vertical advocates are profiting by these mistakes and doing what they can to remedy the demonstrated defects.

Vertical writing has blundered. But it was only by blundering that the rocky mountains were crossed. It is only by experience that some lessons can be learned. The one who never blunders is never a reformer. The one who is not willing to learn from the experience of others is certainly far from wise. Let us be candid as well as wise. Vertical has done more to smash narrow ideas than any other one force of the present day. It has done more to improve slant writing than is usually supposed. It demolished the 52° idol, and demonstrated that angular forms are illegible in the hands of the average citizen. The result is and is going to be, less slanting writing and more rounding writing. The degree of slant will be left to the individual, and that is what penmen were unwilling to concede before the advent of vertical. "Give the devil his dues"; also what he deserves.

Toil, not Talent.

A good handwriting is a life companion—so is a poor one. But how much more valuable and pleasurable is the former! It is pleasurable to do anything well, while it is a task to do it poorly. Care, industry, observation are the qualities necessary to purchase by the coin of application a good handwriting. If you are possessed with the antiquated idea that talent and genius are necessary in order to write well, you need to abandon such notions, before the twentieth century arrives, for it may then be too late. Your record may be closed by that time, or you may be too busy to correct it. No more talent is necessary to acquire a good, plain, rapid hand than is necessary to learn to use good English, (not as much), or to learn to walk gracefully, easily, and advantageously. Of course, if you desire to become an expert penman, you will need the same amount of talent and genius as are necessary to become successful doctors, lawyers, business men, ministers, etc. What you most need in order to write well is determination, industry, perseverance, care, and intelligence. You need nothing more and you ought not to be satisfied with anything less.

Vertical

The action of a majority of the Board of Education of New York City in recommending slanting writing in preference to vertical, does not seem to have precipitated any great abandonment of the vertical in other cities. But a few places have discarded vertical, and they have adapted semi-vertical or compromise slant. As a correspondent recently said: "If vertical is displaced, it will be by semi-vertical and not by the old 52° slant, as that is as dead as Free Silver."

The convention of New York State School Boards recently noted that it was wise to continue the use of vertical writing in the schools of the commonwealth. The predicted stampede is yet to occur—if it does occur. From what we can learn, vertical advocates, authors and publishers declare that this has been the best year thus far for vertical; and, on the other hand, advocates of the slant (the old slant in particular) predict that the end of the vertical "fad" is near at hand. We will wait and see who the real prophets are.

A Request

The publishers intend that all journals shall reach subscribers in first-class condition. If they are not doing so in any instance we should be very thankful to any one for such information. We are not certain whether they carry better rolled or wrapped with double fold. We trust that some of our friends will enlighten us. Postal cards answer such purposes admirably. The PENMAN ARTIST AND BUSINESS EDUCATOR being the highest type of a journal yet published in the interests of business education and kindred branches, we cannot afford to have it damaged in delivery.

Lessons in Vertical

Mr. Utterback has been compelled to discontinue his lessons in vertical penmanship because of too much work in his new field of labor. He regrets very much that it is necessary to discontinue the work with us, and so are we. But we are thankful for the ones he gave, as they contained more than the usual amount of originality and spirit.

We have secured the services of Mr. J. S. Merrill, supervisor of penmanship and drawing in the Urbana, Ohio, public schools, to give some work along this line, and we can safely promise our readers something practical.

New Automatic Pen

Mr. C. A. Faust, "The Automatic Man," has recently placed upon the market a new automatic pen which you should see and use. A sample for a dime. See his advertisement elsewhere.

Progress and Success

LEBANON BUSINESS COLLEGE,
LEBANON, PA., Nov. 21, 1900.

We are reading with much interest all matters pertaining to the different business colleges throughout this country of ours, accounts of which appear in your paper from time to time, and we infer that business colleges in general are meeting with success. Our college started eighteen years ago with one student and now is the posssessor of its own building and has students enrolled from all parts of Pennsylvania and from many other states.

Professor M. C. Nixon, whom we secured through the recommendation of your Employment Bureau, was elected principal of the Commercial Department. He is a noted penman, a good disciplinarian and former student of the Zanerian. Prof. W. M. Bohr, who is a specialist in Mathematics and other English branches, is vice-principal. Miss Edith Shuler, a well-known Graham and Pitman writer, is principal of the Shorthand Department and has two assistants. The proprietor gives personal attention to the general management of the different departments, keeps in touch with the welfare of the students, besides his large office duties.

The students and teachers are very well pleased with the PENMAN ARTIST AND BUSINESS EDUCATOR.

We wish the editors the compliments of the season and a great success in the new century, we remain,

Fraternally yours,
J. G. GERBERICH, *Proprietor.*



THE SEVEN AGES OF MAN BY H. D. BLACKWELL, CLEVELAND, OHIO, WITH APOLOGIES TO MC. IN SCRIENERS.

NEWS ITEMS



The faculty and students of Brown's Business College, Galesburg, Ill., recently celebrated the tenth anniversary of the establishment of that excellent institution by giving a reception and musicale.

* * *

The Fremont (Ohio) *Daily News* of Nov. 17, 1900, contains a column and a half editorial upon the growth, worth and workings of the Ohio Business University of that city. Mr. Burt German, president, is highly spoken of, which indicates that he is at home what he appears abroad a good, progressive, common-sense, honorable fellow.

* * *

Mr. J. D. Alexander, proprietor of the Van Wert, Ohio, Business and Normal College, gave us a pleasant call and reported a good school. Mr. A. is a many-sided, progressive, sociable fellow.

* * *

Mr. E. S. Gause, of Texas, recently with Eastman College, Poughkeepsie, N. Y., has been elected principal of the commercial and penmanship department of the Kansas State College, Emporia, Kans. Emporia is Mr. Gause's old home and the Regents have made a most excellent selection in electing him to the position. We have known Mr. Gause personally for upwards of a dozen years and consider him one of the most substantial, upright, proficient and worthy men of our acquaintance; one whom we esteem second to no other.

* * *

Mr. E. C. Eirich, the accomplished young student-artist, has gone South to paint landscapes during the winter. Mr. Eirich has high ambitions along this line of art and we believe he will realize them.

* * *

F. B. Courtney, the accomplished penman of Milwaukee, Henry F. Talman, of Chicago, W. C. Pengelly, of Columbus, and Charles M. Varce, of Cleveland, recently gave expert testimony in a contested will case at Ashland, Ohio.

* * *

Fielding Schofield, the veteran skilled and esteemed penman, has been critically ill for several months past, but we are glad to learn that he is improving.

* * *

Miss Mamie Cavanaugh, of S. Milwaukee, Wis., has been elected to supervise writing in the Waynesburg, (Pa.) schools, and to teach drawing and painting in Waynesburg College. Miss Cavanaugh possesses more than ordinary ability, enthusiasm, and skill in writing, drawing, and painting.

* * *

E. H. Brock, formerly of Chicago, is doing some splendid art work on the *Daily Item* of New Orleans. Mr. Brock is making rapid improvement and is doing up-to-date illustrating.

* * *

Mr. Charlton V. Howe, the famous engrossing script artist, and Mr. A. B. Garman have dissolved partnership. Mr. Howe's present address is 3578 Vincennes avenue, Chicago.

* * *

Our good friend, G. E. Weaver, of Mt. Morris, Ill., is delighting audiences with his "Chalk Talks."

* * *

Pierce School, Philadelphia, has nearly 1400 students in attendance.

A. S. Fries, principal of the commercial department of the St. Joseph (Mo.) High School, has in his department 200 of the 800 pupils that attend that school.

C. B. Ellis, principal of the commercial department of the Springfield (Mass.) High School, is president of the Hampden County Teachers' Association, which recently held a profitable meeting in Springfield. Mr. Ellis is a royal fellow, an excellent teacher, a man easily able to give to his department the dignity and influence of which it is worthy.

* * *

Commerce, is the suggestive title of a bright little paper that comes from the four C's, Des Moines, Iowa. Its trade mark, four C's, is represented in a unique engraving representing the first premium tickets awarded to the school by the Iowa State Agricultural Society. A lesson on local commercial geography, prepared by our friend, W. F. Giesseman, is one of the best things in that line that we have seen. It would be very suggestive to teachers of commercial geography elsewhere.

* * *

Familiar faces greet us as we open the last quarterly number of the *Student's Companion*, issued as an advertisement of the Cedar Rapids Business College, Cedar Rapids, Iowa. Probably the readers of this little sheet have not seen, as often as the writer has seen, the address of James A. Garfield, delivered before the students of the Spencerian Business College, Washington, D. C., about twenty years ago. That address was a splendid one, but it has traveled about this country in the advertising matter of business colleges until it is on its uppers, frayed out at the elbows, and otherwise *passé*. Our business college friends should take lessons of the advertising managers of the great steamship, railway, and life insurance companies. People nowadays require something live, attractive, and thoughtful.

* * *

Recent numbers of *The Review of the River Plate*, sent to us by courtesy of E. M. Barber, of New York City, contains an advertisement of the "Blickensderfe" Typewriter, sold by Juan M. Caballero, 839 Belgrano, Buenos Aires, Argentina.

* * *

The following note in the *Review* is also interesting:

"The Stenographers' Association of the River Plate has again issued circulars calling attention to its classes for giving instruction in English shorthand, Spanish shorthand, and all kinds of typewriting. Every information can be obtained on application to the Secretary of the Association, Mr. A. M. Brown, at Calle 25 de Mayo 257."

* * *

L. M. Thornburg has more than 300 students in his department of the public night schools of Paterson, N. J.

* * *

B. O. Hatch is now employed in the policy engrossing department of the Massachusetts Mutual Life Insurance Co., Springfield, Mass. R. A. McDevitt, formerly penman in Scio (Ohio) College, is also connected with the same company.

Mr. F. C. Weber, formerly of La Porte, Ind., now has charge of the commercial department of the High School at Santa Ana, California. In renewing his subscription to the P. A. and B. E., Mr. Weber says: "Your paper is the best in its line I know of." We appreciate the compliment and extend our best wishes to Mr. Weber in his new field.

* * *

S. M. Funk, late of the Central Business College, Cumberland, Md., is now located with the Fidelity Mutual Life Insurance Company, of Philadelphia, Pa., as policy engrosser. Mr. J. M. Craig has succeeded Mr. Funk in the Central Commercial College.

* * *

Mr. W. K. Jacobs, of the Elkhart Institute, Elkhart, Ind., sends some subscriptions to the PENMAN-ARTIST AND BUSINESS EDUCATOR, and then writes us as follows: "Our new term just began, and we registered thirty-four new students yesterday, which was the most for one day in the history of the school. I am much pleased with your journal and wish it every success, because it is filling a heretofore unoccupied position, and is a real help in supplying a real want."

* * *

W. O. Lanning, a recent graduate of the Mountain State Business College, Parkersburg, W. Va., is now connected with the Massey Business College, Columbus, Ga.

* * *

C. O. Nelson, formerly of Concordia, Kans., has accepted a position as penman and commercial teacher in the Boise (Idaho) Business and Shorthand College. Mr. Nelson is a skilled penman and we wish him much success in his new field.

Students Win the Penman-Artist and Business Educator

MESSRS. ZANER & BLOSER,
Gentlemen:

We recently offered two prizes in our penmanship classes; one for the greatest improvement, and the other to the one doing the neatest work during the term. The one receiving the award for the greatest improvement was Mr. S. E. Washburn, of this place, and Miss Ethel Lash, of this city, did the neatest work; the prizes offered were one year's subscription each to the PENMAN-ARTIST AND BUSINESS EDUCATOR, which I wish to begin with the next issue; you will find enclosed the required amount for the two subscriptions.

I prize your "Journal" very highly, and could not get along without it in my work. My classes are doing excellent work this year.

Yours,
T. L. KERNS,
Lane University,
Lecompton, Kans.

A Little Nonsense Now and Then Is Relished by the Best Penmen.

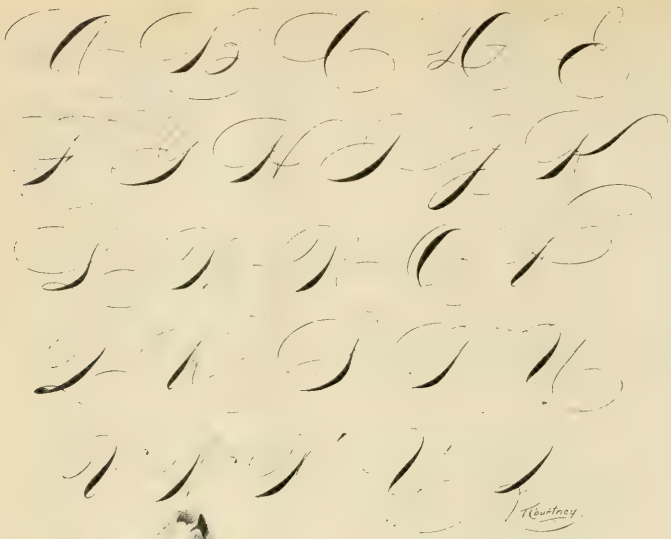
THREE ENDS TO A ROPE

A lad applied to the captain of a vessel for a berth; the captain, wishing to intimidate him, handed him a piece of rope, and said, "If you want to make a good sailor, you must make three ends to the rope." "I can do it," he readily replied; "here is one, and here is another, that makes two. Now, here's the third," and he threw it overboard.

A man once lost his hearing, and went to stealing; he had not been gone very long until the court finally gave him a hearing for five years.

STRUCK ANOTHER MATCH

A clergyman lost his wife, and on her tombstone had inscribed: "The light of my eyes has gone out." Three months flew by, the lamented husband took unto himself another wife. Strolling past the first wife's grave the attention of a high dignitary of the church, noted for his epigrammatic wit, was drawn to it, and he was asked what would be a suitable addenda to the inscription on the stone under the altered circumstances. Quick as thought came the reply, "I should make the inscription run thus: 'The light of my eyes has gone out, but I have struck another match!'"



Courtney

"You Is Just Right"

KNOXVILLE, TENN., NOV. 30, 1900.
MESSRS. ZANER & BLOSER,
Columbus, Ohio.

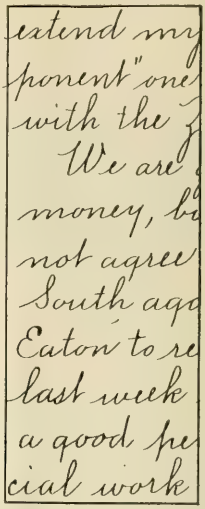
GENTLEMEN: In answer to your editorial, "You Can Confer a Favor," in December issue, I would say that the paper as it now stands reminds me of what I once heard a Cuban school-mate say to his girl, "You is just right, you is perfect, I love you."

Very sincerely,
JNO. A. MCALLEN.



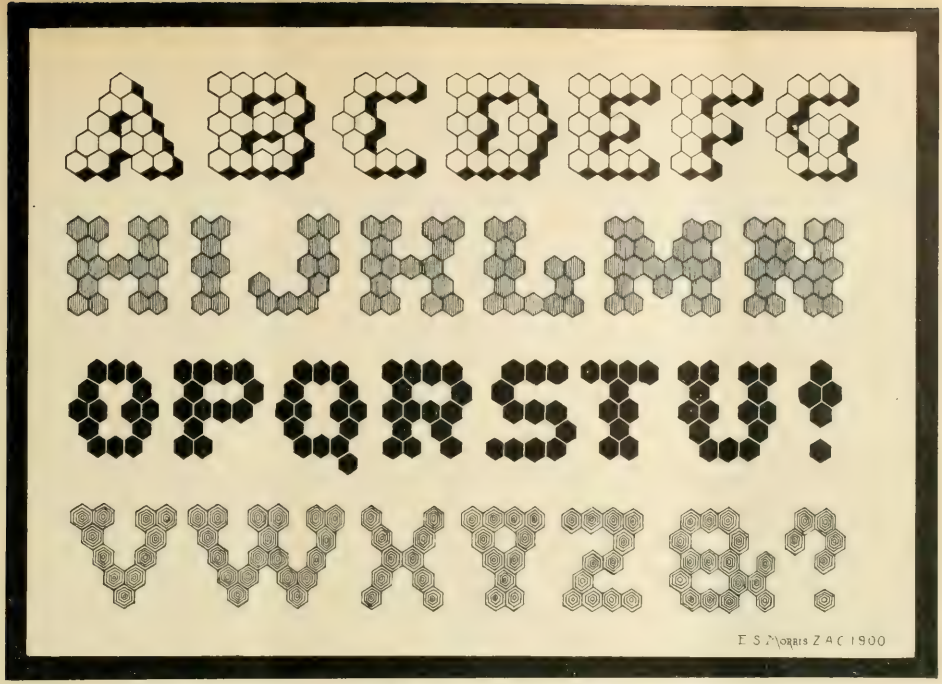
Penmanship, Diagnosis and Prescription

Number Five



We have in this specimen the result of careful, systematic, uniform, nonspasmodic training. The writer is what might be called a stable or steady fellow—level headed and close-mouthed, if you please. And is not the writing of that kind also? See how uniform in slant and how rigidly straight the down strokes are. It was written with a sure, firm, deliberate movement, neither fast nor slow. It is about as unmistakable as script can be to be at all free. The sureness and firmness evidenced in the stroke, it seems to us, is a most commendable feature. A weak-willed, rubber-backed individual could not write such a hand. But if a fluctuating boy were to try to imitate or master such a hand it would have a tendency to make him stronger in purpose and firmer in disposition. The fact of it is, we believe that too much stress is being put upon a "light, elastic, muscular movement," and not enough upon firmness, strength, and sureness. Too many start to make a letter, not knowing where they are going to end. Whereas, there ought not to be any more uncertainty than in taking a step in walking. There is but little of the "happen-so," or "guess," or "accident," in the style herewith. It is absolutely sure, safe, and trustworthy. And who would trade such a hand for one that was light, elastic, uncertain, and flighty? There is a rigidness in the down strokes that is the result of inherited notions about uniformity and straightness that we do not like (it would be more speedy and legible without) but that is due to the times rather than to the individual, for he is one who is likely to profit from this criticism if he should see it.

And herein lies the secret of teaching: to modify and improve by criticism a person's handwriting without disturbing the individuality or throwing away that which he may already have. For all writing, like all individuals, has some good qualities in it. Our theory is to retain the good instead of eradicating it by radical, insane training.



Instructions for Hexagonal Alphabet, by E. S. Morris, Fairmont, W. Va.

Alphabets of mechanical construction are often used in commercial advertisements such as of tile and slate work. The hexagonal here presented embodies both strength and legibility, two necesssary adjuncts of an alphabet designed for practical utility.

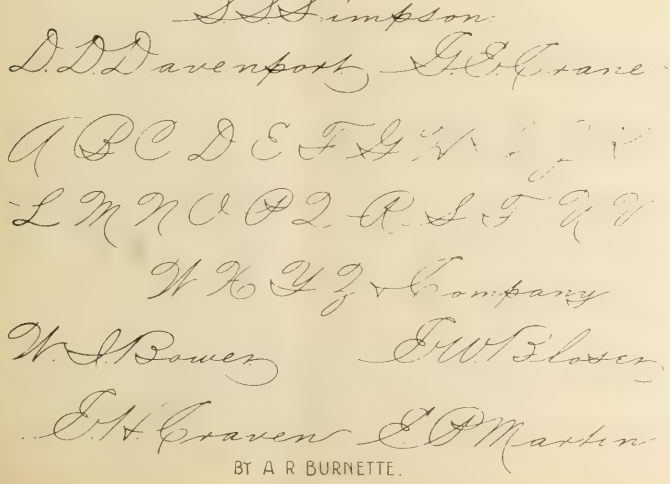
All the letters were first penciled before any inking was done. This penciling should be done free hand, care being taken to get the blocks as near hexagonal as is possible by the unaided eye. After a form has been begun, it will be found a comparatively easy matter to build it to completion, as there are but few ways in which the blocks can be combined except to render the letter.

By a study of the forms you will discover that the letter I is contained in B, D, E, F, A, K, L, M, N, P, R and F, that the same letter without one of the lower blocks is contained in J and U, and without one lower and one upper block in C, G, O and Q.

The openings in the letters are, with the exceptions of A and Y, two blocks wide. The shading in the first line was obtained by extending the lateral sides of all the hexagons, on the right of the letters, until they formed the diamonds composing the shade. The tinting of the second line was done free hand after the letters had been outlined in ink. The third line was inked solid and the divisional lines of white ink inserted afterwards.

The effect in the last line was obtained, as can be easily seen, by making enough concentric hexagons to fill the blocks.

These forms of finish are a few only of many which may be designed, the number depending entirely upon the inventiveness of the student.



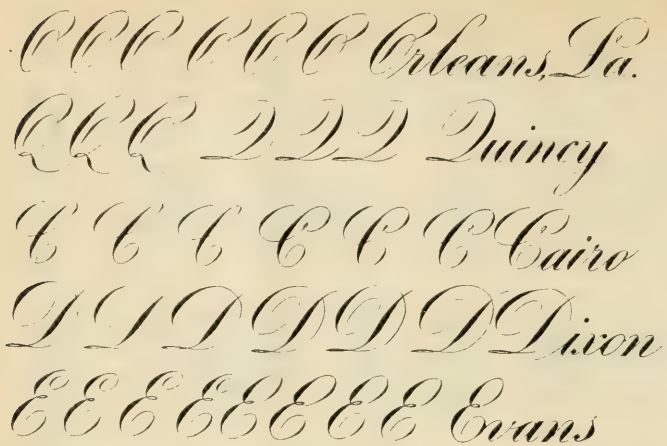
Students' Specimens

A package of specimens from the pupils of the third and fourth grades in the Urbana, Ohio, Public Schools, J. S. Merrill, Supervisor, illustrate that writing is being taught in a creditable and progressive manner. A large number display arm movement of a nature that is of service in all written work and not alone in oval exercises. This is true movement and true teaching.

Mr. E. T. Zerkle, St. Paris, O., favored us with specimens of his pupils' work in writing which show that vertical can be acquired and written freely and well. He also demonstrated by pictures that water color painting direct from nature is within the ability of the average pupil if presented properly. The coloring is very faithful and reveals much feeling and careful observation.

Specimens of students' writing from Elliott's Business College, Burlington, Ia., J. E. Plummer, teacher of penmanship, are among the very best received by us.

O. K. Welker, teacher of penmanship in the Shenandoah, Iowa, Normal sends specimens of students' work that are among the very best received at this office from normal and business schools. The work is intensely practical because it is plain, rapid, easy and simple.



Instructions for Practice.

The Engraver's Script Capital *O* is much narrower than the Spencerian capital *O*. The second shaded stroke should commence almost three spaces above the base line and extend a half space below the base line; the inside oval of the *O* is only two spaces in height. The first stroke or hook to the right and at the top of the *O* can be made a hair line and then shaded after the letter is finished; or it can be made last and shaded without lifting the pen by connecting with the second shaded stroke at the top. The first and third shades should not be as heavy as the second shade.

The modified *O* is the same as the Standard *O* except the first and third shaded strokes are slightly compounded.

The modified *Q* is the same as the standard *O* except the shaded stroke at the bottom which extends below the base line about three fourths of a space. The small loop resting on the base line should be delicately shaded on the left side same as the *B*. The oval of the standard *Q* is made same as oval in the *P*, *B* and *R*; the second shaded strokes should commence two and a half spaces above the base line and terminate a half space above base line; the small loop resting on the base line is the same as in the *L*; do not omit shade on top of loop. The standard *Q* is two spaces in width. The pen is not lifted in making the letter.

The standard *C* is a very difficult letter and will require much study and practice to be able to execute it properly. I usually make it without lifting the pen. The upper oval and the loop are the same as the *L*, *S* and *G*; the lower oval is about a space and a fifth wide and a space in height; it should be shaded after the letter is finished and avoid shading it too heavy; also avoid making main shaded stroke too long and too low down; it should be the same as the main shaded stroke in the *O*. The modified *C* is made same as modified *L* and *S*. Main shade is as heavy as in the standard *C*.

The standard *D* is considered one of the most difficult letters in the Engraver's Script alphabet and will require much more study and practice to master it than is required for the *C*. The *D* should be made without lifting the pen to preserve a smooth effect throughout the letter. The stem is made the same as in the *P*, *B* and *R*. The small loop at the bottom is the same as in the *L* and *Q*. The oval at the top is a space and a half wide and two spaces in height. The width between the stem and hair line to the right of stem is one space. Avoid making it too narrow. Modified *D* is the same as standard *D* except it contains a double oval.

The *E* is one of the most graceful letters of the alphabet as it is composed of curves and ovals. The first shaded stroke should not be as heavy as second and third shaded strokes; make oval at top full and round but not too large or it will appear too heavy; second shaded stroke should not commence too high up and should extend above base line a space and four-fifths; the small loop is a space and three-fifths above base line and should be delicately shaded on the lower hair line stroke. The lower part of the *E* is a space and three-fifths above base line and is the same as the *O* on a smaller scale with the first shaded stroke of the *O* being omitted. The oval at the bottom of the *E* is same as in the *C* except it is a space and a half in height and width. The modified *E* is the same as the standard *E* except first shaded stroke, which is same as first shaded stroke of the *O*.

Note

As an inducement to stimulate the interest of those who are now and have been practicing from my course of lessons in Engraver's Script, I will give two dozen cards (name only) written in my best Script to the one sending me best copy of this lesson; to the one sending next best copy, one dozen cards (name only). Mail copy as soon after this lesson as is convenient and receive a thorough criticism in the next issue of the PENMAN ARTIST AND BUSINESS EDUCATOR. Address all criticisms to my new address, 3578 Vincennes Avenue, Station M, Chicago.

Criticisms

J. M. D. Your ink is too pale and muddy. Use a good quality of stick India ink and grind it until it is black and not brown. After it is good and black, add the same black by grinding it in the India until it is a jet dead black. You can never hope to be able to execute good Script with poor ink. Same old fault with your practice work, i. e., poor spacing and lack of uniformity in shading. Lower extended loop letters should extend below the base line two spaces; you only make them a space and a half. Compound hair line stroke in the loop of the small *l* and finish it lower down; the loop of the *z* should swell out more to the right. I have come to the conclusion it would be a good idea for you to practice on plain Spencerian, slightly shaded, paying particular attention to form. You will find this will give you a better foundation to work on for your Script. I admire the application you have manifested since practicing from these lessons and I predict that you will make a success of it.

Commercial Man Wanted

WANTED—An all round commercial man of experience, who is capable of managing a Business College. Must be able to furnish good references. Good salary to the right party.

Address, F. H. BLISS,
1841 N. Mich. Ave., Saginaw, Mich.

The First Prayer in Congress

is a 14x17 specimen of Engrossing by C. P. ZANER and represents his best **Roundhand, Lettering and Drawing.** Independence Hall is drawn artistically in the heading. Price, postpaid, in tube.

50 CENTS.

Address, W. C. FEES, Dunkirk, Indiana.

Specimens Received

H. B. Lehman favored us with a specimen in the form of a letter, the delicacy, accuracy, and grace of which is rarely equaled and still more rarely excelled. Mr. Lehman is a skillful artist in penmanship; one of America's most skilled.

Some uncommonly graceful figures and well executed script came from G. E. Miller, St. Joseph (Mo.) Business University.

I. L. Calvert, Newark, N. J., sends a specimen of ornamental penmanship which shows considerable skill and improvement.

J. M. Reaser, Danville, Va., sent some very creditable and unique compact, shaded penmanship—something out of the ordinary.

H. D. Goshert, St. Louis, Mo., favored us with a specimen of engrossing script which discloses that he is quite an artist in that line.

W. T. Lindsey, Enville, Tenn., forwarded a creditable specimen of business writing in the form of capitals, sentences, etc.

J. E. Plummer, penman in Elliott's Business College, sent a number of very well executed signatures in the ornamental style. Mr. Plummer is pushing his work to the top very rapidly.

Some well written cards came from D. B. Winters, Iowa Business College, Des Moines, Ia. Mr. Winters has placed his chirographic mark high, and, if we mistake not, some day few will equal him.

Some very effective ornamental writing came from S. N. Falder, the expert penman of St. Louis, Mo.

W. N. Currier, penman in Rockford (Ill.) Business College, enclosed a number of well written cards with two pages of unusually good business writing. Mr. Currier is a penman of much more than ordinary ability.

EDUCATION, Thorough, popular and practical courses. Unrivaled natural location by mail. National patronage. Terms low. Write BROWN'S BUSINESS AND CORRESPONDENCE COLLEGE, FARIBAULT, MINN. 18th year. (Inc.)

FOR SALE One-half interest in a well established and prosperous school in a city of 40,000. Most centrally located of any college in America. Well advertised. Present enrollment over 400. Receipts present school year will reach $18,000. College valued at $15,000 $5,000 down, balance to suit purchaser. Failing health necessitates early sale. Address,

"INVESTMENT,"

Care Penman-Artist and Business Educator.



E. H. BEACH, EDITOR.

Increase Your Salary

Send 15 cents for 3 months' trial subscription to

"THE BOOK-KEEPER."

A handsome monthly magazine for book-keepers, cashiers and business men. It will teach you book keeping, shorthand penman ship, law, short cuts, corporation accounting, banking, business practices, adding arithmetic, lightning calculations, etc. **$1.00 a year.**

The Book-Keeper Publishing Co., Ltd., 38 Campau Bldg., Detroit, Mich.

Subscribers to THE BOOK-KEEPER receive a certificate of membership in THE BOOK KEEPER SUPPLY CLUB which entitles them to special discounts on office supplies.



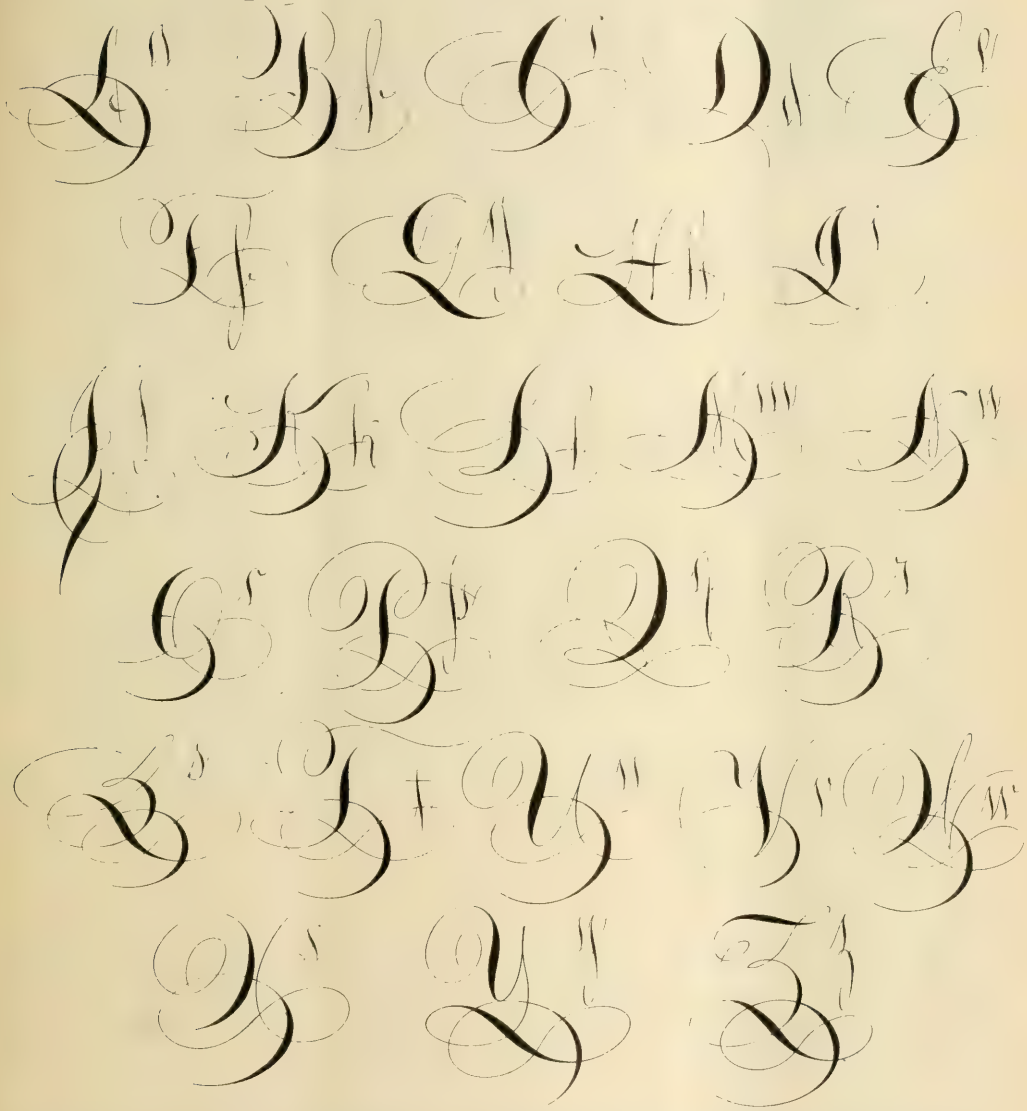
ORNAMENTAL DESIGN

Women can learn at home, in spare hours and at small expense, to make salable designs for embroidery, wall paper, china decoration, carpets and other textiles. book covers, menus, etc. Circular free. Students earn while learning. Our course, covering same ground as resident art schools, is

Taught by Mail

International Correspondence Schools, Box 1279, Scranton, Pa.

Ornamental Penmanship



To make these ornate, vertical letters successfully, use a straight holder and a fine, flexible pen such as the Zanerian Fine Writer. Let the holder point toward the elbow and keep the paper nearly parallel with the label. Employ whole arm movement for the capitals in order to secure freedom and grace in the horizontal compound flourish. They are easy to execute if you are in the habit of using arm movement.

The small letters cannot be made in as free and off-hand manner as the capitals. They are simple and uniform in construction too uniform for easy reading.

For variety and uniqueness these forms are as quite desirable as the old "slanters." They reveal the fact that grace and beauty are not limited to any one degree of the circle. Try your hand at them during your spare moments as did the writer. Who is the author?



MR. AND MRS. E. L. BROWN

Mr. E. L. Brown, the subject of this sketch, is a native of Camden, now Simonton, Maine, where the event of his birth occurred about thirty years ago; of course there was a farm mixed up with the incident. He early manifested an interest in good writing, and some of his first earnings were invested in a copy of Gaskell's Compendium, and this work, with all its faults, proved a wonderful inspiration to him. He also became a subscriber to the old Penman's Gazette, and with the Gazette and Compendium as his teachers, he resolved to become a penman. He worked early and late and dabbled in everything, from writing to pen drawing.

When he visits his old home he is often shown drawings which he made when a boy for his friends, and, while they now look crude to him, they are held as priceless gems which love or money cannot purchase. He entered the Rockland Commercial College in the fall of '87 and pursued a special course in penmanship, all branches, in fact, the house was apparently filled with specimens from the cellar to the garret, and this, of course, was a rare treat for Mr. Brown. He observed his aptitude for penmanship matters, and he offered to instruct him in text lettering so he might assist him at engrossing diplomas, etc., and he accepted the proposition. Mr. Dunton was a merciless and impartial critic, and, while his criticisms at times seemed unjust, they usually proved correct. When the practice of penmanship became monotonous, the Professor would take some large object in his hand and tell Mr. Brown to watch him closely, which he did, but, presto, it was gone, and after hiding in the same mysterious way all the objects in his reach smaller than a table or a chair he would feel for his pocket book. He assisted Professor Dunton for many years engrossing diplomas in Boston.

Mr. Brown has taught in the Rockland, Me., Commercial College for the past twelve years, and aside from his regular duties in the school room, he has built up a large engrossing and designing business. He has made a specialty for the past few years of advertising designs for circulars and newspapers, as well as illustrations for school and college catalogs.

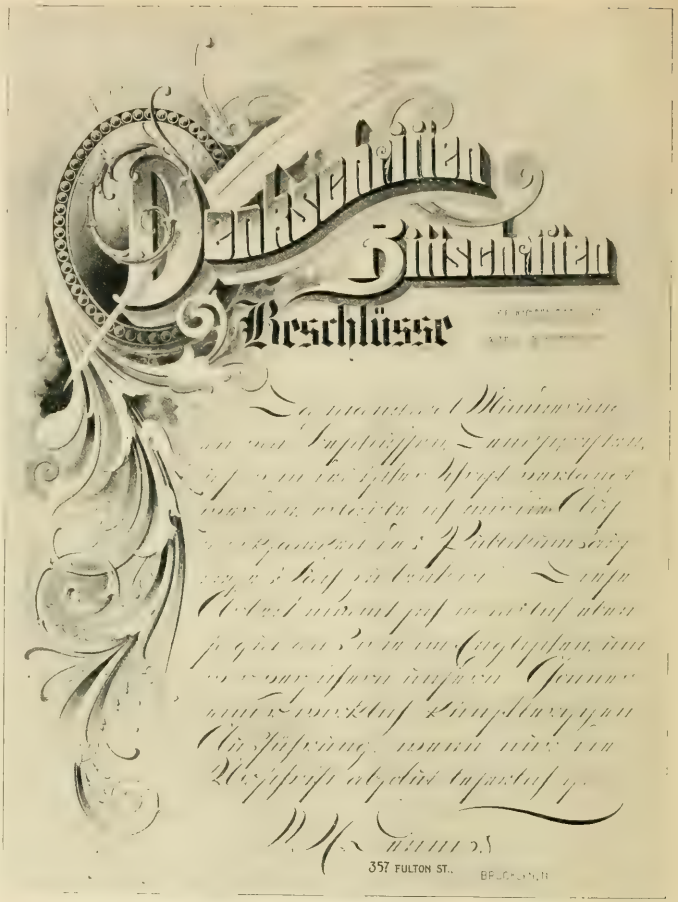
He is studying art continually, drawing from casts and life, and he obtains much enjoyment and profit from his work in this line. He does water color painting as a pastime only, but he uses the brush to a large extent in his engrossing and designing work.

The past summer was spent by Professor Howard and himself in Europe where he made a close study of art. He is a true student, believing "one is never too old to learn."

He was married about five years ago to Nettie E., daughter of Mr. and Mrs. C. H. Pendleton, of Rockland, Me.

He has found time to make several large exhibition pieces of pen art, among which might be mentioned two drawings, 22 x 28 inches in size, entitled, "Fight for the Standard," and "The Monarch of the Glen." He also has several other large pieces embracing all phases of pen art.

Mr. Brown is one of the best all round penmen the century has produced, and we are glad to announce that his work for our readers will begin with our next number.



FINE-ART ENGROSSING WITH BRUSH AND PEN BY W. E. DENNIS, BROOKLYN, N. Y.







Lessons in Sepia Painting

Number Five

BY W. F. GILMORE, CANTON, OHIO

The autumn landscape proved to be one of our most popular drawing lessons, and is well worth your best effort. Get a good strong outline. Then with the first wash of thin tint of sepia, paint over all except the sky. Let this dry; then the corn shocks are painted a slightly darker tint and the hedge fence a still darker; then after this dries, the orchards or woods was painted still darker than the fence, with this same "coat" probably over the house and pine trees, but as soon as this wash is dry, we paint the house a dark coat, and then when that dries, the roof and chimney a very dark wash. The pine trees are then painted almost the purest black of the sedia. Then with strong color, using only the tip of the brush, we go over every pencil line with a strong sepia line, and give such accent touches as corn stubble, the windows, shading lines on the shocks, etc., Notice that one side of the corn shocks has a heavier line than the other and that all these lines are broken. This is not meant for a picture, but a decorative landscape, being a modification of a sketch from nature. Remember, the heavy outline of the shocks were put on last, not first.

One Number Worth the Price

THE PENMAN-ARTIST AND BUSINESS EDUCATOR for November has just been received. It is certainly fine. Any business college man or commercial teacher can get more than his money's worth in instruction and inspiration out of any one number that has yet been published.

Elgin, Bus. College. W. H. CALLOW,
Elgin, Ill.

[Wide spacing is good to help the pupil to get rid of excessive finger movement and to acquire arm movement. It is also a necessity in angular writing to enhance legibility, but these are about all it is good for. We consider it a fad rather than a necessity. As an end or product it is unbusiness-like and slow. We believe the tendency of writing for accounting and business usage is, and should be, toward rotundity rather than angularity, and toward compactness rather than wide spacing. EDITORS.]

Friends & Classmates

Penmen & Pleasers

Columbus O.

Gentlemen: I am much interested in practical writing and wish to ask your candid opinion as to the ball-line, wide-spaced angular style something like this

-but in practice of writing usually, a rounder business writing.

What is all this widespaced, angular writing for, when in reality the penman's business style is something like this?

Yours truly,

J. M. Reasen



Art Paragraphs.

COMPILED BY J. O. WISE, CHICAGO.

The art of a thing is, first, its aim, and next, its manner of accomplishment.
Bovee.

A work of art is said to be perfect in proportion as it does not remind the spectator of the process by which it was created.
Tuckerman.

It is not strength, but art, obtains the prize,
And to be swift is less than to be wise.
'Tis more by art, than force of numerous strokes. —*Homer.*

The conscious utterance of thought, by speech or action, to any end, is art.
Emerson.

Drawing must be to the pupil a bona fide study, the fruit of his own observation, and of his own thoughts, as well as of the training of his hand, and the dexterity and grace of his manipulation.

Drawing helps a man often to express in a few lines well put together what a whole sheet of paper in writing would not be able to represent or make intelligible. *Lock.*

There is an art of reading, as well as an art of thinking, and an art of writing.
Isaac Disraeli.

Artists may produce excellent designs, but they will avail little, unless the taste of the public is sufficiently cultivated to appreciate them. —*Geo. C. Mason.*

To teach the young student of nature to observe and execute, is an object worth much care and explanation.

ARTIST
MT. MORRIS COLLEGE,
MT. MORRIS, ILL.
CARD WRITING A SPECIALTY.
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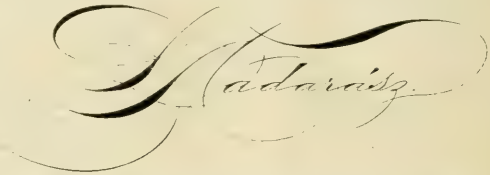
"What the Teacher of Penmanship To-day Needs"

BY L. MADARASZ

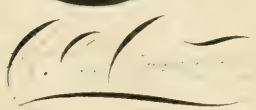
The editors of this paper are under the impression that I can give opinions — more or less valuable — as to what the teacher of penmanship to-day needs. Considering the fact that advice is seldom heeded, it follows that what I may say will do very little good. However, to stop the frequent askings for my views on the subject, I comply, with an apology for occupying valuable space, and a distinct understanding that I am "not in" for newspaper notoriety, or controversy.

This is a broad subject — for whatever are the needs of a teacher of penmanship are also the needs of teachers of all other themes. No one can do justice ever to himself as a teacher, or to his pupils, who does not bring to the work, knowledge, sincerity, enduring patience, coupled with tact, good manners, cleanliness, and health. Go as far as your knowledge extends, stop there, even if you are forced to tell your pupil, "I can carry you no further." Be honest in your work, put forth your strongest efforts — rise to concert pitch — become *en rapport*. Persevere, persevere with all your will behind; if your pupil lacks understanding of one method of explanation, be expedient, try another; there are more ways than one to prove that twice two are four. Cultivate an even disposition; don't allow your temper to rise; you will find it difficult at times to do so, but take plenty of time in answering — you'll be paid for the investment. If your pupil is a confirmed candidate for a reform school, in justice to your other charges, get rid of him in short order. Absorb this: Kind, cheery, and encouraging words find in the young mind fertile soil, and soon become bulwarks untakeable. Be clean, out of respect to yourself and your fellows; don't carry around with you any real estate except on the soles of your shoes. Cleanliness is, I consider, the first mark of a gentleman — besides, it is a strong insurance for health, the cost is water, and, soap if you can get it. The smell of a clean person is pleasing to the eye, more so to the olfactory nerves; neglect cleanliness and you'll be shunned. Unfortunately, through environment, improper living, or hereditary laws, all of us are not endowed with health — yet the science of becoming healthy is such an open book that it seems almost a crime to continue unhealthy — your physician, if of the right sort, can help you in the rebuilding. Teaching as a means to make money is a failure; always has been, and, possibly, always will be. Still, the consciousness of the work, when well done, is such a big reward that once undertaken, it is well nigh impossible to give it up.

This is a sermon from one whom we consider capable of saying something valuable, and if we mistake not, nothing better ever appeared upon the subject in the profession. Mr. Madarasz is not only a master penman but a writer of superior merit. The sermon is one every penman should commit to memory and endeavor to put into practice. We congratulate ourselves and the profession in securing the paper and we hereby congratulate the author upon it merits.—[EDITORS.]







Mr. C. C. Canan, whose portrait and signature appear above, is a Pennsylvania product. He is by nature an artist, and by training a penman. As an artist-penman or penartist he ranks among America's foremost. Being yet young in years and modest in disposition, we have reason to believe that he has not yet reached his full professional stature. But be that as it may, we have in hand a series of lessons in ornamental penmanship from his brain and hand which indicate that he is a master in this line. The same will be presented in the near future to the readers of the PENMAN ARTIST AND BUSINESS EDUCATOR.

As far as copies are concerned, Mr. Canan freely acknowledges that they are the best he is capable of executing, and as our readers know, that means a good deal. The instruction-articles accompanying them contain "pointers" of the greatest value to students of this fascinating branch of pen work — "pointers" which are there sult of many years of practice and observation.

Surely each one of these lessons alone will be worth the price of a year's subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR.

Mr. Canan has been following penmanship professionally for nearly a decade, having graduated from the Zanerian in '92, since which time he has taught in the Ceary Business College, Ypsilanti, Mich., Cedar Rapids (Iowa) Business College, Schissler College of Business, Norristown, Pa., and Blanks Business College, Philadelphia, Pa., being employed in the last named at the present time.

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Enclosed find $1.00 to pay for my subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR another year. I would not be without it if the cost were $5.00 instead of one.

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Lessons in Engrossing—By H. W. Kibbe, 181 Tremont Street, Boston, Mass. Number Five.

To practice this lesson take a piece of bristol board about sixteen inches wide and rule top, head and base lines for each line of script in the heading. The original is fourteen inches wide; the largest line occupies one inch from top to base, the space for capitals, and about one-half inch for the small letters. The shade over top of *T* and on the right of loops in *h*, *f* and *C* should be made with a second stroke. The first line can be written without sketching to determine position but the next three would require a calculation of some kind if they are to take a central position. This last remark refers to original work.

Publications Received

"English Spelling," by George D. Broomell, The Ben Franklin Company, Chicago, Ill., price ten cents, is a booklet that should be read and studied by all who are interested in correct spelling. The book is little but it contains many good, big, timely ideas and truths which we all need to know.

"S. N. Falder's Compendium of Pen Art," St. Louis, Mo., is a very expensively printed, profusely illustrated publication, comprising business and ornamental penmanship, flourishing, engrossing, drawing, etc. The author is a skilled penman and has shown considerable enterprise in publishing such an elaborate book. Price $1.00.

"Mason's Complete Course in Phonography," by W. L. Mason, 289 Fourth Ave., New York City, is a 164 page, substantially bound, well printed text book upon Isaac Pitman Shorthand. Price $1.00. The lessons are typewriting with shorthand notes interspersed, photo-engraved. Part one is devoted to lessons; part two, to business letters and advanced dictation exercises, and part three, to legal forms, etc. The book impresses us favorably.

"A Complete Compendium of Plain, Practical Penmanship" by L. M. Kelchner, Dixon, Ill., contains 45 slips 4½ x 9 inches of compactly and skillfully written copies in business writing. No better, if as good, work of the kind has come to our notice. The copies are splendidly graded, accurately written with a free movement, and splendidly printed. You need to see it.

Catalogs Received

"Illustrating" is the title of a very taking booklet published by the Correspondence Institute of America, Scranton, Pa.

The Ohio Valley College of Commerce, Ravenswood, W. Va., is issuing a very attractive, convincingly written catalog. The principal, Mr. Warren Wood, is a conscientious, wide-awake, well qualified, courteous gentlemen whom we have known for a decade. Success to all concerned.

"Holiday Announcements," "Strictly Personal," etc., are the titles of some very attractive and "telling" circulars recently received from J. W. Warr, Moline, Ill. Warr has built up a big, prosperous business in the line of attractive, practical education literature and is doing much to elevate the standard of commercial education.

"How We Teach It," is the title of a very attractive booklet by the Elliott School of Business and Shorthand, Wheeling, W. Va., relating to Gregg Shorthand. The School is showing more than ordinary push and enterprise and has a splendid faculty

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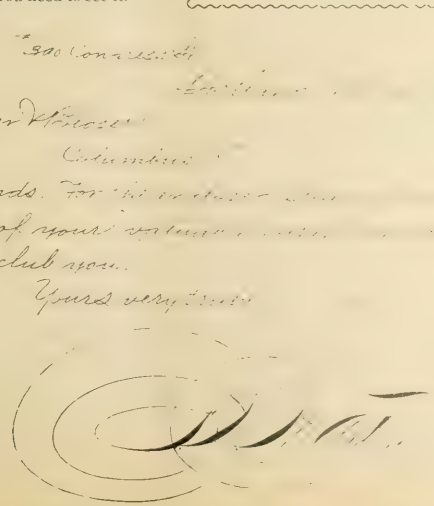
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President Barnhart's Address

BEFORE THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION AT SANDUSKY IN SEPTEMBER

This Association is to be congratulated upon the splendid showing it has made thus far and for its very bright prospects for the future. Our organization has already attracted wide attention. *The Western Penman* in its last issue pronounced it one of the most important of the local organizations and expressed the hope that many teachers from the neighboring states would be present and that when they saw how well the Ohio hustlers had done they would go home and do likewise. If there are any such here we bid them a most hearty welcome. I received a letter from the Old Bay State stating that they were watching our Federation with much interest to see whether such state organizations can be successfully maintained or not. There are at present very few states having Commercial or Special Teachers' Associations. New York has a large Commercial Teachers' Association; Kansas has a strong Penmen's Association and a few others have Penmen's Associations or Sections in State or Local Teachers' Associations, but I believe ours is the only State Federation in the country. I think, therefore, that we are in a position to offer hope and encouragement to states without organizations. This is certainly a period of organization and federation. One is amazed at the great number of societies, clubs, unions, leagues, associations, organizations and federations representing almost every profession, trade, and calling, besides those in the interest of science, religion, temperance, politics, and numerous other causes. It seems, however, that teachers, who of all classes should be in the lead, are not keeping pace with some of the others. The limit of our possibilities in the direction of organization and federation has not been reached. Every state should have a Federation like ours, and these State Federations should be represented in the National Federation. I would not have the National Federation exclusively a representative body, but think of a national meeting with representatives from forty-five state organizations besides those from our friends across the border! The interest in both the State and the National Federation would be increased and the influence of the National Federation would be largely extended. The enthusiasm aroused among the state organizations would certainly result not only in a larger membership in the State Federation but the national as well. The present national chairman is in sympathy with such a scheme and I would therefore recommend that we start the ball rolling by sending delegates to the meeting at Detroit. I would suggest that we send one delegate to the Federation itself and then a delegate to each section of the Federation, whose duty it will be to represent us and to report back to us at our next meeting. It seems to me that a five or eight minutes report from each delegate would furnish a most interesting number on the program at our next meeting. This plan will certainly be carried out some day, so why not let Ohio lead in this matter, as she has led in many others, and not follow.

FEDERATION THE PERMANENT SUCCESS

There are many teachers in the state eligible to membership in our Association who have not yet attended any of the meetings. They should share with us the benefits to be derived from association and we should have the benefit of their wisdom and experience. The responsibility of bringing them in, however, should not rest with the executive committee alone, but each member should make it a point to see that all are enrolled. But as the Association becomes stronger and stronger let us not make the fatal mistake of thinking that a separate organization for each line of work would be better than a Federation. I doubt if separate organizations would long endure, but even if they would, I believe we will derive more pleasure and more lasting benefit from this meeting with its varied program than we would from a meeting devoted exclusively to our own special lines of work. It is said that we should know something of everything and everything of something. Surely no teacher should be guilty of saying: I have no interest in anything save my own special subject. Specialists are charged with becoming very narrow and unnecessarily so. What a splendid opportunity in this Association to become broader. Therefore let us adhere to our Federation plan and make our programs of general and special interest to every member, to teachers in general, and to the public at large as well.

HIGH IN AUTHORITY

Never before has the value and importance of the work we represent been so generally recognized. Those high in authority in the business world are demanding a higher and a more general training in the commercial branches. This is becoming a practical age. There are comparatively few who think of art merely for art's sake, and culture for culture's sake. The great majority think of the course of study pursued with reference to its value as a preparation for earning, either in its narrower or its broader sense, and if the schools do not afford a course of study which appeals to the pupils and parents who have come to regard life as a struggle for existence, the shop, the factory or the farm is substituted for the school room. To overcome the tendency to drop out of school before the High School course is completed, which is so greatly deplored by educators, the conditions will be met and the courses of study will have in view the child's vocation in life, and the culture studies will be incidental. The courses will be represented under the head of Professional, Commercial, Mechanical, and Agricultural. The Professional we have long had; the Commercial will be greatly extended; the Mechanical will include the Manual Training and the Trade Schools, and the Agricultural will be established in the rural schools. The time will then be at hand when we will quit spoiling first class mechanics, farmers, and merchants by making them into third and fourth rate doctors, lawyers, and ministers. Every one should, and will, before he leaves school, discover that line of work for which he is specially fitted and the dignity of labor will be so generally recognized that no honest vocation will be considered too humble to afford the largest opportunity for an honorable and useful career.

These questions are immediately before us. It therefore behooves us to be ready to meet them, and our Associations in the future as in the past will be important factors in the proper solution of such problems.



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Hints on Illustrations, Etc.

BY R. E. HUMMEL, CHICAGO

Number Eight

Before making any design it is well to consider: "What is it for, its purpose?" Other questions which should be answered before beginning to draw a line are: "Where will the design be displayed, and how far away will the observer be while looking at it?"

If the design be for stationary, let us assume it is for an envelope, its primary purpose would be to convey information to the postmaster. The postmaster while handling the mail would have it in his hands, his eye only ten or twenty inches away from the envelope. Hence such a design needs not to be large nor the reading matter bold.

A sign to be displayed in a store, calculated to catch the eyes of customers would have to be larger, the lettering bolder. The distance between eye and sign would be longer and consequently the angel of vision smaller. Should a certain sign be intended to be used in the open field to be read by the passengers of a swiftly moving express train, the distance between the train and the sign must indeed be large to enable the passenger to read it with ease and also to give him sufficient time to read it in. This sign must be set at a great distance from the observer, all detail should be bold and strong and striking and the conception of the whole, the design, should be very simple.

Simplicity is a great factor in good designing. Its absence prevents clearness of thought in the beholder and testifies to the want of clearness of thought in the designer. Simplicity is essential to elegance, refinement and good taste. In designing, meaningless flourishes and scrolls are akin to chicanery in dress or to a bombastic speech when a courteous yes or no would be in place. Simplicity lends force and strength to a design.

One idea clearly set forth is impressive and easily remembered, a conglomeration of ideas is less impressive but easily forgotten. This is where the beginner fails (aside from crude technic.) He generally tries to embody in one design many and conflicting ideas. He does not realize the necessity of unity, but, instead he feels inclined to "beautify" his work by adding an abundance of scrolls and other superfluous razzle-dazzle.

The above illustration is a reduced reproduction of a display-sign, a "hanger." The original is ten inches high, large enough to be easily read by the good housewife making purchases in the grocery store. Do you think this sign helps to sell the goods?

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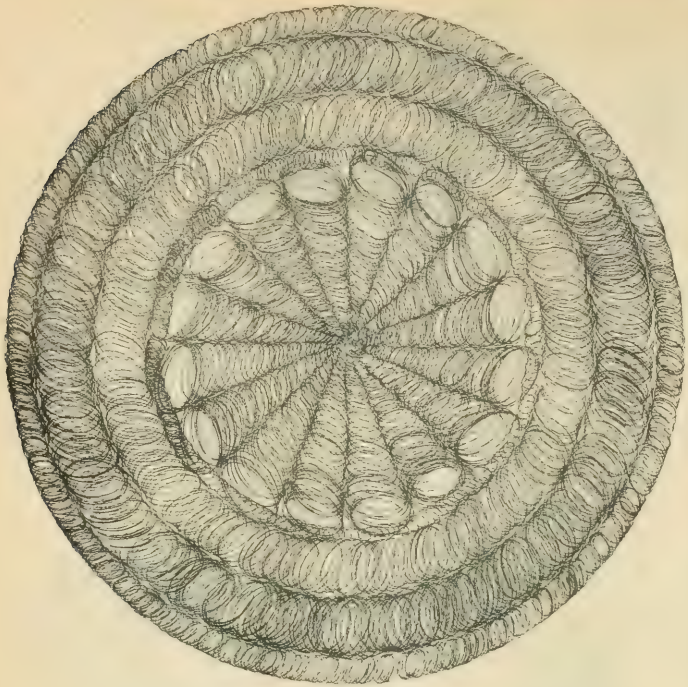
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Journals Received

Heald's College Journal, San Francisco, Cal.

The New Century, W. Lafayette, O.

The Dennison College Star, Dennison, Iowa.

The Business Educator, Adrian, Mich.

The Lansing Business University Journal, Lansing, Mich.

The Educational News, Ellhart, Ind.

The Western College Magazine, [illegible] Lamus, Mo.

The Intellectual Elevator, Chillicothe, Missouri.

The Weekly Spencerian, Louisville, Ky.

The Budget, Baltimore, Md.

Commerce, C. C. C. C., Des Moines, Ia.

Southern Educator, Bowling Green, Ky.

The Commercialist, Scranton, Pa.

The American Illustrator, Scranton, Pa.

The New Education, Meadville, Pa.

The Butte Business Educator, Butte, Montana.

The Educational Sun, Green Camp, O.

The Christian Helper, Harper, Kans.

The University Educator, Muncie, Ind.

The Bulletin of Eclectic Shorthand, Chicago, Ill.

The New Educator, Canton, O.

Peirce College Alumni Journal, Philadelphia, Pa.

Regular Periodicals

McKee's Shorthand Magazine, Buffalo, New York.

Shorthand for Everybody, Topeka, Kan.

The Advertising World, Columbus, O.

The Typewriter and Phonographic World, N. Y.

Western Penman, Cedar Rapids, Iowa.

The Practical Age, Moline, Ill.

The Best

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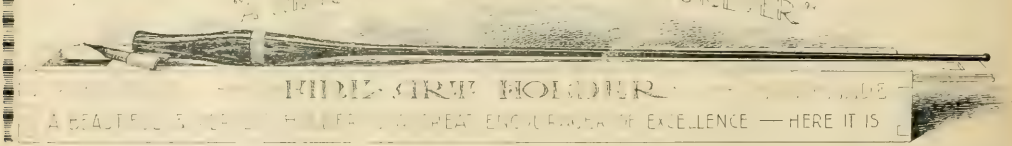
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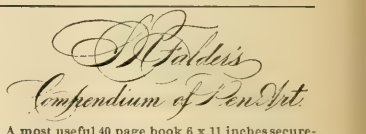
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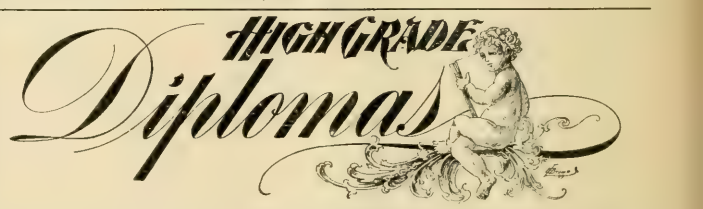
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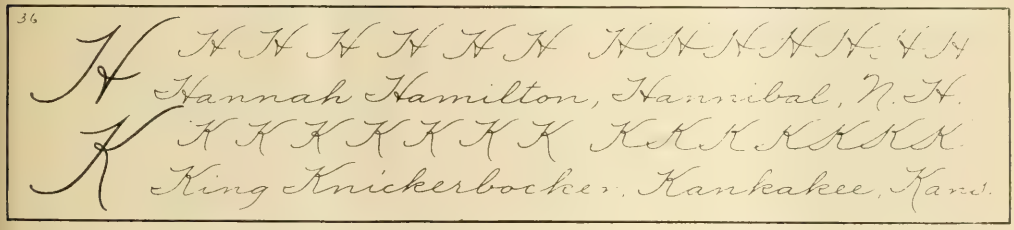
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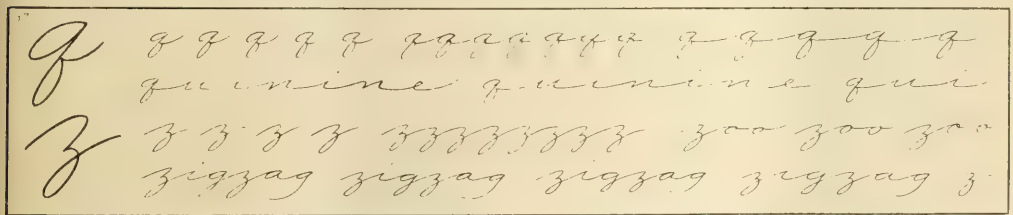
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Lessons in Practical Writing by C. P. Zaner.

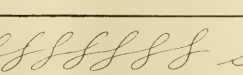
Firmness Persons who lack firmness are not as useful to society as those who possess it, either by nature or by development. Firmness is a quality that can be developed the same as any other power or faculty. Writing that lacks firmness is not as desirable as that which is stable and sure. By firmness I do not mean stiffness. I mean by firmness that kind of writing which is sure, uniform in line, and unhesitating. Arm movement makes writing firm, if the movement is well controlled. Clear thinking also means clear writing. Lines should be strong and firm, yet not stiff or heavy. A firm hand is the result of thoroughness in learning and familiarity with the subject. It is also the result of resolutely doing that which presents itself from day to day, and doing it well. It seems to me this last suggestion is enough to cause any ambitious youth to resolve to do nothing that is worth doing carelessly or poory.



No. 36 Be sure you see clearly the shape of the letters (their proportion and construction) before attempting to make them. The *H* and *K* begin the same but end differently. The first part of each is the same and the second part begins also the same and at the same place. These are styles employed by a large majority of practical business people because they are legible, easy, and rapid. See how easily you can write and how rounding you can make the turns in the small letters. Keep your *o*'s rounding and your *e*'s full. Notice that the last stroke in *K* is a vertical compound curve, and that the *H* finishes with vertical and horizontal curves. Joining the *H* and *K* makes a good movement exercise. See how well you can make them.

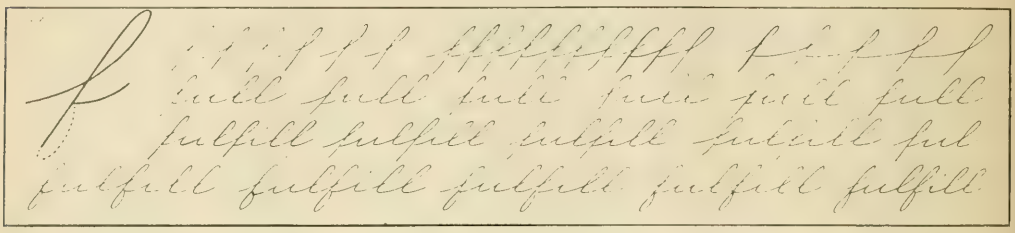


No. 37 Begin and finish the *q* the same as the *a*, being careful to make the *a* part well. Make the letter without raising the pen and write the word *quince* without raising the pen it much the same as *r*. Study the angle as the base line and errors herewith illustrated. Write the word *zigzag* without Large loops interfere with writing on the following line. watch spacing between letters. Be careful and critical and your writing will become good. Never allow yourself to do slovenly, careless work.

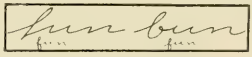


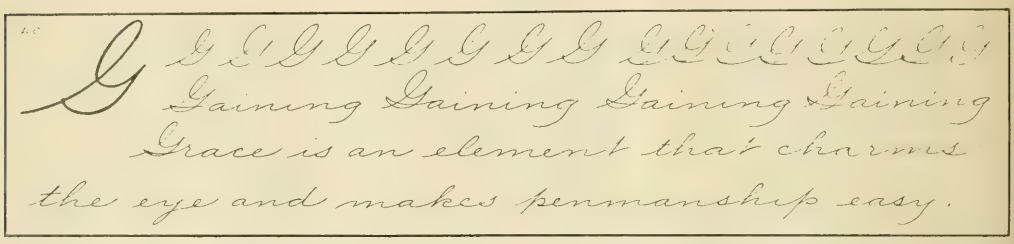
No. 38 Begin *S* the same as *I* and end it the same as small *s*. Think of *I* when you begin the letter and of *s* when you end it and you will have but little difficulty in making the letter well. Curve the down stroke considerably and use an easy movement, employing little or no finger action.

Study the *L* closely and employ a graceful movement in its execution. Keep the loop at the base small and drop below the base line with the finish and then there will be but little trouble in distinguishing it from *S*. These letters require skillful movements to make them graceful, but in their simple form as herewith presented, they are reasonably easy.

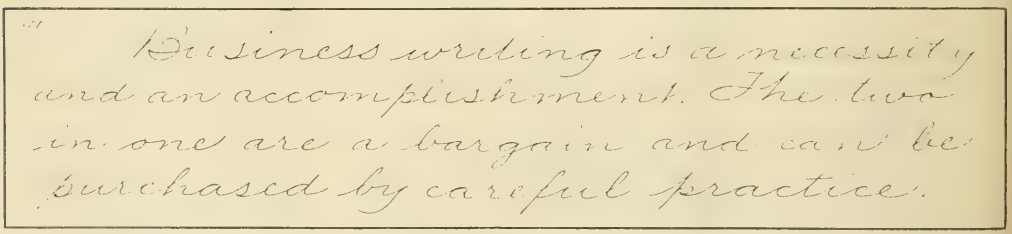


No. 39 The *f* without the lower loop is quite easy. Make it with considerable force and with little or no finger movement. Keep the loops full and short. The dotted line suggests the loop form and if you prefer it for your individual use. Study the common errors herewith illustrated, and avoid them. You ought to be able to write the word *fulfill* well fifteen times in a minute. By well I do not mean merely legible, but good. You ought to be able to write it legibly twenty times in a minute. The loop below (if you make one) should be the same size as the one above.

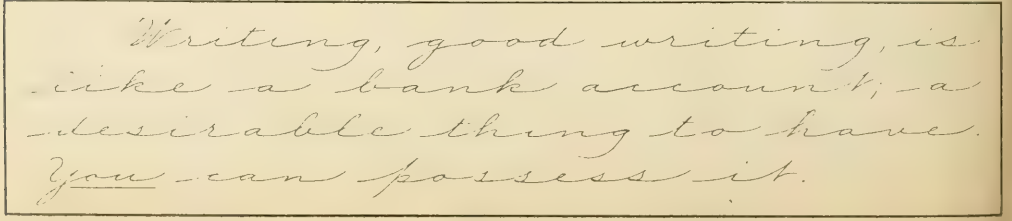




No. 40 Use an easy, swinging, rocking movement, much the same as in *S* but more of it. Begin and finish the letter the same as *S*, and keep the crossing low. Write the word *Gaining* without raising the pen and about twelve times in a minute. Watch spacing between words, endeavoring to keep same uniform. Gracefulness is the result of artistic impulses and skillful movements. In penmanship it makes writing a delight to behold as well as to execute. A little surplus skill is always in demand. The one who can do work better than good—better than is required, is the one who is never out of employment.



No. 41 This hand is larger than is necessary for regular routine work, but it is well to be able to write it, as it is used at times in various lines of work. Then, too, it serves somewhat as a movement exercise and causes one to notice defects in form that usually go unobserved in small writing. See how accurately you can form each letter and at the same time write freely. Use enough arm movement to make your writing graceful and easy. More than that is unmanageable and unnecessary.



Wide Spacing has been a fad, and is still in some places, in the penmanship world. It is a good thing in its place, but its place is not in business. As a means of breaking up finger action it is a good thing but beyond that it is not worth much as a business product. Wide spacing between letters encourages fore-arm movement but discourages much speed. It represents skillful rather than practical penmanship and it is indulged in by penmen rather than by unprofessional people. It is a graceful, neat, and easy mode of writing, but extravagant in space. You will do well to practice it as it encourages arm movement and uniform spacing.

Criticisms C. V. D. B. Your work is on the improve. A little more firmness would be an improvement. Make capitals smaller.

W. H. J., Ill.—You have not practiced enough upon principles and letters. You need to study form more closely and practice more thoughtfully and carefully. Study turn and angle, straight line and oval and learn to produce them, first thoughtfully, then thoughtlessly. Your work lacks uniformity and firmness.

D. C. D., Boston.—Yes, you can become a good penman. You are still too heavy on the down strokes. Let up. First up stroke in *m* too straight.

H. W., Alton. Do not loop your *t*'s. Use more care in *r*. Close small *a* at top. Use more arm movement. Make *o* more rounding.

J. W. H., Texas.—Send more work. Do not stop the motion at the end of words with the pen on the paper. Use more arm movement and freedom.

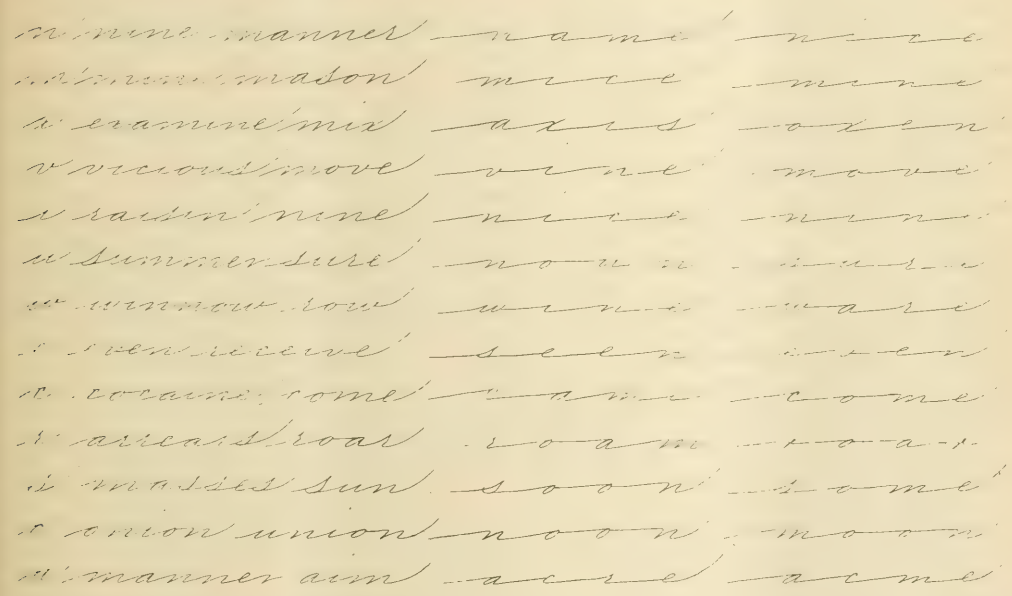
W. H. L., West Point.—Glad you are going to improve your penmanship. Watch each letter closely as you make it and send work in regularly.

C. W. C., Eastman, Miss.—Watch turns and angles closely. Curve down stroke in *o*. Shorten loops. Study *r* closely and exercise more care in making it. Do not raise pen at the base of it pause at the shoulder

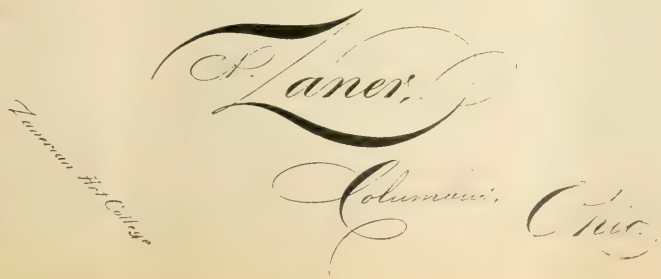
Seidensticker.—Your portrait of a Frenchman is good. Your penmanship is also good. You can become a penman and artist. Stick to your books for a few years yet.

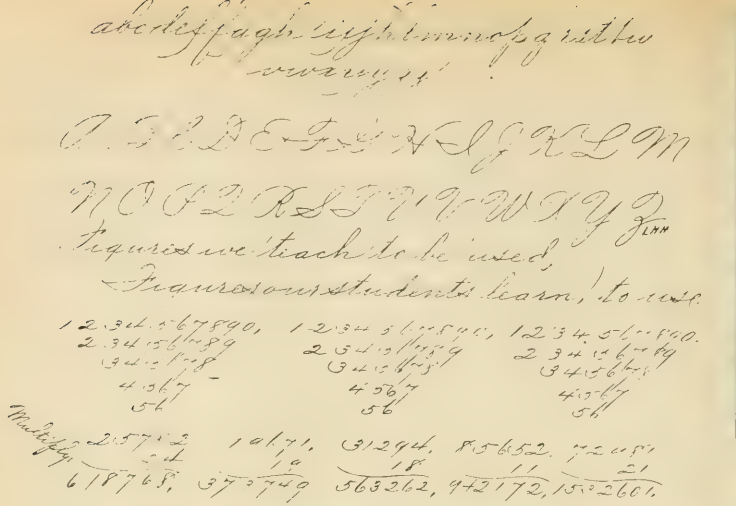
E. L. G., Conn.—Your small-letter exercise work is not systematic enough—as a whole your efforts are in the right direction. Send on work regularly.

R. P. H., Wash.—Loops taller than necessary. Do not drop finish of *U* so far below the base line—it resembles *Y*. Exercise work not systematic enough. You are doing well.



Second plate of a series of auxiliary copies by S. M. Blue. This lesson consists of words composed of letters that belong to the short letter group only. In practicing the wide spacing, aim to secure firm lines to the right with as little curve in them as is necessary for legibility. The next lesson will consist of short letter exercises.







MR. L. H. HAUSAM

The Best Style of Practical Writing and the Best Movement With Which to Produce It

BY L. H. HAUSAM, CONCORDIA, KANS.

Writing

The specimens appearing herewith will illustrate what I consider the best style of penmanship for business purposes. They were made with practically a pure muscular movement. I have adopted these particular forms, for the most part, unconsciously, they seeming to fit themselves, according to some natural law, into my favor without my choice. Some of them I vary, at times, but the general style has been the same with me for a number of years. They seem as natural as my step or my voice.

A style to embody the highest qualities of a practical style must conform to the following:

Law of Simplicity

The number and kinds of strokes must be reduced to the minimum consistent with legibility and ease of execution.

It is possible to make letters too simple to be easy to execute. To illustrate: The shortest way around a square, for instance, is a line parellel with its four sides, necessitating four corners. Should I, however, be expected to pass around that square the greatest possible number of times in a given time, I would not follow the shortest course but would ignore the square corners and straight lines, and, running, would describe a circle or eclipse. Centrifugal force is very potent in rapid writing and must be taken in account in selecting a style calculated to serve the greatest use. The momentum gathered in one stroke or in any number of strokes must be utilized in the greatest possible degree in following strokes to make a style highly practical. This cannot be the case in a style composed largely of straight lines and abrupt beginnings and endings. In short, the best style of writing for business purposes, is the one in which the greatest advantage to good movement and the greatest simplicity are simultaneously secured.

Movement

I consider it an absolute necessity to master the muscular movement in order to be a good business writer, just as it is necessary to learn proper fingering in music. But after it is mastered it will and should be modified to best suit the user. It must be mastered as the foundation, and to tone it off to suit individuality is a simple matter after it is thoroughly in hand.

The modification that can be made is quite limited, being simply an introduction of the finger movement or of the whole arm movement. The introduction of the finger movement always tends to decrease the slant, which is undesirable because it is difficult to maintain with the proper degree of regularity, while the whole arm movement will, perhaps, never be found necessary in business writing.

The introduction of finger movement should always be restricted to up-and-down strokes or motions and should never be allowed on progressive movements, or movements which carry the hand to the right. The finger, or fingers, which rest on the table should glide for every motion toward the right, no difference how slight, and if the fingers can give any desirable assistance on the up-and-down strokes, there seems to be no good reason for wishing to restrain them, outside of the fact that it will be found difficult to use just the same proportion of finger movement at all times, which is necessary to keep the slant uniform.

Lessons in Artistic Penmanship

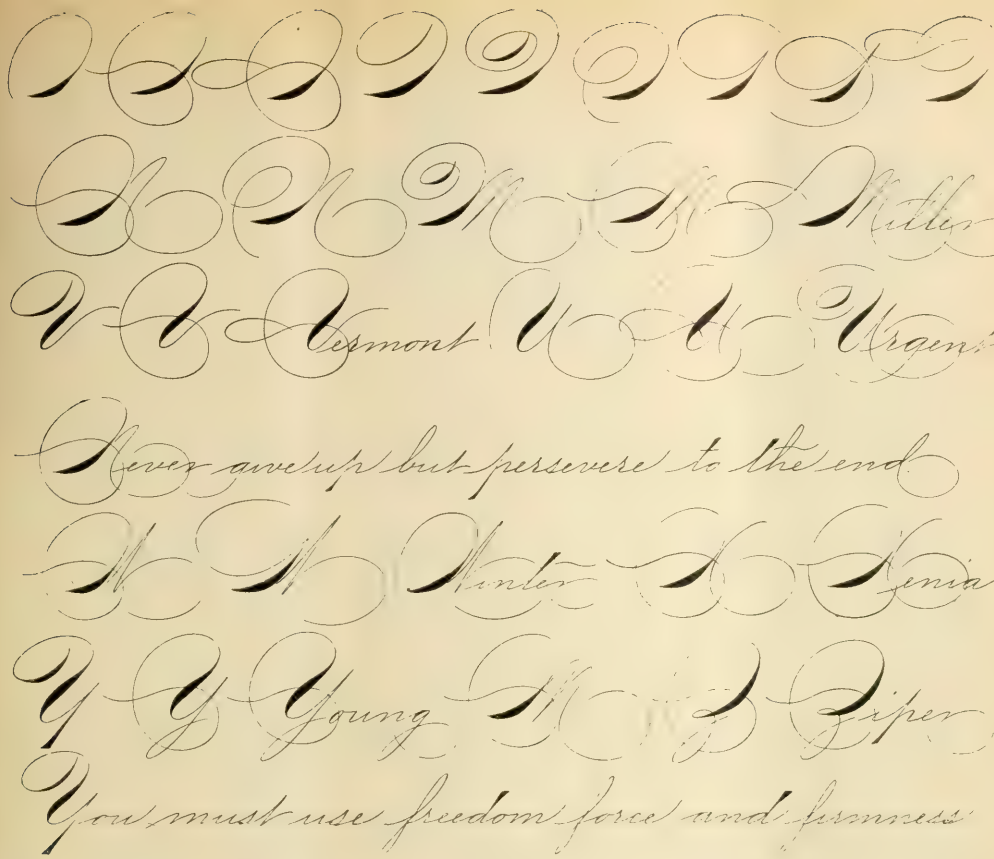
Number Five

BY J. E. LEAMY, TROY, N. Y.

If, in your practice from these lessons, your work seems irregular, weak, nervous or stiff, the best remedy to apply is to go back to principles and exercises. Remember that conscientious, preserving, vigorous drill is the key to success. A few feeble attempts will profit you but little. In fact, such indifferent practice is simply an aggravation, and just about enough to discourage you. Unless you are willing to work hard, long, and faithfully you need not expect to become proficient in this line. As I have said before, it takes a great amount of careful study and practice. In truth, you must grow into it. And while you are training, growing and working along these lines, it will help matters along if you will do away with habits that are liable to effect your results. A work that is worth following at all is worth following well. I refer to the smoking habit and the drinking habit. You may think that the excessive use of coffee and tea will not affect your work but it will. It is best to do away with these entirely. You will profit by it in the end and your work will speak for itself.

Now, as regards form, there is no one rule to follow, no set standard to imitate. That is, forms need not conform to some one pattern to be graceful and pretty. The main essential is that the letters, as a whole, balance well, that the ovals are full and well curved, the lines delicate, and the shades smooth and neat. For that reason it is not necessary that you imitate the copies precisely. The main point is that you make the style you prefer beautiful. This you can accomplish by employing such elements of beauty in curvature, shade, and heft of stroke as are most universally admired. And if, in connection with these, you can leave the imprint of your own personality thereon, so much the better for the profession and for yourself.

One of the main faults with beginners is to hurry too much from one to another. They are too apt to go at it as they would to learn a rapid business hand. Do not go in to see how many pages you can turn out in an hour or how many caps you can make in a minute. Such practice will never result in a beautiful hand. Think between each form. Stop, collect all your energy, know just what you want and then make a trial. Take another rest before repeating your efforts and so on. This is the kind of practice that counts along these lines,



Having completed the small letters, we are once more at the capitals. But do not neglect the smaller forms. You should spend as much time on them in the future as in the past. Yes, more. Without mastering them fairly well, you cannot expect to become master of ornamental hand. They are used one hundred times where the capitals are used once.

It would be well for you to spend considerable time on line one, striving at each effort to make ovals full and solid. Bring the shade low in all, and endeavor to keep each form on the correct slant. Raise the pen on the M and N, but do not place it on the shade of the first part in starting the second, but near it instead. You can use considerable hinge action to advantage in making the second part of both letters. This may necessitate a slight change in the position of your paper, but do not be afraid to do it.

The tendency will be to make the U and V too wide and the shades too long. The pen may be raised at the base, but I did not raise it in the copy, nor do I usually.

Strive in lines four and seven for uniformity in slant, spacing and height. They are the three chief requisities of page writing. It is not necessary that you write any particular slant, but it is necessary that you keep the slant uniform. The same may be said as regards height and spacing.

The pen may be raised at the line in making the Z. Keep the small loop in the center on about the connective slant. Send on your practice.

Criticisms.

O. H. J., New Columbia—Would rather receive the last strokes of your evening's practice than the first. It is impossible to make tops of t and d square with a single stroke. Better retouch them. Loops below the line are good. Bunch shades on capitals a little more. Ink too thick. No time just now for lessons by mail. Sorry. Come again.

Curtis, W. C., Eastman, Miss.—Yes, you can become a good penman but not by practicing on such stationary as you are now using. It will pay you in the end to use better material. Capitals lack strength and force. Take your coat off. After raising pen in middle of a word, be more careful how you "pick" the stroke. Write smaller and more slanting. You do well.

Bauer, Marion, O.—Be proud of the fact that you are only a "farmer's lad." They are the lads who get there. Are you not using a straight holder? Procure an oblique holder, some good paper, and send me a page of the best movement exercises you can make. You have not acquired the first essential—a free movement of the arm. Do it.

J. M. W., Brockton, Mass.—Small letters are far ahead of capitals, this, however, is a good fault. Shades on caps too long right through. Keep them on same slant as small letters. No great fault in your work. Simply persevere. First oval on capital C too small for size of letter. You can get there. Send practice regularly.

A. C. U., Londonville—Pardon me for even attempting to criticise your work. It is up to the copy. What more can I say? Small z seems a little weak and lagging. Watch turns at base line in small letters. Would like your best efforts on Lesson 2.

Edward F., Jamestown, Pa.—I see no reason why you cannot learn to write elegantly, but you have not mastered the undelying principles of good penmanship—the exercises. The length of time that you have practised amounts to but little. It is "how" rather than how "long," that counts. You have not studied small letters carefully enough.

J. K. S., Md.—The most of your work is too small, indicating a rather limited action. Uniform your ovals by practicing them vigorously and persistently.

Smith, Parkersburg—Not necessary to send me your entire month's practice. Get down to business, and some evening when you feel in "trim" prepare me two or three sheets of your very best. That is what counts. Quality not quantity in this work, you know. You do very well.

Mr. G. A. B., Mass.—Your practice is number one, considering disadvantages. Ink is too thick or touch not light enough. Impossible to say which on account of softness of paper. You can make a good one if you persevere. Thanks for compliment.

E. G. F., Vt.—Yes, you do write a trifle large, never the less, you are doing well, very well. Be more careful about upper and lower turns in small letters. Make quite a contrast between turn and angle. First stroke in small p too straight. Keep on.

Jennie C., New York—Work appears too delicate. The tremor in loops indicates that you are using the fingers to excess, and that you haven't confidence to strike out with arm movement. Small m's and n's too sharp at top. You pause too long there. In fact, you stop. Keep moving.

E. J. D., Ohio—You are improving. You get an excellent quality of line. Endeavor to make all shades on capitals shorter and fuller. You can make your mark.



HON. WM. C. MAYBURY,
MAYOR OF DETROIT.



W. C. STEVENSON.



E. H. BEACH.

The National Federation of Commercial Teachers

Fifth Annual Meeting

The weather man was in a benevolent mood; the recent election had made every body feel prosperous; the various Traffic Associations, struck with a temporary attack of enlargement of the heart, granted reduced rates; an artistic *chef* had prepared a sumptuous intellectual menu, and so it was that nearly three hundred of the foremost commercial teachers of the land set forth Wednesday, December 26th, on a pilgrimage to Detroit, Queen City of the Lakes.

Detroit is an ideal convention city, Gutchess College has a central situation, with first class accommodations, and, as Mr. Gutchess is a most hospitable host, every one went away from Detroit delighted with his visit.

Federation Meetings

Although many of the teachers did not arrive until Thursday morning, about two hundred ladies and gentlemen assembled in the beautiful Turkish Room of the Hotel Cadillac, Wednesday evening, to listen to addresses of welcome from the mayor, the city superintendent of schools, and the editor of the Detroit Journal. D.W. Springer had promised, in Chicago, at the last previous meeting, to show the teachers "a real, live mayor," if they would come to Detroit, and he kept his word.

The hearty welcome extended to commercial teachers by representatives of the city, the press, and schools, met an equally cordial and fitting response from J. A. Lyons, of the Metropolitan Business College, of Chicago; L. L. Williams, of the Rochester Business Institute, Rochester, N. Y.; and A. N. Palmer of the Cedar Rapids Business College, of Cedar Rapids, Iowa.

President W. C. Stevenson delivered his annual address, touching on the needs of the profession, the rapid development of commercial departments in our high schools and colleges, and sounding a high note for the future. His excellent address will be published in full. It should be read by every commercial teacher.

Mr. Charles M. Miller, who was to have brought a greeting from the Eastern Commercial Teachers' Association, did not reach Detroit in time for the opening session. The Eastern party made the trip in a special car and did not arrive until Thursday morning.

Thursday afternoon at three o'clock a large audience gathered in the commodious hall on the fifth floor of the Bamlett Building, in which Gutchess College is located, to listen to addresses on higher commercial training.

The first address was in the form of a carefully prepared paper on "Higher Commercial Education in America," by Prof. J. B. Johnson, of the University of Wisconsin. Professor Johnson's excellent paper is published in full in this number, and so we refrain from further comment, except to say that only the bats and owls of the profession, who dread the light, will fail to read with interest every word of Professor Johnson's paper.

This paper was discussed by Mr. G. W. Brown, who, in his characteristic manner, gave higher commercial training a vigorous drubbing, winding up with this strange assertion: "Higher Commercial Training levels down genius." The ordinary convention would become a very tame affair, if it were not for the ginger put into it by the enthusiastic outbreaks of our genial brother of the many Illinois business colleges. The discussion was continued by Benj. S. Banks, of Philadelphia. Mr. Banks seemed to take a very gloomy view of things in general, and of the lost and undone condition of religion and the public schools in particular. Higher commercial training had few charms for him.

Robert Spencer, the beloved dean of the Old Guard, made an excellent off-hand speech, supporting the work of the University of Wisconsin. For breadth of mind and catholicity of spirit, no one in business college work surpasses Mr. Spencer, and but few are his peers.



MUSIC HATH CHARMS.

D. W. Springer, of Ann Arbor, Mich., gave a brief, interesting speech favorable to the work of higher commercial training.

"The Educational Message of the Century," was the subject of an address by Dr. Cheeseman A. Herrick, Director of the School of Commerce of the Philadelphia Central High School. Dr. Herrick spoke without notes, in an earnest, vigorous style, and with language so well chosen, a grasp of his subject so firm, and sincerity and lofty purpose so manifest, that the large audience applauded him generously. The champions of a narrow educational policy had roused the fighting blood of a true knight of the cause of education.

Mr. Herrick thinks that we cannot import ready made courses from German schools, that spontaneity is the keynote of our educational needs, that our educational system must be based on a good foundation, and that, while we must know how to do, the doing is the practical test demanded by the public summing it all up. He thinks that correct education teaches men to do things, to be good citizens, to have good character, and that it is futile to dissever these. The great mission of the schools is to produce *men*.

The discussion on this paper was by J. A. Hiner, of the Spencerian Business College, Louisville, Ky.

Owing to the lateness of the hour, Mr. Wm. E. Doggett, of the Brooklyn Commercial High School, declined to take the part in the discussion that had been assigned to him.

Thursday evening the members of the various Associations met at 7:30 o'clock to elect officers. The Association elections passed off smoothly without contest. The names will be found in the reports of the several Associations. At 8:30 o'clock the "Executive Management," a sort of electoral college, composed of the presidents, vice-presidents, secretaries, and executive committees of the various Associations—twenty-four in all—assembled to elect the officers of the Federation.

It has become almost an unwritten law that the vice-president shall be elected president for the ensuing year, but the vice-president, Mr. J. E. King, refused to accept the position on account of his health, and he suggested to some of his friends that it would be a gracious, courteous act to confer the honor upon Mr. Robert C. Spencer, the Grand Old Man of our cause. As no other name had been prominently mentioned, the large audience was surprised to hear the nomination of Mr. Spencer, followed by Mr. Charles M. Miller, of New York, who nominated Mr. George P. Lord, of Salem, Mass., a gentleman who was personally a stranger to more than three-fourths of the





GEO. P. LORD.



DR. C. A. HERRICK.

members present, and who had previously attended only one meeting of the Federation. The result was the election of Mr. Lord by a majority of six. Surprise and disappointment were manifested by those who thought they saw in the election evidences of political wire-pulling and the organization of a machine to push partisan interests.

Mr. D. W. Springer was elected vice president, a happy selection, for Mr. Springer is popular, having been active in the interest of the Federation for several years. Mr. J. A. Lyons was elected treasurer, and Mr. G. W. Brown continues as secretary. President-elect Lord appointed Mr. E. H. Fritch, of the Southwestern Business College, St. Louis, Mo., Chairman of the Executive Committee, and Mr. T. W. Bookmyer, of Sandusky, Ohio, in place of Mr. Norman P. Heffley, of Brooklyn, resigned. The other members of the Executive Commitee are Mr. Charles R. Weirs, Trenton, N. J., and Mr. C. C. Marshall, Cedar Rapids, Iowa.

The choice of a meeting place for next year developed an interesting contest, invitations coming from Milwaukee, Detroit, Chicago, Indianapolis, St. Louis, and Washington. St. Louis was successful, and the next meeting will be held with Mr. E. H. Fritch, in the rooms of the Southwestern Business College.

Following the business meeting, Mr. Norman P. Heffley, of Brooklyn, delivered a very instructive stereoptican lecture on "The History of Shorthand."

Friday afternoon, Mr. J. A. Wiles, president of the San Francisco Business College, read a paper entitled "Impressions," in which he gave his impressions of the relative importance of American and European business schools. He found but few schools doing the kind of work done in our schools. Business methods abroad do not demand such specialization in clerical training as do our business methods. Our business methods are far in advance of European methods. There, to enter a business house, a boy needs only a good training in the common branches. He will enter as an apprentice, and work his way up. He must spend years in service before he can expect to assume responsibilities that often fall to our young men when they are about eighteen or twenty years of age. Some business schools were found—in fact, frequently in England—but they sustained a grammar school course in connection with their other work, and were not giving the grade of work given in our schools. Mr. Wiles was convinced that no schools of business abroad (he did not consider departments of commerce in high schools or universities) give so much practical training as do our business schools. Mr. Wiles' paper was discussed by Mr. W. H. Shaw, of Toronto, who has become a great favorite with the members of the Federation.

"The Curriculum of the Ideal Commercial School," a paper by Mr. I. O. Crissey, was an exhaustive, thoughtful presentation of a subject that is receiving a great deal of consideration at this time. A summary here could not do justice to this excellent paper, and, as it will doubtless be published, our readers will have an opportunity to judge of its merits at first hand.

The discussion of Mr. Crissey's paper by Mr. D. W. Springer, of Ann Arbor, Mich., and Mr. Henry E. Brown, of Rock Island, Ill., was brief and formal, owing to the lateness of the hour.

Mr. W. C. Sprague, President of The Sprague Correspondence School of Law, read what was said by many to be the best paper given before the convention. To fully appreciate it, one must have heard it. The terrible earnestness, the ardent zeal, the lofty purpose of the eloquent speaker thrilled his auditors and revealed possibilities in the teaching of law never before dreamed of. Many persons have heretofore spoken on various phases of this subject before our conventions, but they were all as the veriest amateurs when compared with this master mind. We are glad to say that our readers will have an opportunity to read this splendid address in the next number of the PENMAN-ARTIST AND BUSINESS EDUCATOR.

Mr. E. W. Spencer, of Milwaukee, who was to have discussed Mr. Sprague's paper, was not present, and, as apparently no one else felt competent to do so, there was no discussion. However, a unanimous and enthusiastic vote of thanks was given to Mr. Sprague, for his inspiring address.

At this point, President Stevenson read a proposed amendment to the constitution, which would permit the election of Federation officers by popular ballot, instead of by an electoral college as heretofore. The amendment was signed by a score or more of the leaders in the convention, and it was carried without a dissenting voice. Indeed the vigorous support it received was an indication of the resentment aroused by the election the preceding evening. Hereafter the Quays and Platts of the convention will have to enlarge their field of operations, if they are to defeat the will of the majority.

At 7:30 o'clock in the evening, the Turkish Room of the Cadillac began to present a lively appearance, the officers of the Federation having met to hold a reception.

At nine o'clock, the large company formed in line, and marched up the marble stairway to a beautiful banquet room, where covers for 150 guests were laid. The room was lighted only by shaded candelabra placed on the tables. An orchestra added to the delight of the senses. At the request of Mr. Springer, Chairman of the Banquet Committee, President Stevenson, in beautiful language, asked God's blessing on the occasion.

As the banqueters were seated, the subdued light was changed to mid-day brilliance by a myriad of incandescent lights which were then turned on.

The menu was simple, but in excellent taste, and the service was perfect.

After the physical part of the feast was disposed of, "the flow of soul" (there wasn't any "feast of reason") began. Dr. C. A. Herrick responded to the toast, "The Greatest Thing in the World;" Mr. J. A. Lyons, "A Terrible Temptation;" Mr. Robert C. Spencer, "Looking Backward;" Mr. T. W. Bookmyer, "Great Expectations;" Mr. W. H. Sader, "Reminiscences of the Past;" Mr. B. S. Banks, "Twice Told Tales;" Mr. A. H. Hinman, "A Foregone Conclusion."

During the evening, through the thoughtfulness of Mrs. Sarah Spencer, of Washington, D. C., small books with pencils attached were distributed among the guests, and each one present was asked to write his name in each book as a souvenir of the occasion. This took some time, and so, after the regular speeches had been concluded, off-hand remarks, were made by Mrs. Sarah Spencer, Mr. J. W. Warr, Mr. E. R. Felton, and Mr. R. E. Gallagher. ("Let her go, Gallagher," said uncle Robert Spencer, as Mr. Gallagher arose). Mr. Warr was particularly happy in his brief speech. The members then gave three cheers and a tiger for The Old Guard, sang a verse of America, and departed for their rooms, at one o'clock A. M., tired but happy, each one declaring that this was the most successful banquet ever held by any commercial teachers' convention. The credit for it all should be given to Mr. D. W. Springer, whose remarkable energy and excellent taste brought it about.

By Saturday afternoon many of the teachers had left the city, and it so happened that an audience much too small greeted Mr. Woodford D. Anderson, of Vermillion, S. Dak., when he read his excellent paper on "Current Educational Theory as Applied to Commercial Teaching." Mr. Anderson's paper was a vigorous plea for character-building, as the fundamental work of the school. The last paper of the afternoon, "The Relation of the Private Commercial School to the Public Schools, and Schools of Higher Education," was read by Mr. T. W. Bookmyer, of the Sandusky Business College, Sandusky, Ohio. It will be given in full later. It aroused a lively discussion, participated in by Messrs. Banks, Lord, Moore, Gaylord, Crissey and others.

A few minutes later, President Stevenson adjourned, for one year, the largest, most enthusiastic convention of commercial teachers that has ever been assembled.



G. W. BROWN.



ROBERT C. SPENCER.



L. L. WILLIAMS.

The Old Guard

The Old Guard! May joy be their portion! May they live long and prosper! In the breaking light of a new century, how good it is to be among the surviving veterans of many a conflict with poverty, prejudice, and ignorance. What a sense of satisfaction must fill those, who, through the last thirty-five years, have borne aloft the unstained banner of a noble cause. Time has stolen from these old warriors some of their erectness, some of their vigor, some of their powers of endurance; He has playfully scattered the snows of many winters in their hair, and upon their faces he has left the evidence of his touch; but has He not compensated for it all by bringing to them ripe wisdom, magnanimity, tolerance, geniality, fraternity, experience?

How glad were we all to see again the Grand Old Man of the profession, Robert C. Spencer. It is impossible to be in his presence for even a day without feeling a sense of growth in character and breadth of view.

E. R. Felton, is another of the fine group of men who began their good work back in the fifties. Among the Old Guard there is probably no one who surpasses Mr. Felton in felicitous address, in gracious manner, or in courtly bearing. He is a rare old gentleman, with a nature attuned to all that is most refined in life.

Then there is L. L. Williams, the incarnation of good fellowship, politeness, and alert, aggressive business spirit. As one of The Old Guard hinted, at the banquet, he has won his way from coatless indebtness to well-dressed wealth. No one in this veteran group is held in higher esteem than is Mr. Williams. May his tribe increase!

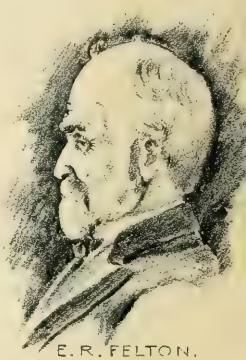
Baltimore might survive the loss of its bivalves, its terrapin, its canvas back ducks, but what it would do without W. H. Sadler is a conundrum. His jolly presence, his good humored stories, his comradeship have encouraged many a struggling commercial teacher, and have often been the life of gatherings of commercial teachers. His "Reminiscences," at the Detroit banquet, were enjoyed by everybody.

And who could forget J. W. Warr, with his inexhaustible fund of wit and humor; A. H. Hinman, with his rare skill at the blackboard; A. D. Wilt, with a successful career extending back into times whereunto the memory of man runneth not back; T. J. Risinger, the good-hearted champion of Spencerian penmanship; John R. Carnell, the business college man in business; Henry C. Wright who can tell of many changes in the business college life of New York and Brooklyn; W. F. Jewell, contemporary of Ira Mayhew; and G. W. Brown, whose parted whiskers and football hair may no longer deceive the very elect—for, let it be whispered, George W. Brown is one of the staunchest junior members of The Old Guard.

Let us hope that even a larger delegation of The Old Guard than the one at Detroit may meet in St. Louis next year to exchange greetings and recount experiences of the past.



A. D. WILT.



E. R. FELTON.



W. H. SADLER.



I. O. CRISSY



H. C. WRIGHT.



SARA A. SPENCER.



J. W. WARR



BANKS OF PHILADELPHIA.



J.A.HINER.



J.C.WALKER



J.E.KING

Business Teachers' Association

REPORTED BY J. A. HINER, LOUISVILLE, KY.

The Business Teachers' Association was better attended this year than at any previous meeting, and great enthusiasm prevailed throughout the entire session.

At 9:00 o'clock on Thursday, December 27th, the reception and registration of members was held, which consumed more than the usual time on account of the large number in attendance.

The Executive Committee then read their report, after which the Association listened, with much interest, to the President's address by J. C. Walker, Danville, Ill. His address was discussed by Messrs. R. C. Spencer, W. H. Whigam, U. S. Frye and others.

"The Relation of the High School Commercial Course to the Other Courses," by Henry E. Brown, Rock Island, Ill., was next heard, and was discussed by a number of members.

"The Round Table Discussion" did not receive much favor, which seemed not to be regretted by any member present.

At 1:00 P. M., "What Constitutes a Complete Business Course," by T. W. Bookmyer, Sandusky, O., was read before the Association, and was discussed by J. C. Olson, Parsons, Kans. Mr. Bookmyer's paper was considered a very able production.

The next most interesting feature of the day's program was a very able paper by Miss Carrie Parsons, Kalamazoo, Mich., on "The Mission of Women in Commercial Education." This was generally discussed on account of its being a very timely topic.

T. P. Twiggs, Detroit, Mich., read the next paper, "Should Commercial Colleges Require an Entrance Examination? If so, to what Extent?" His paper was also discussed by one or two members.

Friday, December 28th, at 9:00 A. M., J. A. Hiner, Louisville, Ky., read a very practical article on "Business Correspondence," which was discussed by Messrs. Overend, Fish, Walker, Carrier and St. John.

"How I Teach Addition, Fractions, and Interest, by Blackboard Illustrations," by U. S. Frye, Chicago, Ill., next engaged the attention of the Association. Mr. Frye was catechised quite freely, but was equal to the occasion, and showed himself master of the situation.

J. W. Warr, Moline, Ill., next interested the members present with his paper, "How can we Best Stimulate the Zeal of our Students for Thorough Work." This being one of the most interesting numbers on the program, was ably discussed by Messrs. Walker, Felton, Frye, and others.

"The Neglected Trio: Spelling, Punctuation and Grammar," by Geo. P. Lord, Salem, Mass., was next read.

Saturday, December 29th, at 9:00 A. M., U. G. Moore, Springfield, Ill., read his paper on the "Length of Study Pursued in Business Colleges," which was discussed by Prof. Overend, of Pittsburg, Pa., and other prominent members, whose names could not be learned at the time.

The next item on the program was "Why Teach Parliamentary Law," by D. W. Springer, Ann Arbor, Mich. Mr. Springer's paper was discussed by Messrs. Walker, Frye and King.

"How to Secure the Best Results in Arithmetic," by W. N. Ferris, Big Rapids, Mich., came next in order, and was in all probability the most entertaining and highly instructive talk given in this section. It would be useless to try to give the names of those who participated in this discussion, but it is safe to say, that every member present had a question to propound to the speaker. His simplicity of manner, thorough understanding of the subject, and



T. J. RISINGER



S. D. GUTCHESS



U. S. FRYE.



W. H. SHAW.



E. E. GAYLORD.



JNO. R. CARNELL



W. N. FERRIS.



W. E. DOGGETT


D.D. MUELLER.


F. W. MOSHER.


A. L. MUSICK


L. A. ARNOLD

comical illustrations of some of the ridiculous methods used in public schools were thoroughly enjoyed, and at the end of the discussion every one seemed to be in unison with the speaker. It was voted that his paper be published.

The next in order was "Business Practice," by G. E. King, Cedar Rapids, Ia. This paper was well received by the Association.

Prof. E. T. Overend, Pittsburg, Pa., then read his paper, "School Discipline."

At 11:30 A. M., "Essentials and Teaching of Business Routine," by Chas. M. Smith, Port Deposit, Md., closed the exercises in this section.

The election of officers for the ensuing year was held and resulted in the election of J. A. Hiuer, Louisville, Ky., President; U. S. Frye, Chicago, Ill., Vice-President; and W. S. Osborn, Detroit, Mich., Secretary.

The President appointed as his Executive Committee for the next term: T. W. Bookmyer, Sandusky, O., Chairman; W. H. Whigam, Chicago, Ill., and Henry E. Brown, Rock Island, Ill.

MEMBERS ENROLLED IN BUSINESS TEACHERS' ASSOCIATION.

J. D. Yocum, Oberlin, O.; W. H. Shaw, Toronto, Can.; H. F. Albrecht, Milwaukee, Wis.; James Rea, Packard College, New York, N. Y.; W. E. Doggett, Brooklyn, N. Y.; Geo. S. Murray, Packard's College, New York, N. Y.; F. A. Keefover, Oshkosh, Wis.; C. W. Coffin, New York, N. Y.; I. O. Crissy, Albany, N. Y.; Geo. P. Lord, Salem, Mass.; S. J. Ebert, Oshkosh, Wis.; R. V. Coffee, Peoria, Ill.; D. G. Boleyn, Peoria, Ill.; W. F. Cadwell, Galesburg, Ill.; F. P. Baltz, New York, N. Y.; E. N. Bonell, St. Louis, Mo.; M. H. Davis, Toledo, O.; C. A. Fleming, Owen Sound, Ont.; R. E. Gallagher, Hamilton, Ont; W. F. Riess, Toledo, O.; J. A. Wiles, San Francisco, Cal.; E. E. Gardner, Battle Creek, Mich.; Enos Spencer, Louisville, Ky.; E. E. Gaylord, Beverly, Mass.; W. F. Parsons, Kalamazoo, Mich.; W. Douglas, McKeesport, Pa.; J. C. Walker, Danville, Ill.; M. L. Richmond, Kankakee, Ill; J. C. Olson, Parsons, Kans.; W. S. Osborn, Detroit, Mich.; F. D. Gorsline, Detroit, Mich.; G. W. Brown, Jacksonville, Ill.; E. A. Dieterich, Detroit, Mich.; E. J. O'Sullivan, Montreal, Can.; Wm. Henry O'Sullivan, Walkerton, Ont.; W. C. Stevenson, Port Deposit, Md.; E. H. Fritch, St. Louis, Mo.; T. W. Bookmyer, Sandusky, O.; E. E. Jones; Chicago, Ill.; L. W. Stiehl, Uhrichsville, O., A. J. Cadmay. Owosso, Mich., A. H. Hinman, Worcester, Mass.; A. S. Parish, Grand Rapids, Mich.; W. L. Musick, Springfield, Mo.; W. H. Carrier, Meadville, Pa.; U. S. Frye, Chicago, Ill.; G. H. St. John, Warren, O.; E. T. Overend, Pittsburg, Pa.; J. W. Warr, Moline, Ill.; W. H. Shrowder, Dunkirk, N. Y.; Eugene Moore, Springfield, Ill.; W. G. Bishop, Lincoln, Neb.; J. J. Krider, Canton, O.; W. Chambers, Detroit, Mich.; L. P. Bettinger, Lockport, N. Y.; R. C. Spencer, Milwaukee, Wis; E. O Folsom, Green Bay, Wis.; H. G. Yocum, Massillon, O.; R. B Seymour, Springfield, Ill.; W. R. Wheeler, Lincoln, Ill.; Miss Clara R. Emens, Rockport, N. Y.; L. L. Williams, Rochester, N. Y.; O. C. Mayer, Chester, Pa.; Henry E. Brown, Rock Island, Ill.; Stephen Devan, Big Rapids, Mich; G. E. King, Cedar Rapids, Ia; D. L. Musselman, Jr., Quincy, Ill.; W. H. Whigam, Chicago, Ill.; Woodford D. Anderson, Vermillion, S. D.; Chas. J. Smith, Pittsburg, Pa.; J. F. Fish, Chicago, Ill.; D. W. Springer, Ann Arbor, Mich.; C. H. Clemmens, Fenton, Mich.; P. R. Cleary, Ypsilanti, Mich.; J. E. King, Rochester, N. Y.; M. G. Rohrbough, Omaha, Neb.; C. J. Deigman, Holland, Mich; P. R. Spencer, Detroit, Mich.; H. T. Loomis, Cleveland, O.; A. N. Palmer, Cedar Rapids, Ia; N. B. Van Matre, Omaha, Neb.; Benjamin S. Banks, Philadelphia, Pa.


CHASING THE KEYS—
THE MODERN BLIND MAN'S BUFF

Fifth Annual Banquet.

HOTEL CADILLAC, DETROIT, DECEMBER 28, 1900

MENU

Blue Points
Celery
Cream of Tomatoes
Olives Radishes
Broiled Bluefish
Potato Croquettes
Filet de Bœuf, Mushroom Sauce
Green Peas
Siberian Punch
Roast Squab, au Cresson
Russian Salad
Vanilla Ice Cream Assorted Cake
Cheese Crackers
Coffee

TOASTS

Toastmaster - - Geo. P. Lord

"A Terrible Temptation" - - J. A. Lyons
"Looking Backward" - - R. C. Spencer
"Great Expectations" - T. W. Bookmyer
"Reminiscences of the Past" - - W. H. Sadler
"Greatest Thing in the World" C. A. Herrick
"Twice Told Tales" - - - B. S. Banks
"A Foregone Conclusion" - A. H. Hinman

The National Shorthand Teachers Association.

The sessions of the Shorthand Teachers' Association began Thursday morning, December 27th, President W. L. Musick, of Springfield, Mo., in the chair. The president's address was aggressive, condemnatory of the plan of guaranteeing positions, and suggestive of reforms.

Secretary L. A. Arnold, of the West Side High School, Chicago, read a comprehensive report, carefully prepared, showing the growth of the Association during the last three years. He agreed with President Musick in offering some suggestions for improvement.

As a desire for a verbatim report of the proceedings was expressed, Mr. E. N. Miner, of New York, agreed to publish such report within thirty days.

Mr. A. D. Wilt, of Dayton, Ohio, read a thoughtful paper on "The Stenographer as a Factor in the Business World," quoting from Lyman J. Gage, to substantiate his assertions. This paper was discussed by Mr. H. L. Andrews, of Pittsburg.

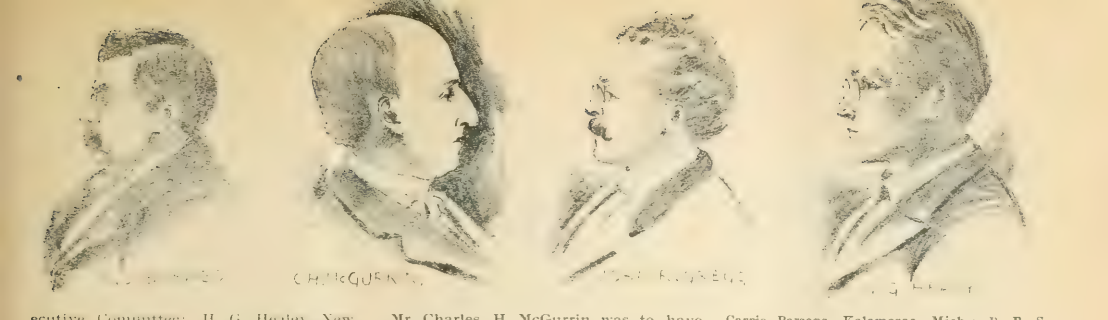
A lively discussion followed the reading of a paper on "Methods of Classifying and Managing a Large Shorthand Department," by Mr. D. D. Mueller, Cincinnati, Ohio. Banks, of Philadelphia, Barnes, of St. Louis, and Tinus, of Chicago, took part in it.

"What Shall We Do With Our Dull Pupils," by Miss Frances H. North, of La Crosse, Wis., closed the morning session. In the afternoon, the session began with a discussion of Miss North's paper, by Miss Carrie Parsons, of Kalamazoo, and Mr. J. Howard Baldwin, of Detroit.

Mr. A. J. Taylor, of Indianapolis, Ind., then read an instructive paper on "Shorthand in the Public Schools," which in the discussion that followed, received the attention of Mr. Baldwin, Mr. Barnes and Mr. Banks.

One of the live questions of the day, among school principles, was next presented ably by Mr. Selby A. Moran, shorthand instructor in the Ann Arbor, (Mich.) High School. Mr. Moran, in his paper, "The Teacher's Qualifications and Responsibilities," held that teachers, like poets, are born, not made, and that they should have thorough knowledge of the principles of the shorthand system they teach. He went into detail in discussing his subject, and was listened to with close attention.

In the evening session, the following officers were elected: President, J. Clifford Kennedy, of Des Moines, Iowa; Vice President, B. J. Griffin, Springfield, Mass.; Secretary, L. A. Arnold, Chicago, Ill.; and Asst. Secretary, R. A. Grant, Rockford, Ill. President Kennedy appointed the following Ex-



ecutive Committee: H. G. Healey, New York; W. O. Davis, Erie, Pa.; D. D. Mueller, Cincinnati, Ohio.

Friday morning, after President Musick called the meeting to order, Mrs. A. J. Barnes, of St. Louis, took charge of the proceedings.

"Typewriting from Dictation," was the subject of a very practical paper read by Thos. P. Scully, of Boston, Mass.

In a paper on "General Methods of Conducting a Typewriting Department," Miss Sarah McAllister, of Detroit, Mich., maintained that each student should begin practicing the first day in school, and should have at least two hours of subsequent daily practice until the course is finished. A general discussion followed, in which Mr. W. M. Ellis, Evansville, Ind., took part; also Mr. J. E. Gill, Quincy, Ill., Mr. H. L. Andrews, Pittsburg, Mr. W. D. McAllister, Lincoln, Ill., and Mr. A. C. Van Sant, Omaha, Neb.

Mr. A. C. Van Sant, then conducted a Beginner's Class in Touch Typewriting, using the teachers present as pupils. He maintains that Touch Typewriting is equally well adapted to single and to double key boards. He says that his pupils can readily change from one machine to another.

Mr. F. W. Mosher, Omaha, Neb., in his paper, "Touch Typewriting—Failure vs. Success," took the position that the failures were owing chiefly to the inability of the teacher, and not to inability of pupils or defectiveness of systems.

Mr. W. O. Davis, Erie, Pa., had a paper on "The Best Method of Changing a School from Sight to Touch Writing." He declared that, to succeed, a teacher must be a touch writer, and a firm believer in touch writing. An interesting discussion followed this paper, opened by Mr. Frank B. Rutherford, and continued by Mr. Gill, Mr. Griffin, Mr. Van Sant, Mr. Hinman, and others.

An exhibition of speed work in Touch Typewriting was given, but in many ways indefinite and unsatisfactory. Mrs. Barnes had a recent student present who wrote well, both blindfolded and otherwise. Mr. Van Sant had former pupils with him and they did some very creditable work. Miss Reichardt took dictation twice at the Smith Premier machine, and copied it, rewriting at the rate of 88 and 102 words, a minute, respectively, with but two slight errors in each instance. Miss Biurvall, also at the Smith Premier machine, copied the same dictation at 93 and 108 words a minute, respectively, making also two slight errors in each instance.

Two expert writers, former students of Mr. B. J. Griffin's, were present, Miss Carrington, of Springfield, Mass., and Miss Schreiner, of Boston, but the result of their work were not made public, Mr. Griffin desiring a test in which each contestant should take part at the same time, writing the same matter. Mr. Van Sant declined to have anything to do with any test, except with his own pupils and in his own way.

Mr. Charles H. McGurrin was to have given an exhibition of his marvelous speed, but, as he writes on a machine especially adjusted for the high rate of speed he maintains, and as the machine had not come, he was unable to gratify the desire of the expectant teachers.

Friday afternoon Mr. W. W. Paterson, of Canton, Ohio, read a valuable paper on "Kind and Amount of Dictation." This was followed by an able presentation of the subject, "How to Secure Accuracy of Execution," by Mr. H. L. Andrews, of Pittsburg. Discussion by Mr. G. B. Withee, of Detroit.

Mr. J. E. Gill, of Quincy, Ill., aroused interest in his paper, "A Model Dictation Class," by bringing in a class of students, and dictating to them.

Saturday morning, members gathered late, owing to the late hour at which the banquet festivities closed.

The opening paper by Mr. W. E. Van Wert, Wheeling, W. Va., excited a great deal of discussion.

A paper by Mr. W. L. Mason, of New York, on "The Business Training That should be Given in Connection With Shorthand and Typewriting," contained many excellent suggestions. Mr. Mason believes that there are many indispensable little things to which more attention should be given, in training our students. The discussion brought W. S. Rogers, of Sandusky, Ohio, to his feet. He believes that shorthand pupils would be greatly benefited by studying other commercial branches with shorthand and typewriting. Several others took part in this discussion.

Mr. Kennedy's Question Box provided some interesting and profitable discussion, very practical questions having been asked.

Under the head of "Unfinished Business," Mr. Gill and Mr. Tinus asked for more information about typewriting, and this request brought forth lively extempore contributions from Charles M. Miller, F. W. Mosher, Thos. P. Scully, B. S. Banks, and F. B. Rutherford. The meeting was then adjourned to meet next holiday week in St. Louis.

There is a growing feeling that too much of the time of the Association is being consumed by those who have a personal "axe to grind," and this feeling is likely to take shape in a modified program next year.

Members of the Shorthand Association

Miss E. F. Long, Meadville, Pa.; Katharine Lugenbeel, Des Moines, Ia.; Geo. P. Lord, Salem, Mass.; W. L. Mason, New York, N. Y.; Walter D. McAllister, Lincoln, Ill.; J. P. Conahey, Pittsburg, Pa.; F. A. Mosher, Omaha, Neb.; E. N. Miner, New York, N. Y.; Selby A. Moran, Ann Arbor, Mich.; A. L. Musick, Springfield, Mo.; Mrs. R. D. Mitchell, Sandusky, O.; D. D. Mueller, Cincinnati, O.; Mrs. F. W. Mosher, Omaha, Neb.; Chas. M. Miller, New York, N. Y.; Sarah McAllister, Detroit, Mich.; Chas. H. McGurrin, Kalamazoo, Mich.; Chas. A. Miller, Akron, Ohio; Ella Nelson, Cincinnati, Ohio; C. C. Noe, Cleveland, Ohio; Frances H. North, New York, N. Y.; A. Albert Parker, Buffalo, N. Y.; Miss E. M. Pitraglio, E. St. Louis, Ill.; Chas. T. Platt, Hoboken, N. J.; W. W. Paterson, Canton, Ohio; Carrie Parsons, Kalamazoo, Mich.; P. R. S. Peters, Kansas City, Mo.; Benj. W. Peake, Salem, Mass.; Mrs. S. S. Packard, New York, N. Y.; Jane B. Passmore, Milwaukee, Wis.; Mrs. P. Ritner, St. Louis, Mo.; Miss Kalliape Ritner, St. Louis, Mo.; W. N. Phillips, Montgomery, Ala.; Howard F. Randall, Philadelphia, Pa.; Walter Rasmussen, San Francisco, Cal.; W. S. Rogers, Sandusky, Ohio; Vaughn W. Root, Birmingham, Ala.; Miss M. Reichardt, Omaha, Neb.; Frank Rutherford, New York, N. Y.; J. P. Simon, West Superior, Wis.; W. A. F. Scott, Carbondale, Pa.; Thos. P. Scully, Boston, Mass.; W. C. Stephenese, Lincoln, Neb.; Rebecca Strutton, Cleveland, Ohio; Lula Stiehl, Uhrichville, Ohio; L. W. Stiehl, Uhrichville, Ohio; Everett S. St. John, Warren, Ohio; J. A. Stephens, Chicago, Ill.; Chas. M. Smith, Fort Deposit, Md.; Chandler Sexton, Orange, N. J.; A. H. Sproul, Elgin, Ill.; Chas. J. Smith, Pittsburg, Pa.; Arthur J. Taylor, Indianapolis, Ind.; W. I. Tinus, Chicago, Ill.; B. D. Van Benthuysen, Omega, Ill.; W. E. VanWert, Wheeling, W. Va.; M. L. Veenfliet, Alpena, Mich.; A. C. Van Sant, Omaha, Ill.; R. E. Wiatt, Council Bluffs, Ia.; J. J. Weber, Canton, Mo.; M. Alice Wells, Richmond, Ind.; John T. Yates, Jamestown, N. Y.; H. L. Andrews, Pittsburg, Pa.; Mrs. P. E. Appleton, Detroit, Mich.; L. A. Arnold, Chicago, Ill.; Chas. Currier Beckwith, Mass.; C. M. Boyles, Warsaw, Wis.; J. Howard Baldwin, Detroit, Mich.; Lyda Byrne, Omaha, Neb.; Nora Biurvall, Omaha, Neb.; Arthur J. Barnes, St. Louis, Mo.; Mrs. A. J. Barnes, St. Louis, Mo.; G. W. Brown, Jacksonville, Ill.; Benj. S. Banks, Philadelphia, Pa.; H. B. Boyles, Omaha, Neb.; James S. Curry, Cleveland, Ohio; Hattie C. Cook, Cedar Rapids, Ia.; Walter J. Durand, Chicago, Ill.; A. O. Davis, Erie, Pa.; J. W. Dingman, Detroit, Mich.; Mrs. Harry C. Devlin, Jackson, Mich.; Jessie E. Davidson, Milwaukee, Wis.; Chas. E. Eckerle, Roanoke, Va.; Nellie W. Evans, Burlington, Ia.; S. H. East, Indianapolis, Ind.; Mrs. Mary Burke East, Indianapolis, Ind.; S. J. Ebert, Oshkosh, Wis.; W. B. Elliott, Wheeling, W. Va.; W. M. Ellis, Evansville, Ind.; Mary E. Folsom, Green Bay, Wis.; Mrs. J. F. Fish, Chicago, Ill.; E. I. Fish, Saginaw, Mich.; J. E. Gill, Quincy, Ill.; E. D. Goodon, Ashland, Wis.; R. A. Grant, Rockford, Ill.; John R. Grigg, Chicago, Ill.; Elizabeth Garvey, Allegheny, Pa.; B. J. Griffin, Springfield, Mass.; J. A. Harader, West Superior, Wis.; O. E. Hawkins, Huntington, Ind.; Norman P. Heffley, Brooklyn, N. Y.; Jerome B. Howard, Cincinnati, O.; James C. Hering, Cedar Rapids, Ia.; Rev. K. Heid, Collegeville, Minn.; Mary A. Holly, Pittsburg, Pa.; Winnifred S. Hildreth, Milwaukee, Wis.; Frank E. Haymond, Evansville, Ind.; I. P. Hatch, Cedar Rapids, Ia.; Eva M. Heffley, New York, N. Y.; O. F. Hovis, Warren, Ohio; Horace G. Healey, New York, N. Y.; Geo. M. Jacobs, York, Neb.; R. McKenn Jones, Hockensack, N. Y.; D. Kimball, Chicago, Ill.; C. W. Kitt, Chicago, Ill.; W. W. Knisley, Saginaw, Mich.; Vie F. Kobel, Parkersburg, W. Va.; R. A. Kells, New York, N. Y.; J. Clifford Kennedy, Salem, Mass.; B. A. Krenz, Erie, Pa.

Good

PORTSMOUTH, N. H., Dec. 27, 1900.

I am not surprised that subscriptions to the PENMAN ARTIST AND BUSINESS EDUCATOR are coming in rapidly, as I do not see how any teacher or person interested in commercial education can afford to be without it. I may say frankly, that, while I have always considered it the leading exponent of penmanship and pen art, it has done me more good since you added the new business department than I can well express. Needless to say, I wish my subscription continued and will "club" you early next month.

W. J. LEWIS,
Propr. Bliss Business College.



CHAS. A. FAUST.



C. E. TOWNE



BURT GERMAN



J. F. FISH



C. N. CRANDLE



W. E. GIESSEMAN.



W. F. BARNHART.

Program

OF THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION

OFFICERS

Chas. A. Faust, President, Chicago, Ill.
J. C. Olson, Vice-President, Parsons, Kans.
D. S. Hill, Secretary, Evansville, Ind. (Absent.)

EXECUTIVE COMMITTEE

Burt German, Chairman, Fremont, Ohio.
J. F. Fish, Chicago.
C. E. Towne, Zanesville, Ohio.

THURSDAY MORNING, DECEMBER 27, 1900

At nine o'clock, President Faust called the meeting to order, and, owing to the absence of the Secretary, he appointed Mr. Geisseman to fill that position, which he did most creditably indeed. Mr. Musrush made a motion that specimens be received from all, but certificates be awarded only to those who were present or to those who accompanied the specimens with the necessary membership fee. Carried.

At ten o'clock the President read his address. He frankly stated that recent experiences of his in the business world caused him to abandon many of his penmanistic doctrines as to slant, movement, etc. The paper was discussed by Messrs. Stiehl, Barnhart, Giesseman, Crandle and Houston.

The next paper was by Miss Clara Emens, of Lockport, N. Y. She gave a very good and ethical talk which was discussed by Mr. Houston, of New Haven, Conn.

AFTERNOON

Mr. Zaner read a paper on "Model Business Writing and Actual Business Writing -Their Differences," in which he said that the former should be fit for imitation and the latter fit to be read. Discussed by Mr. Towne who emphasized the differences between dead and live lines in writing.

At 2:45 the meeting adjourned to have picture taken and for general meeting of the Federation meeting.

EVENING

At 7:30 the meeting was called to order for the purpose of electing officers for the ensuing year. Mr. Zaner was elected President; Mr. Harry Houston Vice President; Mr. J. F. Fish, Secretary. Messrs. C. N. Crandle and J. F. Barnhart were named for the Executive Committee, and they selected Mr. W. F. Giesseman as the third member.

Adjourned to the General Session.

FRIDAY MORNING

Committee to award certificates as prizes for best specimens of penmanship was appointed as follows:

W. N. Ferris, C. E. Towne, H. G. Healy (chairman), A. N. Palmer, and C. P. Zaner.

"How to Raise the Standard of Writing Throughout the Country," by J. F. Barnhart, proved to be one of the important contributions to the convention. He advocated stricter examinations in writing for regular teachers as one of the means of reaching the poor work done in public schools generally. He incidentally scored the opponents of vertical as well as the muscular movement hobbyists. The paper was discussed by Howard Baldwin, who advocated muscular movement, simonpure and straight from the shoulder.

Mr. Giesseman explained the method of awarding state certificates in penmanship in Iowa. Houston and Lyons also discussed the paper.

As per suggestion in Mr. Barnhart's paper, a committee was appointed by the chair to prepare a statement defining the position of the members on the subject of writing, the same to be brought to the attention of the educational public and examiners through publication in penmanship and educational journals. Following is the statement as adopted.

National Penmanship Teachers' Association

DETROIT MICH., December 29, 1900.

We, the Penmanship Teachers' Association of the National Commercial Teachers Federation in convention assembled, in order to suggest the proper solution of the Public School Writing Problem, adopt the following preamble and resolutions:

WHEREAS: No system of writing, whether vertical or slant, will in itself insure good writing, whether taught by copy-book, copy-clip, tablet, black-board or by any other method.

WHEREAS: The best results can only be secured by earnest, faithful intelligent teaching on the part of well qualified teachers.

WHEREAS: It is a well known fact that a very large per cent. of teachers have not prepared themselves to teach this important branch, simply because their Boards of Examiners have not subjected them to as rigid an examination in it as in other branches, but have simply graded them from their manuscripts and have never refused to grant certificates, however illegible the writing.

AND WHEREAS: It is a great injustice to pupils and to tax payers to grant a certificate to any candidate who does not sufficiently understand the theory and practice of writing to direct the pupils in the development of the writing muscles of the arm, wrist and fingers, and who is not able to place on the black-board models worthy of imitation by pupils, and whose manuscripts do not indicate that the character of the teachers general work would indirectly supplement the good results secured during the regular writing period.

Resolved: That Boards of Examiners should give as rigid examinations in writing as in other branches, and should call to their aid the assistance of specialists.

Resolved: That to secure a better equipment of teachers, experienced instructors of writing should be employed in every City, State and Independent Normal School, and also in Institutes and Summer Schools.

Resolved: That in order to secure uniformity and enthusiasm in the graded schools, supervisors should be employed in all the cities and in townships with town and village schools.



A. H. HINMAN



P. R. SPENCER



J. F. BARNHART.

Resolved: That educational journals should emphasize the importance of writing and give more attention to method of instructions.

Resolved: That less and larger writing be encouraged in the primary grades. The twin evils of good penmanship, excessive finger movement and gripping, are the result of requiring children to write when too young, to write properly. No writing except under the supervision of the teacher, should be required in the first and second years, but if required the forms should be large enough to allow the children to use the arm instead of the fingers in execution. Such eminent educators as Dr. Hall of Worcester, Mass., declare that writing in the primary grades does far more injury to the child and the child's future writing than it does good. It is not whether children can be taught to write, (draw) but whether they should be allowed, much less required, to do so. Children *can* work in factories but our laws wisely prohibit the same.

And be it further resolved: That a copy of these resolutions be submitted to the educational press for publications, and that school authorities give this matter their careful consideration.

J. F. BARNHART,
W. F. GIESSEMAN, } Committee.
F. F. MUSRUSH,

"The Relation of Figures to Business Writing," by C. N. Crandle, proved to be a very practical and interesting paper. Mr. Crandle advocates less speed than formerly and greater care. Discussion followed by Whigham, Keefover, Lyons and Olson.

AFTERNOON

The event of the meeting was the talk by Prof. W. N. Ferris, of Big Rapids, Mich. The speaker held his audience spellbound and was listened to with much interest and enthusiasm. Like many others, Mr. Ferris has found it necessary to break away from early instruction and training. He adapts his instruction to suit those who are preparing for business pursuits, for teaching, and for the trades. He recommends large writing for young pupils, and but little of it. Like Dr. Hall, of Massachusetts, and many others, he recommends that writing be dispensed with during the first and second years in school. Mr. Ferris recommends wide spacing as a means to an end, emphasizing the straight down stroke in letters. He also advocates the placing of poor writers between good ones.

Mr. Palmer discussed the paper at length. Believed in teaching some movement to children even though they cannot apply it in daily writing. He believes in destroying a pupil's writing before beginning the construction of a new hand—is a believer in the "destructive method." He also advocated preliminary and final strokes and motions in letters.

"How and What," by Cyrus W. Field, was a good paper. He said that many teachers talked too much and did too little work among pupils.

SATURDAY MORNING

President Faust being unable to be in attendance the last day, appointed Mr. Musrush President pro-tem.

The committee on awarding of certificates reported as follows:

BUSINESS COLLEGE

First Prize, E. O. Folsom, Green Bay, Wis.; second prize, A. W. Holmes, Salem, Mass.; third prize, Burt German, Fremont, O. F. T. Weaver, E. Liverpool, O., submitted splendid work too late for contest.

Messrs. J. R. Bailey, of Marion, Iowa; J. P. Wilson, of Seattle, Wash.; and others submitted work which did not comply in all of the requirements and was not therefore considered. Mr. Mitchel, of Sandusky, O., submitted some excellent work and came within one of capturing a certificate.

HIGH SCHOOL

First prize, W. T. Shrawder, Dunkirk, N. Y.; second prize, Clara R. Emens, Lockport, N. Y.

GRAMMAR GRADE

First prize, Harry Houston, New Haven, Conn.; second prize, F. F. Musrush, Lakewood and Rocky River, O.

PRIMARY GRADE

First prize, Harry Houston, New Haven, Conn.; second prize, F. F. Musrush, Lakewood and Rocky River, O.

SPECIAL CERTIFICATES FOR 7TH AND 8TH GRADES

(None Submitted for Other Grades.)

First prize, St. Mary's Academy, Monroe, Mich.; second prize, W. F. Hostetler, Lapaz, Ind.



Yt FEDERATION ARTISTE.

The meeting, as a whole, was a success. As compared with former meetings, it was not as large as some. The vertical question was received with more favor than ever before, while simon-pure muscular was advocated by but one Baldwin, of Detroit.

Less speed and more form study seemed to be the sentiment of many who formerly advocated a strenuous action from the beginning. No one advocated the old fifty-two degree slant, while nearly all favored a compromise. The tendency was toward round rather than angular writing, and in the direction of simplicity and ease. Ferris was the leading attraction, which would indicate that the executive committee for the coming meeting would do well to secure educators as well as penmen for on the program. The times demand broad, well-educated, representative men. The spirit of "give and take" in a brotherly manner was never more prevalent than in the Detroit meeting. A genuine bond of sympathy seemed to bind the band of pen patriots together as never before. No unpleasant controversies occurred, though discussion was at times lively and to the point. Let us look forward to the St. Louis gathering less than a year hence with as much pleasure as we now look back to the Detroit meeting. Pleasant recollections of Detroit —fond anticipations for St. Louis.

BLACKBOARD DECORATIONS

Mr. A. H. Hinman, of Worcester, Mass., than whom there is no finer, if an equal, in beautiful chalk embellishments, decorated the various boards in a wonderfully artistic manner. Mr. Hinman is a pupil of the famed John D. Williams, who flourished as no other penman of modern times. Mr. Hinman caught much of the beauty of his master and retains it in a manner that surprises all. May he meet with us often,

ACKNOWLEDGEMENT

is hereby made to Mr. C. E. Towne, of Zanesville, O., who kindly furnished us with the above notes of the meeting.

Members in Attendance at the National Penmanship Teachers' Association

J. H. Baldwin, Detroit, Mich.; C. A. Faust, Chicago, Ill.; Cyrus W. Field, Jackson, Mich.; R. D. Mitchell, Sandusky, O.; C. E. Towne, Zanesville, O.; C. S. Jackson, Arkona, Can.; O. E. Hovis, Warren, O.; Bert German, Fremont, O; F. F. Musrush, Lakewood, Cleveland, O.; W. F. Hostetler, Lapaz, Ind.; W. F. Giesseman, Des Moines, Ia.; Clara R. Emens, Lockport, N. Y.; J. F. Barnhart, Akron, O.; C. N. Crandle, Chicago, Ill.; C. P. Zaner, Columbus, O.; W. C. Stevenson, Port Deposit, Md.; L. P. W. Stiehl, Urichsville, O.; J. F. Fish, Chicago, Ill.; E. O. Folsom, Green Bay, Wis.; W. F. Lyons, Detroit, Mich.; P. R. Spencer, Detroit, Mich.; Harry Houston, New Haven, Conn.; A. N. Palmer, Cedar Rapids, Ia.; T. J. Williams, Oshkosh, Wis.; H. G. Healy, New York, N. Y.; F. A. Keefover, Oshkosh, Wis.; W. F. Shrowder, Dunkirk, N. Y.

The Private Commercial School Managers' Association

REPORTED BY GEO. P. LORD, SALEM, MASS.

The first meeting of the Private Commercial School Managers' Association was called to order at one o'clock on Thursday, December 27, by President L. L. Williams, of Rochester.

The only matter to come before this session was preliminary business connected with organization. The membership committee reported favorably upon about 150 names which were acted upon. Those who were present, upon being elected, paying one dollar, and signing the constitution, became members. The others will be communicated with by the secretary.

The meetings scheduled on the regular program began at five o'clock on the afternoon of December 27th, with a very interesting ten-minute paper by G. W. Brown, of Jacksonville, Ill., entitled, "How Far May the Private Commercial School Course of Study be Profitably Extended in Time and Scope?"

Discussion of this paper was opened by Mr. Robert C. Spencer, of Milwaukee. It seemed to be the consensus of opinion that the proper length of time for a commercial course lay somewhere between six and twelve months. Several other members of "Old Guard" took part in this discussion, and considerable profit was derived therefrom.

After attending to a few matters of routine business the Association went into executive session to discuss important matters, behind closed doors, until seven o'clock.

In the evening the members again assembled at eight o'clock for the purpose of electing officers. The following were chosen:



President, L. L. Williams, of Rochester, N. Y., Vice President, Charles M. Miller, of New York; Secretary and Treasurer, E. H. Fritch, St. Louis, Mo. Immediately after the election, the Association adjourned to meet in conjunction with the other bodies of the Federation.

The first paper on the morning of December 28th, was read by H. T. Loomis, of Cleveland, Ohio, entitled, "What Should be the Attitude of the Private Commercial School Toward the Public Commercial School and Commercial Department."

This paper produced a lively and interesting discussion participated in by a majority of the members present, and was decidedly one of the best of the convention.

The afternoon session of the 28th opened at five o'clock. Mr. Henry C. Wright, Principal of Long Island Business College, Brooklyn, read a very able paper on "State Supervision of Private Commercial Schools," in which he handled the Board of Regents of the state of New York without gloves, and brought out many points both for and against their system of registration.

Discussion of this paper was opened by Mr. I. O. Crissy, State Inspector of Commercial Education, of Albany, and was participated in by several of the members. Much good will undoubtedly come from a wide discussion of the question of state supervision. It seemed to be the opinion of the members present that supervision of some kind was necessary, but there was a great difference of opinion as to whether this supervision should be effected through legislation or by means of independent organization among business colleges themselves.

After listening to Mr. Wright's paper, the Association again went into executive session to receive the reports of several committees, but adjourned in ample time for all to attend the banquet of the Federation.

On the morning of December 29, the meeting was called to order promptly on time. The first paper, "Legislation Affecting Private Commercial Schools," was read by Mr. A. D. Wilt, of Dayton, Ohio, and met the approval of all the members present.

Discussion of this paper brought out the fact that the majority of the members felt opposed to any premature legislation affecting commercial school work, and most of those present expressed themselves as being inclined to some arrangement for controlling commercial schools and getting proper supervision of their work without the intervention of legislatures.

In this connection, Mr. R. E. Gallagher, of Hamilton, Ont., gave an interesting and helpful description of the plan which has been adopted by the schools of Canada. After a clear and concise description of this work, Mr. Gallagher devoted much time to answering general questions put to him by those present. A vote of thanks was extended Mr. Gallagher for his services to the Association.

Owing to the absence of Mr. O. M. Powers, of Chicago, the subject of "The Admission of Commercial School Periodicals to the Mails at Pound Rates," was taken up for discussion without his paper being read. A special committee was appointed on the matter, and given authority to act for the Association.

The general meeting was followed by a brief executive session, in which all the lines of work previously laid out were brought to a close, and the convention adjourned, having accomplished in its executive sessions work which will undoubtedly bear fruit during the coming year.

President's Address

Delivered before the Western Penman's Association at Detroit, Mich.

BY CHARLES A. FAUST

It is with no small degree of timidity that I attempt to enlighten you in the penmanistic field, to say nothing of entertaining you, which will at least be expected. Therefore, what I shall say will be brief and to the point, and, at the same time, I trust that some remark may be uttered which will prove beneficial in all our future work.

My honorable colleagues, many of the brightest lights of the profession who have honored the presidency of this association in years past, have given us numerous ideas of value in their annual addresses as to how we might improve in our methods, etc., and in truth and fact much good has come from the earnest endeavors of these clear and logical thinkers. However, that there is always room for improvement admits of no argument here, and I trust that before the close of this, the fourteenth session of our association, many things of interest will be brought up, and much of value be learned, to all of which I commend an attentive ear.

VERY SLOW TO MAKE CHANGES

Not all of us will concur in the same opinions, and it is well that this is true, and yet it is a matter of serious regret to me that, upon careful observation during my past experience, I have noticed that there are those who are very slow to make changes, or accept new ideas, and apply them in their every day teaching, even after having attended a gathering of this kind, and having been subjected to every kind of test by way of convincing them, even unto actual comparison of results, that their methods are wrong, and that better results could be attained by accepting and following other methods with which they were heretofore unacquainted.

I first became a member of the Western Penman's Association at Davenport, Iowa, in 1888, about the time when a few pointers were of unmeasureable value to me, as the next week after the convention I was to make my debut as a teacher of writing in a business college. I drank freely of every number on the program, and was eager for more, and when desirous of securing more light on certain subjects, and not having the nerve to put the question myself, I would pull the coat tail of the nearest brother and have him propound it for me.

INDIVIDUALITY IN EXERCISES

I, like many others, no doubt, attempted to apply to our style of writing, all the movement drills and exercises we saw or heard discussed at the meeting. Soon we found that many of these exercises were not such as would obtain the results we were seeking, and I came to understand that a certain style of writing must have its individual style of exercises to accompany it. What would answer for you would not answer for me, and vice versa. Many teachers of writing have not analyzed this important fact. It is too often thought that the only thing necessary is movement exercises, no matter what they may be. For instance, I have seen a teacher of writing drill his pupils for thirty minutes upon the reverse oval, retraced and extended. Horizontal strokes sweeping clear across the paper. This latter exercise, I consider the most dangerous that could be used, and one to be avoided at all times. After giving these exercises, this teacher gave for the page work, the word "little." If any of my hearers can see how these exercises could be considered applicable to the building up of this word, I should like to hear from them.

FORM BEFORE SPEED OR MOVEMENT

I know I am making a broad assertion by saying that a large per cent. of teachers of writing of today, do not make plain and practical the natural relationships existing between the parts of letters used in their first lessons and exercise work. This error does not permit of laying a substantial foundation for the building up of a strong business hand. Many advocates of muscular movement from the start, may criticise me on my next issue, nevertheless, I am going to make the statement that accurate form and position of the letters should be first considered, regardless of speed or movement. Many teachers of muscular movement writing will start a pupil, or a class, on a movement or letter drill at a high rate of speed, picturing the letter to the student who endeavors to execute it at the rapid pace suggested, but whose muscles, while preserving the movement under pressure, have not been sufficiently trained in the execution of the letter at hand, to retain the form to any creditable degree, but believing that the movement instead of the form is first to be considered, he disregards the form almost entirely, and the result is invariably a miserable scrawl. I thoroughly believe that all strokes and drills on letters, or parts of letters, should be made slowly and accurately at first. The reasoning certainly is true, as much so as in shorthand writing, telegraphy, or in any art wherein the hand must perform what the mind suggests. You know it is a fact, that you never found a good vertical writer who did not become a fine slant writer in a short time by practicing the drills for the latter style. The form having been fixed, the slant and rapid movement are easily acquired, while the form is in no real sense destroyed by the speed. The hand having been trained in the execution of accurate forms, it will naturally cling to them, as it does to the incorrect when first established. Why not apply the same ease to the slant writing, as to the vertical in the initiatory

steps, if the result as has been shown, will warrant it? It is certainly easier as the position of the former is not as natural as the latter.

The student who has been allowed to disregard form in his early practice, will never improve in it in his every day business writing. While the more methodical student who has been instructed to retain the form, even at the expense of speed, will gradually increase his speed in his every day work, and his writing will always show this primary training in letter formation, by being clear and legible, instead of scrawly and uncertain.

LONG LOOPS IMPRACTICAL FOR BOOK-KEEPING

I wish also here to be permitted to say that the style of writing given the student by a majority of the instructors in our business colleges, and public schools, can be made of no practical use in up-to-date book forms. For instance, the rulings in various books will not permit of the large or extended style the student has been taught, and uses. He must immediately change his style of writing upon accepting a position in a business house. The rulings of these books are his guide, and he must keep within the bounds and spaces outlined. In your own schools, how many of your pupils put a clear, explanatory sentence in their ledgers? They abbreviate almost beyond legibility simply because the style of writing they use will not permit of a proper explanation. I believe also that the teacher should be familiar with all kinds of books used under various conditions in business houses, and teach a style that will meet these requirements.

TAUGHT THAT WHICH COULD NOT BE USED

I am free to confess, that I, for twelve years taught a style of writing that, I have recently discovered, was not one I could use in the work I have been called upon to do. I am speaking now of general work. Special work called for a style still different from which I then taught. Substantial argument is generally convincing. Therefore, let me say that having been familiar with various styles, and being able to successfully apply them, caused my promotion over three hundred clerks, and the financial consideration was a doubling of salary. I, therefore, recommend that the student should be taught these ideas of varying styles, in connection with his Spencerian work, if Spencerian is to be the basis of instruction.

MUSCULAR MOVEMENT IS NOT PRACTICAL

In ninety per cent. of the writing done in the business world, muscular movement as applied to the Spencerian or universal slant system, is not practical. Let me call to your minds circumstances to which I refer in this remark. For instance, check clerks, bill clerks, conductors, inspectors, delivery men, time keepers, store clerks and a score of other lines of work where writing is employed, the book must be held in one hand while writing with the other. No arm rest or counter is convenient or possible. Again, in writing on a thick book at the bottom or lower part of the page, or when writing before a counter where the book is sufficiently large to come to the edge, muscular movement as applied to the universal slant system, is entirely impracticable as will at once be seen.

BACKHAND RECOMMENDED

The question now with my auditors doubtless is, what would I substitute in place of the universal slant system? For, surely no one has a right to tear down unless he has something to suggest in its stead. Briefly, it is this, I recommend the use of a plain, unshaded, backhand, because it has many advantages over the universal slant. In the first place, it is conducive to compactness without destroying its legibility, an attribute which is absolutely essential in writing on account books of any description. Again, in the use of this style, the arm has such a position on the page as will render it just as easy for the writer to use muscular movement on the lower portion of the page as at the top. Furthermore, in the use of this style, the entire page will be uniform in appearance, while in the other, or universal slant writing, muscular movement may be successfully used at the top or convenient portions of the page, while at the bottom, finger movement must often be resorted to, thereby giving the page a varied and uneven appearance, which is in no sense commendable.

FIGURES IN COLUMNS

In the matter of teaching the figures, I desire to call your attention to certain points pertaining to this very important part of the penmanship teachers' duties. In my opinion, too many teachers in teaching the figures do not carry the work far enough in placing them in combinations. They teach the forms well enough, but the combination question is quote or entirely omitted. The student should be drilled in placing the figures in columns, properly spaced. He should have practice in putting a certain number of figures between certain lines, making them neither too large nor too small, taking special care to see that the extended figures do not interfere with those below them, etc., etc. In other words, teach the student the figures in such a way, and enough of it, so that when he comes to use them, as they are always used in business, he will write them in every instance, so as not only to be certain of being able to add them himself, if necessary, but that they may be perfectly intelligible to another party, for it is a fact, that a greater or less proportion of his work in figures must necessarily be verified by others, and, therefore, should be neatly and accurately made and placed.

PRACTICAL EXPERIENCE NECESSARY

And now, by way of a closing remark, I wish to say that in my opinion, it is a mistake, and certainly a great injustice to the tried and true teachers of the profession, for business college proprietors to employ and place at the head of their penmanship departments, young and inexperienced students whose duties it shall be to instruct large classes in practical business writing, who, while good, and, it may be, were the best in the school as students, have never had a moment's experience in actual business, and can draw on no knowledge whatsoever, except that contained in the text books or what their former teachers have suggested. It is true, that the novice must begin. We were all beginners once, but they should be accepted as assistants, if they desire to teach, and, before being placed at the head of a department, should acquire a thorough knowledge of the acquirements in the business world of the art they would advocate. All teachers in penmanship, as in other things, will make mistakes, and the results they hoped for will often be wanting, but of all blunders which are inexcusable, the worst is that of entrusting large numbers of pupils to the guidance of the inexperienced. The theoretical novice in penmanship teaching, is not an exception to the rule.

The New York Commercial Teachers' Association

Held its regular monthly session January 5, at the usual place of meeting, the Packard School.

Following its custom of enabling those who could not attend the Federation, to secure a general idea of the most important features of that gathering, through reports by the members who were fortunate to visit Detroit during the holidays, this was conducted as an echo meeting.

Mr. Rea, of New York, read at length from the paper of Dr. Brown, of the Rock Island High School, and extracts from that of Mr. Ferris. The latter brought out spirited discussion from Messrs. Horton, of New York, Ramsdell, of Middletown, Harman, of Brooklyn, and Banks, of Philadelphia. It was generally agreed that in business calculations, accurate result was the primal aim and process and formula were secondary.

Mr. Miller, of New York, was to have reported the shorthand section, but, having spent all his time at the meetings of the school proprietors, he knew little of the balance of the convention. He considerately refused to give a complete account of the subject assigned him. Mr. Healey, the President, filled the breach and his attention being directed mainly to things penmanistic, his report on shorthand was nearly as full as that of Mr. Miller. The Association was assured, however, that the shorthand section was about the entire thing, considered from the point of number and enthusiasm of the participants.

Mr. Rutherford, of New York, bravely put his stamp of disapproval on the manner in which the type-writing display department was conducted. He undertook doing likewise at Detroit but was promptly informed another had the running of that division, and it was none of his ——.

Mr. Banks, of Philadelphia, spoke as one who drew from a full well, on the social aspect of the gathering. It was to be gleaned from his remarks that he had devoted himself assiduously to collecting material for his report. Mr. Banks is a master in that role and it is safe to say there is little prospect of relegating him to a minor part or a penmanship reporter's understudy.

Six new members were elected. Each meeting adds to the roll and the secretary's report showed the double century membership mark near at hand.

The annual banquet is to be held March 2, and the elaborate arrangements of the committee having that in charge, Mr. Drake, of Jersey City, chairman, insures a memorable feast.

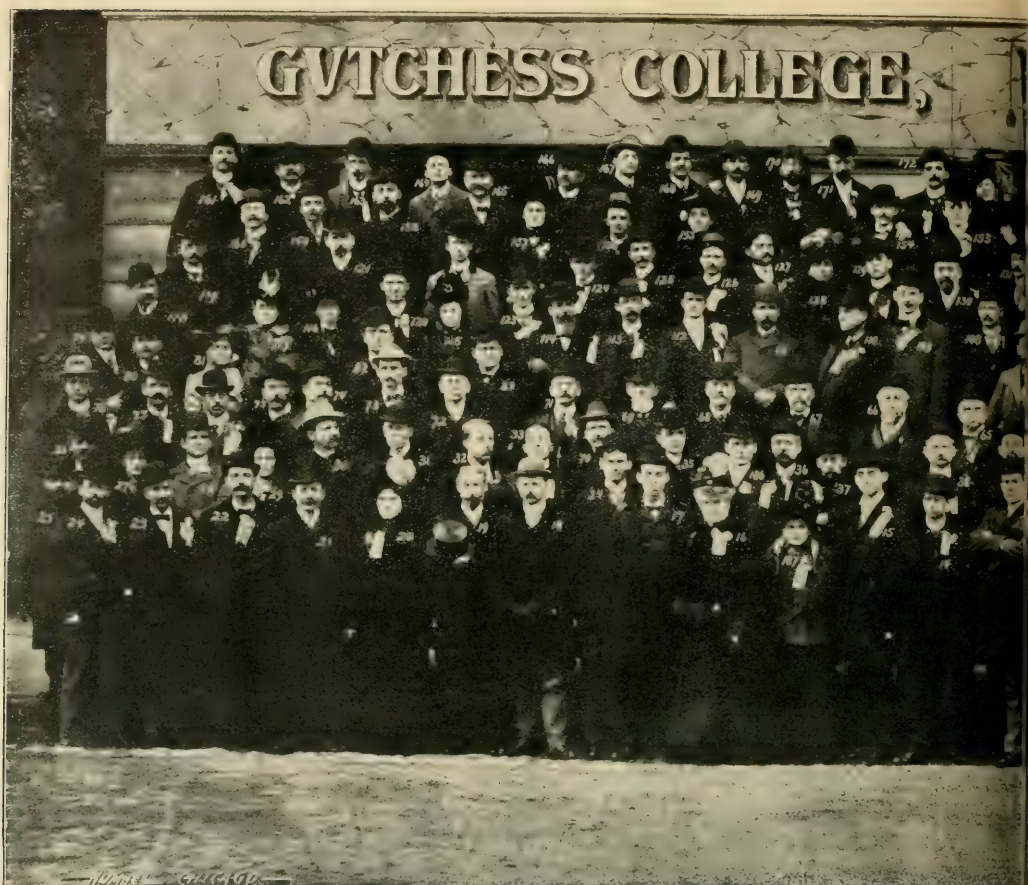
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1, B. R. Brant; 2, S. N. East; 3, Mrs. S. N. East; 4, Miss Frances H. North; 5, Miss Mary E. Folsom; 6, H. C. Walker; 7, J. J. Weber; 8, P. R. Cleary; 9, J. R
C. J. Dregman; 19, N. P. Heffley; 20, Mrs. P. E. Appleton; 21, E. E. Admire; 22, T. W. Bookmyer; 23, I. O. Crissy; 24, R. A. Kells; 25, J. H. Baldwin; 26, D
C. Kennedy; 36, W. S. Mason; 37, J. W. Dingman; 38, W. W. Patterson; 39, W. L. Musick; 40, C. J. Cadman; 41, J. S. Banks; 42, C. H. McGurrin; 43, E. J. O'Su
Brown; 53, Mrs. F. W. Mosher; 54, F. W. Mosher; 55, C. R. Harper; 56, W. D. McAllister; 57, J. W. Warr; 58, A. H. Sproul; 59, Miss Lyda Byrne; 60, S. A. Mor
70, H. T. Loomis; 71, S. D. Gutchess; 72, A. H. Hinman; 73, —— Pitkin; 74, C. N. Crandle; 75. .....; 76, A. A. Parker; 77, F. D. Gorsline; 78, ...
D. Anderson; 88, E. H. Fritch; 89, R. A. Krenz; 90, R. A. Grant; 91, W. M. Ellis; 92, Wm. J. Bishop; 93, ...; 94, F. B. Virden; 95, Rev. K. H.
T. J. Williams; 105, L. P. W. Stiehl; 106, Chas. J. Smith; 107, Miss Kate Lugenbeel; 108, W. F. Giesseman; 109, C. E. Towne; 110, J. F. Fish; 111, C. A. Faust; 1
Peters; 121, F. B. Moore; 122, W. E. Van Wert; 123, B. J. Griffin; 124, T. P. Soulley; 125, ...; 126, H. G. Yocum; 127, W. F. Hostetter; 128, Mrs. J. I
137, Wm. Elsey; 138, C. M. Miller; 139, Mrs. U. S. Frye; 140, U. S. Frye; 141, E. O. Folsom; 142, Stephen Dwan; 143, W. H. Shaw; 144, Everett St. John; 145, U. C. M
Davis; 155, Miss D. Stutton; 156, A. E. Diterich; 157, Miss A. M. Schriener; 158, E. E. Gaylord; 159, C. B. Withee; 160, W. S. Osborne; 161, J. J. Krider; 162, H. I
W. Field; 172, W. H. Gleason; 173, Miss M. Reichart; 174, Lee Kingsley; 175, Miss N. Biurvall; 176, R. O. Young; 177, W. B. Eliott; 178, James Rea; 179, Geo. S

Convention Notes

The silk hat was much in vogue.

Virden tried to escape from the photographer, but President Stevenson collared him and brought him back.

The Eastern Commercial teachers were so "stuck up" that they came in a special car, and had to have a special picture taken.

Look at this picture, and observe the longing look with which Parson Griffin rolls his eyes toward a fair young lady at his right. As he was "sandwitched," it was hardly complimentary to the expert operator at his left.

The porter on the special car was a gem. Doggett found his "galluses" in the smoking room, Gaylord's shoes were concealed under seats on opposite sides of the car, and Healey lost the P. A. J. hat. An exploring party was organized, and, just as the ferry boat touched the Detroit pier, the missing articles were found.

Zaner, Spencer, Felton, and Loomis, were seen to go into a Vegetarian Cafe in Detroit, but Zaner and Loomis soon emerged without hats hunting for roast beef. They declared that "roast muttolene" was a little too thin, especially with a dessert of mush and pine shavings.

President Stevenson was determined to run the convention on schedule time, and he "lambasted" the obstreperous recalcitrants in true pedagogical style, because they did not get around on time. Nevertheless, he handled the mallet well.

It was fun to see how Zaner caught t
old birds on the wing. Of course he had
take some of them sitting, but do not acc
him of unsportsmanlike habits, for t
quarry wanted to look nice.

But look at the sketch of Brother Brow
Is it a counterfeit of Carl Schurz, the Ci
Service Reformer; Herr Most, the Anarch
high priest; the late Ward McAllist
leader of New York's Four Hundred, o
Socialist member of the German Reichst
The part in Brown's whiskers and hai
strictly up-to-date, and so are his schools

No one can come as near being sacril
ious as can J. W. Warr, without excitir



R. Merrian; 11, Miss Sarah McAllister; 12, H. S. Andrews; 13, W. C. Stevenson; 14, J. C. Hering; 15, F. P. Hach; 16, Mrs. Sara A. Spencer; 17, G. E. King; 18, Mrs. Apsey; 28, L. C. Rauch; 29, Miss E. Carvey; 30, W. H. Whigam; 31, W. F. Parsons; 32, D. D. Mueller; 33, F. E. Haymond; 34, Geo. Boehne; 35, J. wiggs; 45, Geo. P. Lord; 46, Mr. Douglas; 47, N. B. Van Matre; 48, W. I. Tinus; 49, Miss W. S. Hildreth; 50, H. F. Albrecht; 51, Mrs. J. A. Davidson; 52, H. E. .....; 62, D. W. Springer; 63, A. N. Palmer; 64, G. W. Brown; 65, W. H. Sadler; 66, R. C. Spencer; 67, L. L. Williams; 68, J. R. Carnell; 69, A. D. Wilt; .; 79, L. A. Arnold; 80, F. P. Baltz; 81, Carrie Parsons; 82, A. L. Taylor; 83, H. B. Boyles; 84, C. P. Zaner; 85, Mary A. Healy; 86. Mrs. L. P. W. Stiehl; 87, W. .....; 97, E. T. Overend; 98, W. H. Shrawder; 99, J. E. Gill; 100, D. L. Musselman, Jr.; 101, C. A. Pussell; 102, Mrs. M. L. Miller; 103, W. H. Carrier; 104, 113, F. T. Weaver; 114, A. C. Van Sant; 115, Miss E. A. Paulson; 116, Miss E. Emens; 117, Mrs. H. C. Delvin; 118, C. H. Delvin; 119, F. E. Davey; 120, P. B. S. Olson; 130, W. F. Lyons; 131, C. C. Moyer; 132, C. H. St. John; 133, Miss Lola Savage; 134, M. G. Rohrbough; 135, Miss Clara Hyde; 136, Miss Barr Fleming; Dell; 147, E. N. Bartlett; 148, Mrs. R. D. Mitchell; 149, R. D. Mitchell; 150, H. C. Rowland; 151, C. M Bartlett; 152, F. A Keefover; 153, Earl Virden; 154, W. O. B. Seymour; 164, O. E. Hovis; 165, J. A. Lyons; 166, S. McVeigh; 167, C. S. Jackson; 168, Harry Houston; 169, F. F. Musrush; 170, J. F. Barnhart; 171, Cyrus . Miner; 181, Mr. Douglass; 182, S. W. Douglass; 183, L. R. Bittinger; 184, J. D. Yocum; 185, H. L. Andrews; 186, H. C. Healey; 187, Miss Hattie Cook.

rse comment. His story on the Balti- publisher was a good one, notwith- ding this objectionable feature. There ly one Warr; the others are mere nishes.

nsley didn't come. Healey purloined P. A. J. hat, and, as W. J. would not be in anything but a "stovepipe," he staid ome with his chickens. Healey's clas- phiz" is charmingly set off by the hat. that cane! Did you see the white cane? ly, it wouldn't do to let Max Nordan he whilom editor of the Phonographic ld, in this rig. He would surely use the bination in his next book, as an awful nple of the deteriorating influence of graphic associates.

M. Van Antwerp staid at home—new arrival; little girl; regnant princess; suppliant *pater familias;* disappointed shorthand teachers. Oh, well, we all come to that stage in life, and many of us can sympathize with Van. Congratulations, however.

Wasn't it a little uncomplimentary to the Cadillac *chef* that Palmer should get sick when he looked over the menu for the banquet? Or was it the combination of oratorical artillery with which he was lined up? There is just the possibility of its being the toast that caused it. Indeed it is enough to make a man sick to think of speaking on "Opening a Chestnut Burr," when it is well known that W. J. Kinsley is the only man in the glittering aggregation who can perform that act with neatness and dispatch.

The new game of "Blind Man's Buff" on the typewriter, as Mr. George P. Lord, Salem, Mass., put it, was indulged in to some extent; but, happily, common sense hasn't altogether deserted the ranks of the typewriter operators. Father Van Sant quoted from Holy Writ, with commendable zeal, in explaining that he should not blindfold his pupils in giving an exhibition of touch typewriting. After all, a teachers' convention should not smack of a Punch and Judy performance. "Let there be Light," and let there be sense.

President J. A. Wiles, of the San Francisco Business College arrived in Detroit from a trip around the world, just in time to read his paper. This is a kind of Monte Christo performance, but the urbane gentleman from California might easily out-Christo Edmund Dantes in many ways. The writer is indebted to Mr. Wiles for a sprig of heather sent from bonnie Scotland, a reminder of Bobby Burns. We are glad to have the brethren of the Pacific Coast with us. We should welcome Heald, Isaacs, Atkinson, Armstrong, Ames, and the rest. Come to St. Louis.

P.A.& B.E.

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THE twentieth century is here. May it prove to be the happiest of all the past centuries. But we imagine that it will be precisely what we make it as individuals. Indeed, we have a way of thinking, at this end of the line, that each, in a large degree, gets that which he deserves. True, there are exceptions. But back of all there is a reason for success or failure, and that reason is usually within ourselves. Our journal, judged by support, both by deed and dollar, is a success. As yet it is not a profit to the publishers. But they have not expected it to be, as no one realizes better than they that it takes time, talent, and untold perseverance to win in worthy enterprises. What we desire to say is, that what we are—what the PENMAN-ARTIST AND BUSINESS EDUCATOR is—is largely the result of your confidence and support. What the journal shall be to-morrow, next year, the next decade, depends largely upon you. Two things determine the success of a professional paper like ours; brains and money. The brains may be divided into two classes—moral and intellectual. The financial part consists of subscriptions and advertising. Whatever you can do for us in any or all of these ways will be duly appreciated and reciprocated in redoubled efforts on our part to put forth the best journal possible—the best that has ever graced the world of practical education. The little you can do may seem unimportant, but to an editor or publisher these littles amount to much. If each one who reads this editorial were to favor us with his or her subscription we could at once better the journal. If each one were to include with said subscription one other, we could immediately enlarge our paper. We have high aims and earnest ambitions, and as soon as we can afford it, substantial improvements shall be made. Good as the PENMAN-ARTIST AND BUSINESS EDUCATOR is, we see wherein we can make it much better. In the meantime we shall work to win your co-operation, for the reader, after all, is the real "power behind the throne." For the support so unselfishly given our enterprise, you hereby have our sincerest thanks. We, in return, pledge our best efforts and wish you, one and all, a happy New Year and century.

A Permanent Subscription List

Many have written us during the past few months to create a permanent or professional list for those subscribers who desire to remain permanently upon our lists. This we have decided to do. By remitting $1.00 per year in advance, your name will be so entered that at the expiration of your subscription a bill will be sent to you, but your name will not be removed from our mailing list without your order or our further notification. In this manner you would not miss a number through neglect to renew promptly. We hope to receive your subscription at once, if you are not already a subscriber.

No name will be placed on the permanent list unless we receive orders to do so. May we have your order?

A Good Time Coming

The Fifth Semi-Annual Meeting of the Ohio Commercial and Special Teachers' Association will be held in Columbus, Ohio, March 29-30, 1901. Keep your mind on the date, the place, and the event, and then be here. The outlook for a successful meeting is better than ever before. Lay your plans early to be here and to bring some one along.

Look

This number of the PENMAN ARTIST AND BUSINESS EDUCATOR over and see if you do not conclude that it is the finest paper of the kind ever published. What say you concerning "The Old Guard" in picture as well as in story? President Stevenson and the Executive Committee got them to Detroit and Mr. Zaner sketched them. Is this not the kind of enterprise to make a successful journal? Is not a high-grade, up-to date, enterprising journal a credit to the cause of practical education? Is it not a modern necessity? Then let us have your aid in whatever form you can give it. We promise you prompt, practical, and artistic returns.

As Regards Advertising in the P.-A. & B. E.

We are pleased to announce that advertisers are finding our journal to be a very profitable medium. We are constantly receiving letters from patronizers of our columns, which state their value in no uncertain terms. That the general advertising public may know the experience of our advertisers, we take the liberty of quoting from a few unsolicited letters.

The Fireside Accounting Publishing Co., Battle Creek, Mich., recently ran a small advertisement in our columns, and under date of Jan. 2, 1901, wrote: "Enclosed find remittance for bill. Good results were obtained from our advertisement. We would like to try larger space in your next issue."

Mr. F. H. Bliss, of the Bliss Business College, Flint, Mich., recently sent his check for advertising and on the bill wrote: "Good results. Never had better."

Others have written as follows:

MESSRS. ZANER & BLOSER,

GENTLEMEN: For some time past we have been carrying an advertisement in your PENMAN-ARTIST AND BUSINESS EDUCATOR, and we feel that it is no more than right that we should give you our opinion of your journal as an advertising medium. We wish to say that we have been greatly surprised at the results obtained from our advertisement. The replies received by us came from all quarters of the country, proving to us that your circulation is wide spread. We also wish to congratulate you on the class of readers of your excellent publication. The results received through your publication have not been excelled by any publication in which we have been advertising, and we wish you the success you so richly deserve, both in the line of advertising and increased circulation.

Very sincerely,
FRANKLIN BICYCLE CO.,
Columbus, O.

MESSRS. ZANER & BLOSER,

GENTLEMEN: As an advertising medium the PENMAN-ARTIST AND BUSINESS EDUCATOR is far superior to any other journal we have ever used. Very truly,
BOSTON PEN ART CO.,
South Boston, Mass.

MESSRS. ZANER & BLOSER,

GENTLEMEN: I received a considerably larger number of orders from my advertisement in your journal than I did from the same advertisement in the ———, and I think more of the P.-A. & B. E. than I do of the ———. Respectfully,
D. B. ANDERSON,
Des Moines, Ia.

MESSRS. ZANER & BLOSER,

GENTLEMEN: The PENMAN-ARTIST AND BUSINESS EDUCATOR is indeed a great advertising medium. From my first advertisement I have received orders from Maine to Washington. Before I have had time for a second advertisement to appear all sections of the country have responded, and by the time my next advertisement appears, I am liable to hear from the Philippines and some foreign countries. My first edition is about exhausted and I will soon go to press with another edition. I had no idea the P.-A. & B. E. had such an extensive circulation. Such a publication as that truly deserves patronage. Truly,
D. L. STODDARD,
Indianapolis, Ind.

Write for our rates. They are now so low that they will certainly interest you. Our circulation is gaining rapidly and rates will have to go higher before long. Act now. A trial order will convince you.

Shrewd and experienced advertisers select good mediums and then contract for space by the year. They know that it is the continual advertiser who wins, and not the occasional one. Our columns will make you money. Use them.

ZANER & BLOSER, Publishers,
Columbus, O.

Do Not Think Us Ungrateful

Nearly every mail brings numerous expressions of appreciation of our journal. A letter that we have before us at present will serve as an example. It is from a gentleman in a hotel. He says:

"Your paper has done me much good. I like it very much."

Being very busy, many of these letters are never acknowledged, or the writers

thanked as they should be. Let no one think, however, that such letters are thrown into the waste-basket by an unappreciative hand. They are highly appreciated, and every one should receive a hearty and thankful response had we more time at our command. Such words spur us on to better efforts and make work a pleasure. Probably nothing goes further toward turning work into fun than the realization that every effort is fully appreciated. We thank everybody.

Catalogues and Circulars

"Salaried Positions for Learners," is the title of an illustrated pamphlet issued by The International Correspondence Schools, Scranton, Pa. "Are Your Hands Tied To Uncongenial Work?" is the picturesque and strikingly suggestive title of another booklet by the same enterprising firm.

W. W. Fry favored us with the annual catalogue of John B. Stetson University, DeLand, Fla., in which we note that as much space is devoted to business as to the other departments. This indicates that the South is not second to the North in matters educational—at least not about DeLand.

From "The Practical Fellow," Seattle, Wash., we learn that Mr. D. W. Lamb, penman in Wilson's Modern Business college, was shown the good will of the faculty and students by being presented with a gold watch and chain. Speeches on both sides preceded and followed the gift and a good time was had generally. These little, big things along life's high-way are promotors of much good, and no where more so than in the school room. Congratulations to Mr. Lamb and the donors.

"The Boy," is the title of a very unique, timely, and tersely gotten up monthly in the interests of the boys of America by the Anti-Cigarette League, 1102 Woman's Temple, Chicago, Ill., subscription, fifty cents a year. As we have no use for the cigarette, we are glad "The Boy" is doing a wonderful good in battling against the evil.

"What Has Been Done," is the title of a compendium like pamphlet published by Sadler's Bryant and Stratton Business College, Baltimore, Md. It contains "before" and "after" specimens of penmanship from pupils of the school, with portraits. It is one of the best things of the kind, if not the best, that we have ever seen; the improvement being unusual, demonstrating that the penmanship instruction is in the hands of a master teacher. Mr. C. C. Lister is the man.

A very timely, delicate, attractive, business-bringing, stock New Year's Greeting is received from Williams & Rogers, Rochester, N. Y.

The "Announcement" pamphlet for 1900-1901 of the Spencerian Business College, Washington, D. C., is received, but is not as attractively gotten up as we think the present day demands—type too small; illustrations too few—general effect that of cheapness.

"Program" of the Capital City Commercial College, Des Moines, Iowa, evidences enterprise, an enjoyable meeting, and a successful school.

"Lettering and Sign Painting," by The International Correspondence Schools, Scranton, Pa., further evidences the merits of this "home study" institution.

"A Little Book Concerning Highland Park College," Des Moines, Iowa, is the title of a very profusely illustrated, concisely written, neatly printed catalogue of the above named institution. Mr. Kearick, the President, is noted for getting out first-class advertising literature.

The Boston Private Commercial College, Cleveland, O., greets us with a uniquely designed catalogue. The cover is a good imitation of a ledger. The booklet is printed throughout in red and black with a profusion of halftones, corner pieces, etc.

The Kind that Teach

ST. LOUIS, Mo., Dec. 5, 1900.

MESSRS. ZANER & BLOSER:

GENTLEMEN:

I have received most of my inspiration and instruction in engrossing script from the excellent lessons given by Mr. Howe in the PENMAN-ARTIST AND BUSINESS EDUCATOR. They are the kind that teach and I trust that you will continue them indefinitely. I am also highly pleased with the lessons by Mr. Kibbe.

H. D. GOSHERT,
3969 Castleman Ave.

Students' Specimens

Mr. L. H. Hausam, Concordia, Kans., sent some excellent movement exercise practice of a number of students, which disclose volume and delicacy far above the average.

O. T. Johnson, pupil of C. C. C. C., Des Moines, Iowa, sent a very creditable drawing in black and white, which discloses much talent.

Some of the best work in figures received at this office came from the pupils of Salem, Mass., Commercial School, A. W. Holmes, teacher.

Good Sense

You are giving us good material; enthusiasm in every issue; good sense from cover to cover.

H. B. COLE,
Fitchburg Business College,
Fitchburg, Mass.

NEWS ITEMS



Mr. F. H. Reed, commercial teacher in the Woonsocket (R. I.) High School, recently resigned his position to accept a similar position in the English High School of Providence. Woonsocket loses a good man. Providence gains one.

Mr. F. T. Weaver, Secretary of Ohio Valley Business College, East Liverpool, Ohio, reports a good attendance and a steady demand for competent young men and women as office employees. We congratulate East Liverpool upon having such an able, conscientious, enthusiastic educator in her midst.

L. M. Thornburg, principal Patterson, N. J., High School Commercial Department, reports an evening school with an enrollment of 437 pupils. This means that Mr. T. is more than busy, and in being so is happy because he is doing good. He is one of those conscientious teachers whose work is never done and to whom labor is love. He has promised us an article in the near future. This we look forward to with much interest and pleasure, knowing that whatever he may contribute will be vitally important to all enterprising teachers.

S. B. Fahnestock, Sec. and Treas. McPherson, Kans., College, reports an increase of nearly 100 per cent. over last year. We have long known of the good work of this institution and of the worth of Mr. F.

In a well written letter from Mr. L. W. Hammond, Batavia, N. Y., we learn that he is teaching penmanship one hour a day in the business college of that city, and that he is using the P.-A. & B. E. in his classes. He inclosed specimens of students' work which indicate splendid work on the part of teacher and pupils.

Mr. W. K. Conner, Bridgewater (Va.) College, reports unusual interest in penmanship in that institution. The reason is not hard to find: Mr. Conner is a *practical* penman and an enthusiastic, common-sense teacher.

Mr. W. N. Smith, principal Massey, Birmingham (Ala.) Business College, renewed his subscription and at the same time favored us with an illustrated souvenir edition of the "The Labor Advocate," giving many views of the city. Mr. Smith is one of the most unassuming and thorough men in the profession, and he is with one of the best schools in the South.

On Dec. 20, 1900, Spaulding's Commercial College, Kansas City, Mo., gave its thirty-fifth anniversary social.

Our esteemed friend, Mr. W. F. Giesseman, of Des Moines, Ia., favored us with Syllabus of Requirements for Special State Certificate in Penmanship for that State. It is well gotten up though we think it should contain something concerning psychology, physiology, and methods, as these are of as much value to teachers of penmanship as to other teachers, if not more so.

Mr. E. C. Eirich, the artist whose work appeared in the December P.-A. & B. E., writes from Ormond, Fla., on Dec. 16, 1900, as follows: "I have reached the land of perpetual summer. Flowers are blooming and everything is green and nice, as it is up North in June. I am on the wonderfully beautiful east coast of Florida, about fifty miles south of St. Augustine. This is an artist's paradise and I am doing better work in my painting than ever before."

Mr. R. T. Harrison opened a business school in Enfield, N. C., on Jan. 10, 1901.

The Brown Business College of S. Norwalk, Conn., was recently purchased by Mr. G. E. Sartain, a teacher of the school for the past three years.

Mr. Andrew Tjarnell, Assistant Secretary of the Y. M. C. A. of Holyoke, Mass., recently purchased the Holyoke Business Institute.

F. L. Pelo, of Watertown, N. Y., recently engaged with Walworth Bros'. Business Institute, New York City, as teacher of commercial work.

Mr. G. E. Crane, the enthusiastic and skillful penman, has embarked in the insurance business in the interests of the Northwestern Life and Savings Insurance Co. of Des Moines. The penmanship profession loses a valued member and the insurance world gains one.

Mr. G. H. Longmire has recently been elected to the principalship of the business department of Central Normal College and Business Institute, Great Bend, Kans.

Mr. G. A. Henry has been employed by the Iowa Business College, Des Moines, Iowa, to teach penmanship and the commercial branches. Mr. H. is a skilled, worthy young man, a product of the C. C. C. C. and the Zanerian.

Mr. J. B. Maxwell, of Bingham, N. C., has been employed by the Cumberland, Md., Commercial College, to succeed Mr. J. M. Craig, who has gone to Texas to engage in office railroad work.

Mr. H. J. Minnich, principal of the Commercial Department of the Tyrone, Pa., High School, has resigned to accept a position in the American National Bank of Findley, O. The world of practical education loses a most valuable and efficient member and the banking world gains one. Mr. Minnich is the soul of uprightness, well educated, skilled above the average in penmanship and art matters, and deserves a high degree of success.

Dr. O. S. Marden, editor of *Success*, recently delivered a lecture before the students and friends of the Long Island Business College, Brooklyn, N. Y.

R. L. Rudy, formerly of the Marietta (O.) Business College, is now connected with the San Francisco (Calif.) Business College.

L. E. Stacy, formerly connected with the Muskingum Valley Business College, McConnellsville, Ohio, recently engaged with Spencer's Business School, Kingston, N. Y.

M. E. Warner, formerly of Chicago, Ill., is now connected with the Corry (Pa.) Business College.

O. W. Rister, formerly of Beaumont, Texas, is now engaged as penman and commercial teacher in the Business College at Aberdeen, So. Dak. Mr. Rister's work indicates that he has much talent for handling the pen, and if we mistake not, he will be heard from one of these days.

From a recent letter from C. Edward Presho, of the Central Commercial College, Cumberland, Md., we take the following: "Our schools are in a flourishing condition; in fact, our present accommodations are crowded, which will necessitate our seeking additional quarters in the near future. Prof. J. B. Maxwell, of Mebane, N. C., becomes Professor of our Commercial and Penmanship Department, Jan. 1st. Prof. E. E. Miller, of North Germantown, N. Y., becomes our special representative, or outside man.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

The Federation Meeting

The meeting of commercial teachers in Detroit was the largest ever held. The attendance at each session was excellent, unless we except the Penmanship Teachers' Association. Interest in the papers and discussions was well sustained. Of course the last sessions on Saturday were not so full as they should have been, in justice to the speakers, but many of the teachers were a long way from home, and they did not desire to remain over Sunday.

Number of Sessions

The time devoted to the work of the convention this year was rather short, being really only two and one half days. It is hard to see how it could have been arranged in any other way, and it will be far more difficult to arrange a program sufficiently long for next year, unless those who travel a long distance are made to abandon a Christmas dinner at their own fireside.

The Next Meeting Place

St. Louis is a long way from New York and New England. Eastern teachers have been loyal to the Federation, at the sacrifice of time, money and comfort. It is a hardship to travel even so far as Chicago, but to go to St. Louis makes it yet more difficult. In our judgment, to make it fair for all concerned, the meetings should be held in the lake cities or in the large cities just south of them. Indianapolis is an ideal city for the meeting, and we hope it may be taken there next time.

The Election

A great deal of dissatisfaction was caused by the result of the Federation election, but those who were too indifferent to set on foot some movement in favor of a popular leader, have themselves to thank, if they are not pleased with the result. It would have been a good plan for each association to instruct its delegation as to its choice of candidates. This would have given the rank and file a chance to express themselves. However, the former machinery of electing Federation officers is smashed. There will be no more "wheel within a wheel" operations. The new amendment to the Constitution directs that the nomination of the Federation officers shall be made from the floor by the members, and that each member shall have a ballot in the election. There will be more interest, more fun, and less dissatisfaction in the election next year, than in any held heretofore.

Our New President

Mr. George P. Lord, the new president of the Federation, is a type of the best men in business school work. He is at the head of an excellent business school that is conducted in a clean, upright, educational manner, free from the vicious practices that characterize many so-called business schools. Mr. Lord condemns the guaranteed position fraud, the solicitor, the brazen-faced lying that is sometimes done in advertising, and the employment of young children as teachers. His policy is broad, progressive, and effective. He is wide-awake, aggressive and strictly up-to-date in his methods. He has the esteem of public school men throughout north-eastern Massachusetts; they unreservedly recommend his excellent school to their pupils. The Salem Commercial School has originated some helpful plans in teaching various phases of practical training, and, as its principle has been ten years in the work, he has no small professional experience.

The Eastern Commercial Teachers' Association is a large organization; in fact, it is not so far behind the National Federation in size. Mr. Lord has held in it, successfully, practically every office within its gift, and therefore he has had convention experience ample enough for the work he will be called upon to do this year in connection with the Federation.

Mr. Lord is a bundle of energy, a sort of human dynamo. He has the happy faculty of getting things done, *and he will bring about a successful convention this year*, if he obtains from the fraternity the cordial support that the president of the Federation ought always to receive.

A Broad Policy

Mr. Lord is a business school man with a partisan spirit. He believes thoroughly in the mission of the private business school, and he is not consumed with an admiration of the possibilities of commercial education in the public schools, colleges, and universities. While his policy may not be so liberal as Mr. Stevenson's was, it will be fair and just, and, it must be admitted, such a course will probably suit the majority of the members better than the proceedings of the last three years, during which time outside men have been more and more brought in to discuss various phases of higher commercial training.

A New Association

There is so wide a difference between the problems that the high school commercial teacher has to meet, and those that confront the teacher in a private business school, that there have been some suggestions regarding the formation of a new Association within the Federation, to discuss matters of particular interest to commercial teachers in public school work.

This movement has taken no other form than the appointment of a committee to arrange for some meetings of these teachers next year outside the hours devoted to the regular program. It will then be decided whether it is best to organize another Association.

The N. E. A.

In our opinion, the summer meeting of the N. E. A. is the one in which high school commercial teachers can get the greatest good. The Business Educators' Section is in the hands of such teachers, the program can easily and justly be made to include subjects pertaining solely to this phase of commercial training, because this section has received of late very little support from teachers in private business schools.

Furthermore, the work of other sections of the N. E. A. is more closely related to the work of the high school commercial teacher than is the work in the various sections of the Federation.

The summer meeting occurs at a time when no especial sacrifices are required to attend it, which cannot be said of the holiday meeting, which occurs in the middle of a long period of the severest mental and physical strain. By traveling hundreds of miles at that time to attend an educational gathering, not only is the tired high school teacher compelled to deprive himself of much needed rest, but he must also forego most of the holiday pleasures of his own fireside. Of course, many of us will want to go to the Federation meetings also, but, all things considered, it seems hardly probable that this meeting will become the great rallying place of high school commercial teachers from all parts of the country. We shall welcome expressions of opinion from all classes of commercial teachers, on this subject. We desire, as far as possible, to reflect the opinion of the profession.

Our Convention Report

We venture the opinion that this number has the finest illustrations ever given in connection with the report of a meeting of commercial teachers. The material for the report of the Shorthand Teachers' Association was kindly provided by Mr. W. O. Davis, Erie, Pa. We are in debted to President-elect George P. Lord for the report of the Private School Managers' Association meetings, and to Secretary J. A. Hiner, for the report of the Business Teachers' Association.

The paper in this number, by Prof. J. B. Johnson, and the one in our next by Mr. T. W. Bookmyer, in a measure reflect the opinion of leaders on opposite sides of a great question. Read them carefully, and broaden your understanding of what is going on in commercial education. The papers in the next number will include the best given at the convention, besides some of our regular features. We have in course of development a series of articles that will be of great interest to every commercial teacher.

Commercial Education

HENRY W. MILES.

(Continued from January.)

I will make special reference to some of the subjects that have been indicated as desirable.

THE STUDY OF ENGLISH

Let me say also that during the three years' course it should be made possible to acquire further general knowledge than is possessed usually by the boy or girl at the age of 15 or 16 years. It is not necessary for me here to point out the advantages of the study of English literature — a correct knowledge of the language should be sought as a first essential. The reading of it, and familiarity with its authors will but train the mind and broaden the ideas of all. The value of composition will be found in practice; in every day business life; in correspondence, and in the making of statements of fact, and in reports. In the discussion of any business subject, is it not an advantage to be able to plainly and concisely state the facts and the deductions with which you would wish to convince? How can this object be attained without tuition in composition?

THE FRENCH LANGUAGE

The French language is very necessary in a portion of this country — invaluable when required — but to business men who seek trade relations on the Continent of Europe, it is an essential. It is the language of diplomacy the world over, and therefore it can be said that with a knowledge of it one can travel and make oneself understood in all foreign countries. Everywhere there are those who can speak French. To speak it and to write it should be the accomplishment aimed at. The German language, while not as necessary as the French, should be pressed to the attention of all who have the time to give to its study. It is valuable to the business man who will ever engage in trade relations with Germany and Austria-Hungary.

THE HISTORY OF OUR COUNTRY

The history of the Great British Empire should be a leading subject. All our youth should have the opportunity of knowing — to appreciate — the vast domain of our beloved Queen. This present war has educated the masses to a great extent. Our people knew nothing of South Africa until called upon to respond to the defence of the Empire's honour. With the shedding of Canadian blood upon the plains and kopjes of South Africa do we learn of the geography and history of that continent and of the almost limitless extent of Great Britain's possession in that part of the world. Should it not be different? Should we not — as a people — have in our minds a knowledge of the extent of that Empire of which we form a part, and would not the reading and study of this subject train the mind and enlarge thought? Would it not tend to inspire ambition — to learn of the civilizing influence of the British people — the sacrifices for Christianity and in the noble cause of humanity — and to learn as well the extent to which success has attended this unvarying purpose of our great nation? To learn of the blessings brought to the human race under this influence? The history of Europe should be followed, and that, too, of the great country to the south — the United States. This great nation occupies an important place among nations. It has but lately entered the wider sphere that has been so long occupied almost alone by the Motherland. In Cuba, Porto Rico, and the Philippines the United States has been — like England — a champion for humanity and civilization; a great nation, especially in commerce, trading with all parts of the world; a home of inventive genius, and an object lesson among nations, in commercial activity and progress.

OUR RELATIONS WITH THE UNITED STATES

Our trade relations with the United States are vastly important. Last year, for example, Canada purchased two and a half times more goods in the United States than she did from Great Britain. More than one-third of the entire commerce of our country is with this Republic. The aggregate of Canada's trade is a little more than three hundred million dollars (1898), and in 1898 the trade between Canada and the United States amounted to one hundred and twenty-five million dollars. Should we not cultivate a knowledge of the history of the Republic — of the people with whom we have such a vast commerce?

JOURNALISM

Journalism should have consideration within a commercial course. Optional, perhaps; and why, may I ask, should not special advantages be offered to those who afterward become the educators of the masses? The press can exert a mighty influence in the progress of our country. Why should not a special effort be made to train for this profession? Might we not hope to elevate the standard of the press? Might we not succeed in cleansing and purifying the fountain from which flows the education of the people? It seems to me that clean journalism would receive an impetus from a standard set by a distinct university effort to that end. I will not speak of the evil effects of the vulgarity and coarseness of the newspaper. You all can appreciate the bad effects in our own community of the sensational falseness of that section of the press whose effort is to copy the yellow journals that have such wide scope in the United States. Our standard is fortunately higher and our laws regulate to a greater extent the conduct of the newspaper in this country, but improvement can be effected. Many of the subjects I have noted to you do not require words from me as to practical utility.

BUSINESS LAW

Business law could be placed before a commercial student in a manner to be serviceable throughout a business career. General lectures on the subject would, I believe, be of high value to the young man on the threshold of a business career.

PUBLIC SPEAKING

Public speaking is one of the weak points with business men generally. The brightest man — at the desk — within office routine, as a manufacturer, as a banker, in any of the walks of business life, in fact, is often the most stupid when called upon to address a meeting. He will tell you that he is "not accustomed to public speaking," that he "has nothing to say," and that "with these few remarks" he will resume his seat: or else he will try ineffectually to convey his thoughts and ideas to his hearers incoherently and without effect, and the next day will remember, perhaps, all he desired to say or should have said the day before. Training in speaking is well worth a place in a commercial course. It would supply a most apparent want. It would render men engaged in mercantile pursuits far more useful to the community in which they live, and as well would it multiply the effective advocates for the progress and protection of commerce.

CIVIL AND MUNICIPAL GOVERNMENT

The principles of government and the government of municipalities should be earlier understood by those to be engaged in commercial life. We have in this city a "Good Goverment Association," for instance. For some years it has sought to educate the taxpayers of this city in regard to municipal government. Success has finally attended the persistent effort put forth, and today our citizens have from this course learned much of civic administration. It had certainly the advantage of an object lesson in the current maladministration of civic affairs. So soon as the taxpayers were educated by this association they became more difficult to please as to representatives in the City Council. The practical result is a Council honest and competent, with good purpose, and backed up by a public appreciation of what is right and wrong. This is due certainly to education on the subject of municipal government. The question is only as to the extent of the teaching upon the subjects of "The Principles of Government," and "Municipal Government," that would be possible in a university commercial course.

SHORTHAND

In regard to "Stenography," I will say that I believe it should be made a feature in a commercial course. It would be of infinite advantage to all business men. I do not mean to say that all should be competent stenographers, but, apart from the requirement of those who will actually serve in that capacity, I do hold that the ability to record quickly, conversation, speech, ideas, and impressions would have a far-reaching value. The demand for stenographers is great, and the supply of those competent is indeed surprisingly limited. The reason is doubtless that sufficient attention is not given to its study. In the business office it is indeed tedious to teach a stenographer, yet that is what the present system of study at the business college obliges.

COLLEGE GRADUATES UNFITTED FOR BUSINESS LIFE

I have stated that the college graduate is unfitted, in a large extent, for business life. There are many exceptions to many rules, but, in a general sense, it is the case that the following of a college course to graduation is a disadvantage to a young man who contemplates commercial life. Fortunately, perhaps, all are not equal in natural ability — all have not the same ambition in life, nor the possibility within their reach of attaining a desire. I find it difficult to place before you in words what I know actually to be the fact in this connection. A college graduate under the present system of education is not practicable as an apprentice to a business calling. He is unfit for a medium position in any business pursuit, and he certainly is not competent to manage or direct a business enterprise. I fear that the only example I have in mind at this moment may be a poor one, yet if it conveys an idea favoring my contention for commercial education, it will serve a better purpose.

AN AMUSING STORY

A prominent wholesale grocer was induced to take as an apprentice a graduate of one of our universities. He was twenty-four years of age, of good family, parents well off, and was quite a presentable young man. An apprentice in this business is an errand boy — sweeps, carries parcels, and has a variety of other calls upon his time and

energy that are not included in the curriculum of study that brought to him his B. A. degree. His first days of apprenticeship were devoted to looking round, getting his bearings in the great warehouse. I think it was on the morning of his third day that his employer, a wealthy merchant of some sixty years of age, handed the young man a written order for four dozen brooms, telling him to hurry up, as he was completing an order for a steam boat about to leave. "Go and get them quickly," was the command. The broom maker's place of business was some three or four hundred yards away. The young man started brightly upon his errand, but when he saw the brooms and realized the size of his load, he hesitated. The broom maker told him his express team would take them over to his employer in an hour or two, and the apprentice gladly availed himself of the kind offer. He returned to his employer, who was surprised and annoyed to observe his return empty-handed. On learning the particulars, the merchant put his hat on, and told the young man to follow and watch. He did not say more. On reaching the broom emporium, the employer put two dozen of the brooms — tied in one dozen packages — on each shoulder and again commanded the youth to "follow and watch." His commercial education as to "brooms in a hurry," was complete when his employer said, in unloading the brooms from his shoulders: "Dat is de way we do when dere is hurry for brooms."

A PEASANT BOY AS BUTLER

Perhaps you have read the story of the rough peasant boy—a stable boy—who was suddenly called upon to officiate as butler for a gentleman's dinner. A number of guests were present, and the regular butler had unexpectedly absented himself. Champagne was to be one of the drinkables, and the master directed the boy to get a wash-tub into the adjacent room, and partly fill it with ice. This was satisfactorily done. He was told where the wine was to be found, and, at a given signal, he was to put it on the ice. A later signal was to be given, which would indicate to him that the wine was sufficiently cold to be served. The signals were received and acted upon but the tub was brought into the dining room. It contained all the champagne, but, while he had put it 'on ice," he had considered it necessary to do away with the bottles. His education in the stable had not fitted him for the important functions of butler.

EDUCATE FOR LIFE'S WORK

The object should be in every direction to educate for the calling to be followed in life The butler requires a training, but not in a stable and perhaps not in a university. He would get it in a servant's position — by watching and copying, if you like. But the merchant — the business man — should not be obliged to pass his early years in a menial position. Experience gives the best knowledge, but life is indeed too short to permit of any years of waste in time. Give our young men and our young women the advantage of a commercial course in the college or university. It will then be possible to begin several grades higher up in the business circle. Those who will never rise in that life can well fufill the duties of earlier serving apprentices. The saving of this time — spent in acquiring knowledge — in being educated for commerce as a profession — will serve, too, to strengthen the forces of commerce in our country.

CANADA A GREAT COUNTRY

We Canadians possess a great country. Great development is always proceeding, and our natural resources will in time bring Canada into rank with the great trading nations of the world. We have a history to be proud of; a record of progress of late years that evokes a natural national pride. By leaps and bounds has our Dominion come to the front — come to the attention of older countries. With a population indeed small, in comparison with the area of our land, we have accomplished that which makes the onlooker wonder. It is not alone our resources. It is not alone our government. It is not chance that has made this Dominion of Canada what it is today. The men and women of our country; the spirit, energy, and ability of Canadians, are the factors in our country's progress. The future is largely in the hands of the upholders of our commerce, and for the strengthening of this class, I would make a plea to the universities and to the benefactors of universities, for attention to the great national want that exists, and for the endowment that will be required. I have an unbounded confidence in the future of Canada, in the possibilities of its development, and I know of nothing that can contribute as much toward the building up of our Dominion — toward the reaching of a commercial position of importance among trading nations as the furnishing of a commercial education to our youth.



PROF. J. B. JOHNSON.

(SKETCH FROM LIFE.)

Higher Commercial Education in America

What Shall it be and How Shall it be Given?

J. B. JOHNSON, DEAN OF THE COLLEGE OF ENGINEERING, UNIVERSITY OF WISCONSIN

Whatever the new century may have in store for other nations, it is evidently ushering in a new era for America. During the past century and a quarter we have passed through a sickly infancy, a turbulent childhood, a fiery and passionate youth, and have now come to mature manhood. We must now go forth amongst the nations of the earth and take upon ourselves our proper share of the world's work. And this work is such as to try men's souls and to determine the fitness of nations to survive. The star of progress has moved westward until West and East have come together in a final death grapple for self-preservation. China is now undertaking to follow the example we set her, when we excluded her people from our borders.

THE OCCIDENT AGAINST THE ORIENT

The ancient orient has always despised the presumptuous upstart nations of the newer western world, and now she says, with the incoming century, that she will restore her former peaceful isolation. If those impudent and unjust intruders will persist in coming where they are not wanted, then she will proceed to exterminate them as so much vile vermin. But these world-conquerors out of the west are but the more determined to obliterate this last stronghold of barbarous bigotry on the occasion of this savage challenge to fight to a finish a great racial and religious war. The Christian world has been taught that "the earth is the Lord's and the fulness thereof; the world and they that dwell therein," and, as the Lord's children, they do not propose to be driven out of any portion of their rightful heritage. When this heritage has been gained, however, there is likely to be a violent quarrel over the several rights and privileges in its occupation, so that all the world may soon be involved in a life and death struggle which will try the strength of the stronger nations and which will break the strength of the weaker ones.

THE INEVITABILITY OF PROGRESS

In Africa, also, the attempt of a mediaeval Christian people to shut out from their beclouded land the wave of nineteenth century progress is proving as futile as it was foolish. Progress is in the air, and as the air, it engulfs the globe. Nature does not more abhor a vacuum than she does permanence of form. What ceases to change and grow, ceases to live. Even the rocks of the eternal hills are changed to clay and are dissolved in the surrounding seas. To attempt to check the wheels of progress, therefore, is but to invite destruction. One must "accept the universe" as it is and make the best of it. And our social world is changing with such marvelous speed that it is almost bewildering to the most progressive races. It is with the greatest difficulty that these can keep the pace, while the less progressive ones are being left hopelessly behind. To realize the tremendous race we are now running, one has but to contemplate for a moment the fact, now everywhere admitted, that the scientific and material progress of the world during the present century has far surpassed that of any other ten, or perhaps twenty, centuries. A decade now marks greater changes than a century formerly did, and a single life of three score and ten sees a world development equal to any thousand years of the past. A little slowing up of one people, therefore, is now equivalent to losing the race.

THE DECADENCE OF ENGLAND

Viewed in this light, the present condition of England is truly alarming. Content with past achievement, and assuming that the world's markets were hers by right of inheritance, she has fallen into a lethargic state, of which she herself is quite unconscious. The Baring failure in 1890; her rapidly growing excess of imports over exports; her continuous realizing upon her securities by the sale of her collateral, until these have been largely exhausted; her non-productive landed estates and her antiquated systems of manufacture; her sending abroad for loans to replenish a failing exchequer; her puerile blunders in the conduct of the South African war; her utter neglect of her interests in China, while Germany and Russia are helping themselves and plunging the whole world into war; her failure to establish for the masses an adequate system of primary schools and with no secondary system of public education whatever; and, worse than all, her placid and blind self-satisfaction as she calmly contemplates the amazing progress of Ger-

many and America ; all these are unfailing signs of decay and of a loss of prestige which we will do well to prepare for. When London ceases to be the hub and balance wheel of the commercial world, this responsibility will fall either upon Berlin or New York.

TWO YOUNG GIANTS

Germany and America are the two young giants of the new century, but we have many natural advantages over our rival. In natural resources, in geographical position, in character of inhabitants, and in present attainment in many directions, we are far ahead of her. We are, however, wanting in a form of goverment well-fitted to following a wise and consistent foreign policy ; a colonial system for us has yet to be created, if, in fact, it be possible under our constitution: and the paternal development and direction of manufacturing and commerce is constantly endangered, or at least threatened, by complete changes in the policy of the national government. As an offset to these hindrances, our system developes, to the utmost, private initiative and self-reliance on the part of all citizens, and this is the kind of power that moves the world. Too much paternal assistance, whether of parent or of state, weakens alike the son or the citizen.

In facing the new century, therefore, we see great world problems looming large before us, but we are realizing our strength as well as our duty as "one of many," and as likely soon to become the leader of all. In no spirit of self-glorification, therefore, but rather as a preparation for the great part we are doomed to play in the world's business in the very near future, and to enable us to do this business in a way to do the greatest good to the greatest number, let us examine into the educational preparations we should make for discharging these high duties. And as we are novices in this field of world-politics and world-business, it is but common prudence to examine the educational facilities offered by the most progressive world-power today in this direction. Although Germany is also but just entering upon her career as a world-power, and is the youngest of them all in her united organization, she has set herself to the solution of these problems as no people has ever done before, and her unprecedented progress has already proved her superior wisdom in these matters.

CO-OPERATION AMONG GERMAN SCHOOLS

In Germany the higher scientific, technical, industrial, and commercial education go hand in hand. The greatest discoveries of her scientists are brought into service by her highly trained engineers, and the plans of these are executed by workmen who in turn have been trained in her monotechnic and trade schools, and finally the products of the factory are marketed in the four corners of the world through the helpful agency of men who, in her higher colleges, have been made acquainted with the character, the resources, and the needs of the people of all lands. Never before has a nation seen so clearly, and followed so consistently, the royal road to material prosperity. Belgium, Austria, and France have long had these higher colleges of commerce but they have not had the other requisites to the making of great commercial nations. In the two most recently established colleges of commerce in Germany, that in connection with the University of Leipsic and that in Hamburg, as well as in those now projected for Frankfort and other German cities, in addition to what is taught in our own "commercial colleges," there are taught by highly trained specialists a writing and speaking knowledge of at least two foreign languages—if this knowledge has not already been acquired—elementary mathmetics, including commercial arithmetic, algebra, geometry, and trigonometry; physics, and chemistry, with laboratory experiments; commercial geography of all lands; railroad shipping, postal and telegraph regulations of the leading commercial nations; banking, exchange, coinage, and national schemes of finance; industrial history and political economy; commercial, international, tariff, and patent laws, etc. It is true that their systems of bookkeeping and of banking are far inferior to ours, so that what is taught in our leading "commercial colleges" is probably superior, so far as it goes, to the corresponding education given abroad; but it must be confessed that it does not go very far towards equipping a man for engaging either in foreign commerce or engaging successfully in a large way in domestic business. However, it hardly seems wise any longer to distinguish between home and foreign affairs in the commercial world. Nearly all large factories and business houses in America today have foreign connections, and this foreign business is capable of almost indefinite expansion. In this paper therefore, I shall not distinguish between the kinds of education required as an adequate preparation for these two kinds of business. We now come to the primary question I am to consider :

1. What Should be the Education Today for a Business Man,

to best fit him for a successful business career? If this education is intended to serve as a specific preparation for business, it thereby becomes a technical rather than a cultural education. This distinction I consider as fundamental. The acquisition of knowledge of a subject which is subsequently to be used as a tool, or as a means to some ulterior end, implies a very different attitude towards the subject on the part of the student, and a very different kind of presentation, on the part of the teacher, from those prevailing in the class rooms of the literary or cultural colleges. To use knowledge, it must be acquired quantitatively; if it is to serve only as a means of culture, it may be acquired qualitatively. A foreign modern language as studied in the literary colleges involves a reading knowledge only, while, for commercial purposes, the student must be able to both speak and write it with considerable fluency and correctness While residence in a country where the language is spoken is necessary to a finished use of any foreign language, a knowledge can be acquired in college which will enable one to quickly feel at home in it when he goes where it alone is spoken. Even the studies of history, political science, and economics would be pursued very differently in the college of commerce and in the literary college. For this reason, it is essential at the start to regard the college of commerce as a technical, rather than as a purely cultural, school. There should be, in fact, the same difference between the work of the college of commerce and the literary college, that there is between the college of engineering and pure science. Engineering is applied science, and commercial education consists of applied knowledge of various and sundry kinds.

SOME FOREIGN EXAMPLES

The problem before the college of commerce in America is a new and therefore a difficult one. It would, therefore, be the part of wisdom to follow the lead of Germany in her present practice of establishing commercial universities. Some two years ago, commercial courses were established in the university of Leipsic, of equal standing with the other university courses. Last year a great commercial university was established in Hamburg, of equal rank and privilege with the other great German universities, but this one is to confine its work wholly to commercial education. Now another is projected for Frankfort and Magdeburg, the latter with nineteen full professors, besides the necessary subordinate instructional force, and the necessary laboratories and museums. The full professorships are to be as follows :

1. Four professors of modern languages ; English, French, Russian and Spanish.
2. Two professors of political economy, finance, statistics, etc.
3. Three professors of commercial law, including commercial exchange, liquidation, bankruptcy, administration, commercial paper, etc.
4. Two professors of commercial geography and history.
5. Two professors of insurance, banking, etc.
6. Two professors of technical physics and chemistry, and descriptive natural history.
7. One professor of state and personal rights.
8. One professor of commercial relations.
9. Two professors of mathematics.

The course is to be two years in length.

When we remember that the students coming to these schools have completed the courses in either the literary gymnasia, or the scientific, or "real" schools, which would place them equal to those who have finished the sophomore year in our American colleges, we can realize the high character of the work given in these new German commercial universities. The students are advised to spend at least one year in business before entrance, and while in the schools, visits are made to factories and commercial houses, with the instructors.

The oldest of these colleges of commerce in Europe are those at Antwerp and at Vienna. A history of the latter and a description of its work was given in the October and November numbers of the PENMAN-ARTIST AND BUSINESS EDUCATOR.

AMERICAN CONDITIONS

In America, because of the prevalence everywhere of good, free high schools, we can obtain an abundant supply of suitably prepared young men. Our college courses also, are always four years in length, so that this length of time spent, after graduating from a good high school, is regarded as no hardship. We have here the conditions for inaugurating courses of study in preparation for a business life, which are fully the equal of the best of such schools abroad. Shall we now avail ourselves of this opportunity? Several American universities have already started such schools, including those of the City of New York, Pennsylvania, California, Chicago, and Wisconsin. As the writer visited many of these schools abroad in 1899, and served as chairman of the committee of the faculty in the university of Wisconsin, in preparing the course of study there, he will give the work as there outlined for the current year, as embodying his ideas of what the work of such a school should be. He will give this in the language of Dr. William A. Scott, professor of Economic History and Theory in the university, who was made director of the new school.

WISCONSIN UNIVERSITY ASKS FOR BUSINESS COLLEGE STUDENTS

This may be prefaced, however, by saying that we require the student to take a general

course in bookkeeping and accounts at some one of the business colleges of the country, of accredited standing, either before he enters, or during one or more of his summer vacations. This work will not be given in the university. In this way we hope to establish intimate, if not organic, relations with many such schools.

FIVE LINES OF STUDY ON THE NATURE AND WORKING OF OUR INDUSTRIAL ORGANISM

"In working out its programme the faculty of the university of Wisconsin asked itself the question, — what sorts of knowledge does the young man need who in the immediate future is to carry to a successful issue the great commercial enterprises of the United States? Its answer to this question is in substance as follows:

I. He should be familiar with the nature and workings of the industrial organism of which he is to be a part, and through the manipulation of which he must accomplish his ends. In order to give him this familiarity, the following five lines of study are offered:

1. Courses in commercial geography which deal with the sources and distribution of the raw materials of manufactures and commerce, the present location of the most important branches of manufacturing industry, and of the cheap routes of commerce, and the circumstances which determine, and from time to time, modify their localization.

2. Courses in transportation, in which the student studies the transportation systems of the most important countries of the world, including their railroads, canals, and ocean steamship lines; the various methods of classification of goods for transportation purposes, employed in different countries; methods of rate-making; the various systems of government ownership and control; consolidation and pooling; traffic organization, and, in particular, the characteristic features of the transportation system of the United States.

3. Courses in money and banking, which are designed to acquaint the student with the nature and functions of money and banks; the monetary systems of the great commercial nations; the laws and methods of foreign exchange; the various kinds of securities which are used in international and domestic commerce; stock markets; bimetallism and monometallism, and the history of the currency systems of the chief commercial nations.

4. A course in business organization and management, which might perhaps better be described as a course in private administration, to distinguish it from the courses in public administration which are given in the departments of political science of our universities. This course includes a study of the various forms of business organization, such as corporations, partnerships, private business concerns and trusts; the organization of commerce in its various branches, including the various classes of middle men and the markets for various sorts of products, and the methods of organization and management of typical concerns in the various lines of industry.

5. Courses in economics and economic history. It is impossible to understand existing institutions without the study of the circumstances which brought them into existence, and which from time to time modify their character and forms. Hence the necessity of courses of this sort. The study of economic history familiarizes the student with the actual growth and development of industry, while the study of economics reveals to him the principles involved and the real nature of the forces with which he has to deal. In these courses emphasis is laid upon the history of commerce and upon the theories which have influenced and still affect the commercial policy of nations.

PROCESSES OF PRODUCTION

"II. Besides a knowledge of the nature and workings of the industrial organism, the prospective merchant should be familiar with the various processes through which the chief articles of commerce have to pass before they reach their finished state. This sort of knowledge the school proposes to furnish in the form of courses in what it calls the materials of commerce, which courses will be carried on in connection with a commercial museum. The university already possesses as a nucleus for such a museum about 5,000 economic plants, together with the various commodities manufactured from them, an excellent collection made by our School of Pharmacy. It expects to enlarge this collection in the immediate future, and hopes to be able soon to equip its museum with samples of the most important articles that enter into the commerce of the world. The courses in the materials of commerce will consist of a study of the history of the various commodities, from the raw material to the completed article, and will include a study of the various processes and forms of adulteration, of the qualities of goods, the costs of their manufacture, etc.

LAW COURSES

"III. A knowledge of certain branches of law is now a desideratum for the business man. Accordingly among the technical courses of the school, are included a course in the commercial law of the United States, courses in tariff legislation, laws pertaining to labor, capital, corporations, etc., and courses in the commercial law of various foreign countries with which the United States engages in commerce. All these are special courses designed to meet the needs of business men and in consequence will not be so detailed and technical as the courses on the same subjects given in the law school for prospective lawyers.

MODERN LANGUAGES

"IV. The man who expects to represent an American business house in a foreign country should be familiar with the language which his customers speak. In many parts of the world American firms are now at a great disadvantage. Their agents lack a knowledge of the language, and are obliged to deal with their customers through interpreters or by means of printed circulars and announcements translated from English. This disadvantage has been felt to such an extent that foreign agents are employed in large numbers to transact business for American houses. It seems to us at the University of Wisconsin that young men who expect to engage in the commerce of the United States in the immediate future should be equipped with at least one foreign language, and we have accordingly made the acquisition of a reading, writing, and speaking knowledge of French, German or Spanish a requirement in our School of Commerce. In addition, we offer instruction during the coming year in Italian and Russian, and have so arranged our courses that it is possible for a student to acquire a second language if he so desires. In the instruction given in all these languages especial attention is devoted to commercial correspondence and business and legal forms.

PHYSICS AND CHEMISTRY

"V. The sciences of Physics and Chemistry are used in industry in such a variety of forms that at least an elementary knowledge of them is necessary for the well-equipped business man. Our course, therefore, includes a year of work in each one of these sciences. The course in physics is followed by a course in the generation and transmission of power, which will give the student such a practical knowledge of the application of steam, electricity, and water-power to the conduct of business as will enable him to avoid the mistakes in the expenditure of energy and the investment of capital which have so frequently wrecked otherwise promising business enterprises. The course in chemistry is necessary to the study of certain of the materials of commerce mentioned above, as well as useful in a thousand ways which cannot be anticipated.

COURSES FOR CONSULAR SERVICE

"VI. The above branches of study are required of all students who are candidates for the degree, no matter what particular line of business they expect to enter. In addition the plan of the school includes certain groups of courses designed to furnish preparation for particular lines of business. For the coming year we offer a group of courses preparatory to the consular service. This group will be organized and conducted by Hon. J. C. Monaghan, who, while serving the United States as Consul to Germany during the last twelve years, made a special study of commercial education in Europe, and is well equipped in every way to furnish students the technical instruction which is needed for the consular service. Our plan also includes the organization of a group of courses preparatory to the banking business, and other groups designed to give students the technical knowledge necessary to engage in commerce in the orient, in South America and the West Indies, and on the continent of Europe.

"Such, in brief, is our plan. We expect to learn much from the experience of the present year, and we shall doubtless largely supplement and perhaps modify these courses in the future. For the present they seem to us the best that can be devised for the purposes in view. We believe that a course of study such as has been outlined will possess very great educational value. It will be accompanied by thorough courses in history, economics, political science, mathematics, and English, and opportunity will be given to a limited extent to make elections from the large number of courses given in other departments of the University.

"At Wisconsin University we propose to place this new course in commerce on the same level with the other courses in the College of Letters and Science and Engineering, and to grant to the student who successfully completes it a baccalaureate degree. We believe that the educational value of the course will be in no respect inferior to that of any other course given in the university, and in the correlation of the courses and the methods of instruction we expect to keep in mind the fact that the young man who expects to do business on a large scale needs to be educated in the best sense of the term, as well as equipped with the technical knowledge which the prosecution of his business requires."

We now approach the second and most difficult problem of my paper, namely:

II. How Shall Such Instruction be Given?

I have outlined above what I consider a fairly good course of study for a young man

who expects to engage in business in a large way. It goes without saying that the business itself, whatever it may be, must be learned in the business. The school cannot teach business; it can only teach the things suited to its methods and limitations, things which a business man of today and of the future should know. The question now is, in what kind of school can these subjects best be taught, and under what auspices should the instruction be administered? In Europe nearly all of these higher colleges of commerce are maintained on an independent footing, entirely separate from all other schools; they usually have a triple support from the state, the city in which the school is located, and the chamber of commerce, or board of trade of that city. Their best work probably lies in the teaching of foreign languages and in the traveling scholarships they maintain. Thus the brightest graduates are sent abroad at graduation, to the country of their choice, and maintained for two or three years, where they acquire a greater familiarity with the language, the resources, and the opportunities for trade with their native country. They are required to send to the school well-studied reports upon these matters, and these are published in a way quite similar to our consular reports. The school at Antwerp maintains ten such traveling scholarships, each of a value of $1,000.00. I did not conclude, from my study of many of these schools, that the instruction in the majority of them was of a very superior order, or that the courses of study were very broad or fundamental. They seemed to be engaged in teaching practical details rather than fundamental principles. However, I did not visit the one at Vienna, the one at Leipsic in connection with the University was just instituted, and the new one at Hamburg had not yet been established. With the possible exception of a few of these superior ones, I think we can readily improve upon the colleges of commerce of Europe.

THE IDEAL AMERICAN COLLEGE OF COMMERCE

Probably the ideal higher college of commerce in this country would be a richly endowed school, located in the business center of one of our largest sea-coast cities, in connection with a commercial museum similar to that in Philadelphia (which, by the way, has not its equal for commercial uses in all Europe). In order to have all the chairs filled, however, by great masters, the faculty would have to be large, and the running expenses would be very great. The regular work, leading to graduation in a specified time, as four years, should be day-school work, while a night school should be maintained for persons engaged through the day. The cost of maintaining such a school with an adequate faculty, would be at least $100,000 a year. This would mean, with the present low rates of interest, a productive endowment of at least $3,000,000, besides a permanent investment in land, buildings, museums, equipment, etc. As no provision has as yet been made for such a school, and as none of our large cities are likely to donate such large sums to this purpose, and as a union of state, municipality, and private associations is quite unknown in this country, it seems we must, for the present at least, rely upon the great universities for this new kind of technical education. And these seem now inclined to enter this field. They have long included departments of applied natural and mathematical science, in their colleges of engineering, and there would seem to be no good reason why they should not now establish departments of applied commercial science in colleges of commerce.

SCHOOLS OF COMMERCE IN UNIVERSITIES

If these universities will set the pattern by establishing these higher schools of commerce as equal and co-ordinate departments with their other college courses, it will fix in the minds of our people for all time the significance and meaning of a "college of commerce" education, and of the degree Bachelor of Commerce, (B. C.,) or better, Bachelor of Commercial Science, (B. C. S.,) which does not look and sound quite so antiquated. On the whole this would seem to be the best and safest method of starting the work in this country. It will at least hold the work to a high level, even if it be not so practical, or technical, at first, as it should be. The technical features of this work will be, of necessity, a matter of growth and development and will require time. Our critics must be patient with us for a few years. We have now neither books nor teachers in the field of school instruction in the ways and means of the business world. These must be made, or rather they must be grown: and what is great and permanent is always of slow growth.

WHAT IS IN A NAME

I think I have made it clear that this college of commerce is something quite different from even the best commercial or business colleges of this country, as we now know them. If so, it should have a distinctive name. As the natural name for such a school, "commercial college," had already been appropriated, we were driven to the use of the more indirect term, "College of Commerce." It is to be hoped this slightly different term will be allowed to stand for this higher kind of commercial education, and that it will not be adopted by any institution offering less than four years of work, of a college grade, under the most competent instructors, and with the requisite laboratory and museum equipment.

THE VALUE OF A COMMERCIAL MUSEUM

This last requirement I consider absolutely essential to give to the study of materials a significance and a concrete meaning. In such a museum should be found all the more common articles of commerce, of the usual grades, in all the various stages of manufacture in which it is shipped and sold, and alongside of these the adulterants and the adulterated products which are sold as the real article to those who do not know any better. This exhibit should include samples of all the textile fibres, and the various grades of each, and also the mixtures and adulterants commonly employed. Also the more common classes of woven goods and other finished products made from these; laces, hand and machine made: the various metals and their products; woods and their products; fuels; natural and vegetable oils, their adulterants, and their fraudulent substitutes: sugars and syrups: coffees, teas, and spices: clays and their manufactured products: cements, portland and natural; drugs and medicines; skins, furs, and leathers; pigments and paints: these and a thousand other things should be kept in all their leading commercial, true and fraudulent, forms, in this commercial museum, which should be a part of the working plant of the new college of commerce. Not that every student would be taught concerning all these things, but if he was interested in a particular line of products he could here fortify himself against imposition by unscrupulous dealers.

WHAT THE TIMES DEMAND

But I think I have said enough to show:

1. That the times demand on the part of young American business men a higher and broader kind of education than has been obtainable hitherto in this country.
2. That this kind of education should be of a high college or university grade, and that it should include certain subjects, a technical knowledge of which is essential to a successful business career, and
3. That schools for teaching these subjects can at this time be most wisely started under the auspices of our great universities.

Character Endureth Forever

DECEMBER, 27, 1900.

E. E. GAYLORD, Beverly, Mass.

FRIEND GAYLORD: The December number of the P. A. & B. E. did not reach me until yesterday. It is an excellent number all through, but the thing that pleased me most was your editorial on the importance of character in our teaching. I hold that the school that fails to give its students a high idea of character and right living has miserably failed to do its duty. It matters not how high may be the mental attainments of its pupils, if they do not get lofty conceptions of honesty and purity they are in danger of moral bankruptcy, for which the teachers will one day be responsible. I fear that too often we are anxious to have the students get over a great deal of ground instead of first laying the foundations of character firm and deep. Knowledge will vanish away, but character must endure forever. We need more editorials like the one mentioned above, and more teachers who realize their duty along this line, and who will live and act accordingly. Give us more and still more.

Yours truly,
I. H. CAROTHERS.
Principal Coml. Dept. Mt. Pleasant, Ia., Academy.

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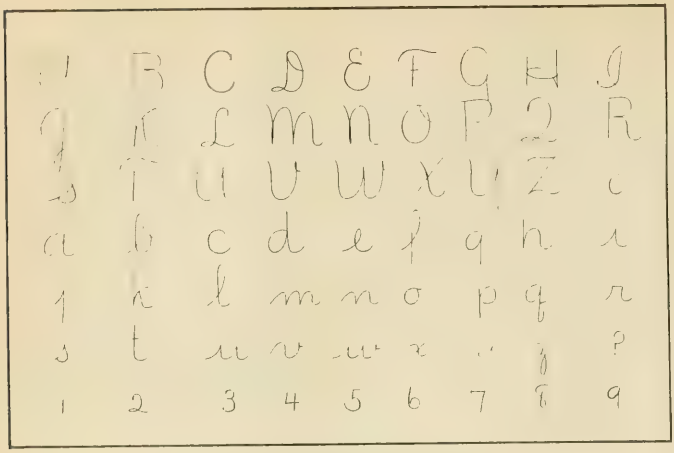
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Lessons in Vertical Writing.

BY J. S. MERRILL, SUPT. PENMANSHIP AND DRAWING, URBANA, O.,) PUBLIC SCHOOLS

In making my bow to the readers of the PENMAN ARTIST AND BUSINESS EDUCATOR I have no apologies to offer and no hobbies to ride, but merely to add my mite to the cause of Practical Writing as it pertains to Public School work under present conditions.

In this lesson will be found the capital and small letters and figures, such as we have used in the school room and have not found them wanting. These are given for study and as a basis for future lessons. They are not intended to be followed implicitly throughout all after life but are to be used as a basis for an individual style.

I should not think much of a pupil who, ever after receivng instruction continued to follow and practice exactly as he was taught. No good business writer ever does. No progressive teacher ever does. We must adopt (adapt) writing to suit our individual tastes and the general make-up of our physical differences just as much as we would solve problems, demonstrate propositions or choose a trade to our liking.

As to position, that has been illustrated so often that I need only say in this connection that I recommend the position with the paper directly in front of the body and the ruled lines parallel to the edge of the desk. Bend at the hips just enough to permit both arms to rest on the desk, holding the pen in the usual manner, letting the holder point somewhere between the elbow and shoulder. A good, free movement may thus be secured.

The person who establishes a good writing on this plan will be enabled to write reasonably well under almost any condition, and to this end we must labor, as even the poorest school-room conditions are often far superior to many of the conditions under which writing must be done.

J. S. MERRILL.
Urbana, O.

Regular Periodicals

The Stenographer, Philadelphia, Pa.
The Practical Age, Moline, Ill.
The American Illustrator, Scranton, Pa.
The Publisher's Guide, 150 Nassau St., N. Y.
Science and Industry, Scranton, Pa.
Spare Time Study, Washington, D. C.
Western Penman, Cedar Rapids, Iowa.

Journals Received

Spare Time Study, Washington, D. C.
The Tack, Storm Lake, Iowa.
The Danville Business and Shorthand College Journal, Danville, Ill.
Williams' Business College Journal, Oskosh, Wisconsin.
The Youth, Parkersburg, W. Va.
Shorthand for Everybody, Topeka, Kan.
The Oberlin Business College News, Oberlin, Ohio.
The Southern Student, Abbeville, Ga.
Utica Business Institute Journal Utica, N. Y.
The Educational News, Elkhart, Ind.
Youth and Success, Birmingham, Ala.
Hoffman's Business Educator, Milwaukee, Wis.
The Quill, New Brighton, N. Y.
The Butte Business Educator, Butte, Montana.
The Great Western Business College Journal, Concordia, Kans.
The School Talk, Owatonna, Minn.
New Era, Salina, Kans.
McKee's Shorthand Magazine, Buffalo, New York.
Peirce School Alumni Journal, Philadelphia, Pa.
The Journal, Grand Rapids, Mich.
The Northwestern Business College Journal, Madison, Wis.
The Business Educator, Adrian, Mich.
The California Educator, Los Angeles, California.
Heald's College Journal, San Francisco, California.
Polytechnic Business College Journal, Oakland, Cal.

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Specimens Received

John A. McAllen, proprietor McAllen's Business College, Knoxville, Tenn., favored us with a unique holiday card, for which we extend thanks.

Miss Louise B. Rusk, supervisor of writing and drawing in the South Charleston, Ohio, public schools, favored us with a bouquet of roses in water color form, which not only greatly pleased ye editors, but demonstrated that Miss Rusk is an artist of considerable ability. She is an artist as well as a teacher of art. She believes in practicing that which she preaches.

A creditable specimen of penmanship, executed at a high rate of speed, was received from C. D. Phelps, Lone Oak, Tex.

Quite a skillfully written letter in the ornamental style was received from M. H. Mettetal, Columbia, S. C.

R. C. Bay, Akron, Ohio, favored us with a specimen of rapid business writing that compares favorably with the better grade of specimens received at this office.

L. C. Vannah, Bradford, Me., recently favored us with a specimen of business penmanship, which in style and execution is very practical indeed.

R. L. Dickensheets, Boulder, Colo., favored this office with some skillfully written cards and combinations.

C. G. Prince, Baltimore, Md., sent photo of some round hand which reveals that he is quite an expert in this line of work as well as in free-hand script.

J. A. McDonald, Albany, Ind., submits a specimen of rapid writing executed at the rate of about thirty words a minute, original composition and all, and it is very legible.

The wheel of progress given last month on page 138, was executed by Harry Taylor, one of Mr. Welker's pupils, and not by Mr. W., as stated.

Some of the most accurate and beautiful vertical writing that has been received lately came from A. G. Wilson, Westbrook, Maine.

A. Hagenson, Rochester, Minn., favored us with some very well written cards. He has the material in him to make one of the finest penmen in our country. He also enclosed his subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR.

T. E. Irwin, of the Northwestern Business College, Spokane, Wash., sent a number of cards written in a dashy hand that shows considerable ability.

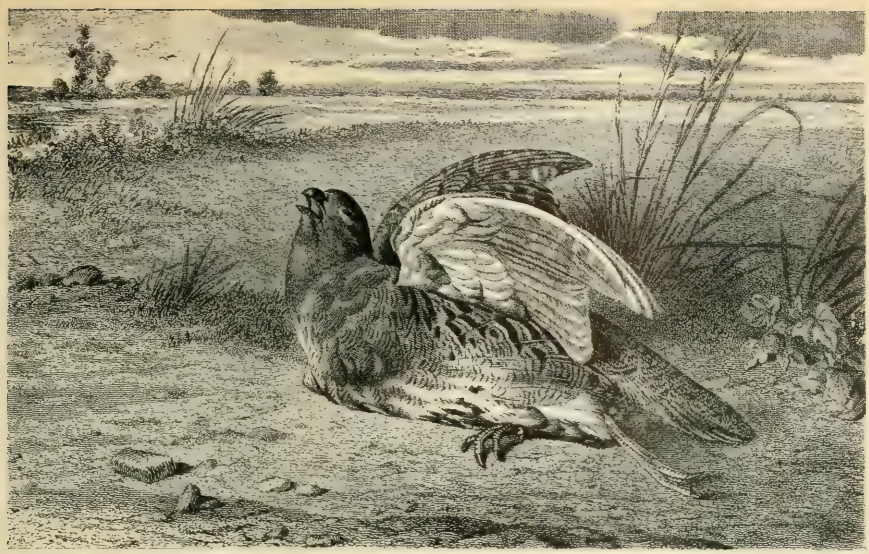
A well written page in the ornamental style came from John Borlase, Port Oram, N. J.

OUR GREATEST OFFER. Send us only One Dollar and we will send you the following order: 1 Ticket for Full Course (by mail) Bus. Penmanship 1 World's Best Penholder 1 Doz. Written Cards. Quickest Addition Method, and a $1 compendium, all for $1.00 If you send at once. Can you do better? BOSTON PEN ART CO., S. BOSTON, MASS.

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Our students **SUCCEED!** They are trained that way! **First Lesson Complete** for a two-cent stamp.
OHIO BUSINESS INSTITUTE, Columbus, O.



Good Art in Illustration—

What It Is, How to Recognize, Enjoy, and Appreciate It

The accompanying illustration appeared in "Woodland and Wild," a book published in London in 1868. The original was painted and then reproduced by the process known as copper-plate. The one presented here was photo-engraved from the copper-plate print.

Some art appeals to the intellect—some to the heart. This is a message calculated to appeal to one's sympathy. How cruel we instinctively think must be the one who would wound such an innocent and beautiful creature!

Pain and exhaustion are depicted in uplifted head, extended wings, and prostrate body. The dark clouds and streaks of light suggest the tragic and awful. The drawing reveals form, color, and texture to a marked degree. Hold it at arm's length to see how real it appears.



To Lovers of Truly Elegant Plain, Ornamental and Artistic Penmanship

GREETING:

S. C. Malone, Author of the heading of this advertisement, as well as the Author of some of the most original and elegant engrossing to be found in America, takes pleasure in announcing to the friends and patrons of Penmanship and Art, that he is about to publish for a period of ONE YEAR ONLY, each month, a Penman's Magazine to be known as

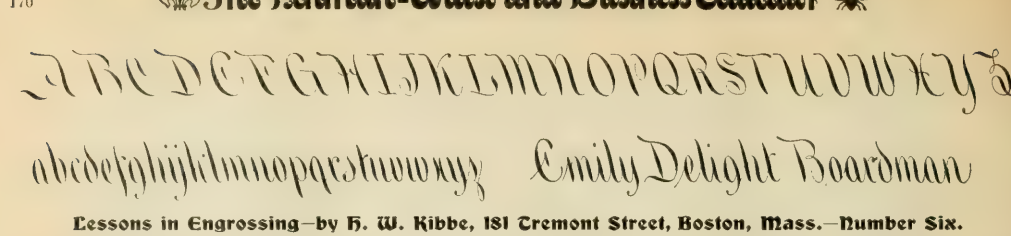
MALONE'S INTERNATIONAL MAGAZINE OF PENMANSHIP AND ART.

This Magazine will represent in Zinc-etching and Half-tone reproductions, all of Mr. Malone's Masterpieces in Album and framed resolution work, which represent twenty-three years of close and most careful work, and many thousands of dollars cost of production.

The first number with its elegant title page, and a half-tone reproduction from Mr. Malone's Admiral Dewey Testimonial, which has at this time a place in the National Museum in Washington, D. C., and which cost One Thousand Dollars, will be to any subscriber to the Magazine, worth the entire year's subscription, to say nothing of the several other pages of Album Work, Alphabets, Off hand flourishing, designing of borders, panels, handsome initial letters, etc. There will be absolutely no space given to advertising. Each of the twenty-four pages will be devoted to the very highest class of pen-and ink work with neat and appropriate letter press instruction. The subscription price of the Magazine will be $12.00 for the year, and no subscriptions will be received after March 20, 1901. The first issue to be ready for mailing on April 20, 1901. To all who send ten dollars before Feb. 20, 1901, a receipt will be mailed in full for the twelve numbers of the magazine. Send money by P. O. Money Order or by Registered Mail. Address all communications to

S. C. MALONE, ARTIST-PENMAN,

NO. 5 NORTH CHARLES STREET, BALTIMORE, MD.



Lessons in Engrossing—by H. W. Kibbe, 181 Tremont Street, Boston, Mass.—Number Six.

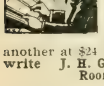
This style of marking will be found usefel for directing packages, engrossing lists of names and filling in diplomas when something a little stronger than script and not as expensive as German or old English text is desired. Hold the paper so that the lines are parallel with the edge of the table. Three guide lines are needed: top, head and base. Make the capitals three-eighths and the minimum letters three-sixteenths of an inch high for ordinary practice. Japan or any ink will answer while learning the forms, but for engrossing use India ink.

There has been quite some discussion why vertical writing was discarded in the New York Public Schools. The reason is not hard to find if the faults of the existing systems are closely looked into. Primarily, the sizes of the minimum letters are too large, entailing a waste of energy and time in the execution of the same. What is practical writing? Legibility is the first essential; the only other, speed. No one questions the plainness of vertical writing—the utility of it begins and ends with that statement. The most difficult form to draw, or make, is a circle; one of the easiest, an oval. Vertical writing is based upon the circle—slanted on the oval, the forms of which can vary much in their proportionate widths and lengths; whereas, circles must be true to a standard. Vertical writing must be vertical, vary five degrees to either side of the perpendicular, and the effect is like a damaged picket-fence. Slanted writing can vary ten degrees and the difference is barely perceptible, for it takes an experienced eye to judge lines drawn on a 62 or 52 degree slant. The position of the paper in relation to the right fore-arm determines speed in quite a degree; it should be at a right angle, or nearly so, to the entire fore-arm, so as to have absolute control of the base line of the writing, when the fore-arm is being moved to the right, in the formation of letters—the elbow being practically at rest. Now, whichever direction lines are most easily made in, up and down, clear across the page without lifting the elbow, *that direction is the best* *slant* for the individual. This fact admits of no argument. The tendency, or habit, of nearly all vertical writers, is to rest on the wrist—thereby checking the motion of the fore-arm—thus inviting the use of the fingers in the formation of letters. Legibility being the first requisite, an extreme slant cannot be tolerated, but there is plenty of choosing between 52 and 90 degrees, and any writing on any of the intermediate slants is just as legible as vertical writing, if the letters are as well executed. The main root of the evil of bad writing is the lack of instruction—common-sense instruction. The educational authorities, as a unit, believe children can learn writing by themselves—they furnish the pupils with copy-books, and a miscellaneous lot of pens, with which an expert couldn't do good work, and let it go at that. How much knowledge of arithmetic would the average pupil acquire under similar conditions? If one of fifty became proficient, it would be because he arose above circumstances; just so in writing—he could be deemed an accident. The average pupil in the public school writes three to four lines during the writing period. *Writes*, did I say? —— ——! —— ——. That period he properly considers play-time. He should be so drilled that *two pages* of fools-cap filled with writing would be the result. Fifty thousand good writers are annually turned out by business-training schools, where good writing is made a feature. The other good writers are self-taught; they got their good writing by individual, hard, work, after quitting school; when they awoke to the realization that starts in the business world are made easier by commercial writing—writing that is plain, rapid, and compact.

TSETSE.

Why Vertical Failed

[This paper is from one who has been foremost in the profession for nearly two decades—from one who is amply able to speak from experience and observation.—EDITORS.]



Will make **FIRST-CLASS BOOKKEEPER** of you in six weeks for **$3** or **RETURN MONEY**; distance and experience immaterial; may find good **POSITION** for you, too; placed pupil at $25 weekly December 10; another at $24 weekly January 2. **Save this and write J. H. GOODWIN, Expert Accountant, Room 742, 1215 Broadway, New York.**

THE BEST PENHOLDER. Send us only 25 cents silver and we will send you the best penholder in the world for fine penmanship—our favorite with exercises that will give you wonderful command of the pen. Exercises and instructions are fresh from the pen. Try it and become a good penman. BOSTON PEN ART CO., S. BOSTON, MASS.

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Publications Received

"Actual Business Exchange" by O. A. Hoffman, published by the Hoffman's Metropolitan Publishing Co., Milwaukee, Wisconsin.

This course seems to have the correct foundation for an extensive actual business practice. The main features are a thorough check-system; the handling of all commercial papers in a real estate and insurance office, and through the entire course the subject of correspondence is introduced, so that this valuable branch receives theory and practice combined. Another thing we notice is an effort to get a "corner" on corn and wheat. The terms for a sample copy are fifty cents, with privilege to return after examination. Complimentary if adopted.

"Yocum's Complete Directory of Business Schools," by the School and Office Specialty Co., Massillon, Ohio, is a very valuable publication for all who desire the names and addresses of such institutions. We have found it to be very complete, and as advertised.

"TOUCHART or Practical Typewriting:" by the all-finger method, etc., by Bates Torrey, F. S. Webster & Co., 332 Congress St., Boston, Mass., is a very extensive book of 157 pages. It is profusely illustrated by diagrams and pictures, showing position, key-boards, fingering, etc. A large portion of the book is printed in type-writer type and it seems to us that the subject of typewriting by this new and improved method is well set forth for the learner.

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J. D. LONG, Boulder, Colorado.

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Lettering and Designing

Number One

BY E. L. BROWN, ROCKLAND, ME.

Commercial designing pays, and the young penman who directs some of his energies in this direction will never have cause to regret it. A designer must, of course, be able to produce a good work in order to command high prices and keep busy. In this vocation, as in all others, the room is large at the top.

We shall include in these lessons a great variety of designs for various purposes, including diploma, catalogue work, advertising matter, etc. Initials, head and foot pieces, and other embellishments will be given attention.

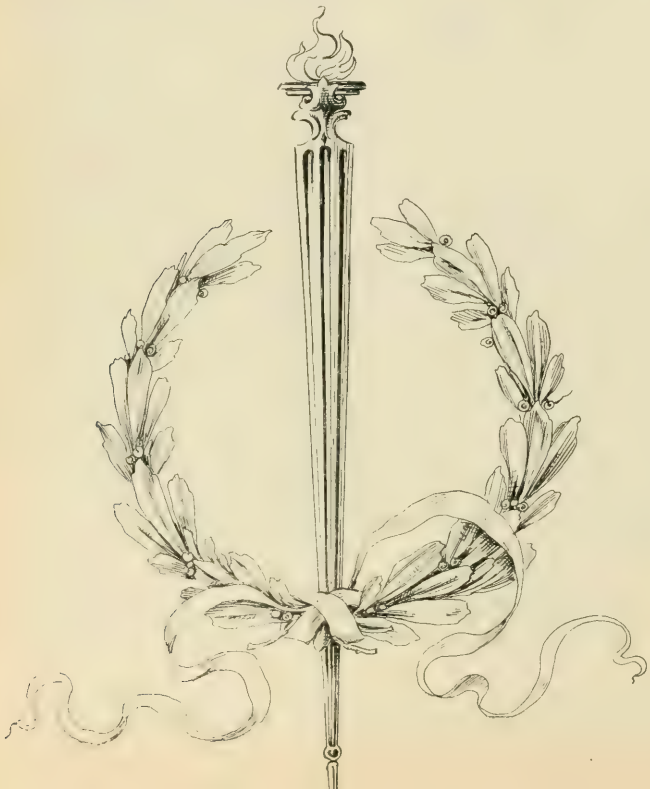
OUTFIT

Some coarse and fine pens, paper or cardboard with a smooth surface, and some good black ink (India ink always preferred), a drawing board and square. With the exception of the last articles, this outfit can be procured at almost any stationery store. The drawing board and square can be obtained of dealers in draughtsman's supplies. A joiner can make these articles at small cost. They are not absolutely necessary, but they are very, very useful, and are used by all designers.

TORCH AND WREATH

Symbol of glory and enlightenment. First draw vertical line, then place point of pencil compass on this line and draw parallel lines to govern width of wreath. Draw the torch, using the vertical line as the centre. See that the sides of the wreath are in keeping with each other. The ribbon floats gracefully downward from the knot. Study the light and shade. Suggest the same in pencil before inking. In inking use a Gillott's 170, or a similar pen.





Design number two presents a strong black and white effect. Study with care. Draw circles with compass enclosing the lettering, then roughly suggest position of lettering only, and when this is properly arranged, finish up in detail preparatory to inking. Fill in the broad surfaces with a stub pen, or a No. 2 Soennecken lettering pen. The ornate border looks easy but must be given careful study in order to make it nicely. Outline with care, then add a few shade lines and some solid black here and there to give character.

If you want to take a practical course in Business Correspondence, send for free circular describing my course.
J. D. LONG, Boulder, Colorado.

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Newspaper Illustrating

Portraits

BY F. A. PORTER, CHICAGO, ILL.

Pen and ink portrait drawing, from photos, is comparatively the easiest of all work done in newspaper illustrating, and, for that reason, it is a most desirable subject of study for those who wish to get results in a short time, and also for the ambitious students who find it difficult to curb their patience while traveling the rough and narrow path of creative art (original illustration). It is easy because it requires the skill of the copyist rather than the so-called talent and genius of the really great artist.

As this subject can not be covered in one short lesson a few helpful suggestions will suffice for the present.

In making the outline of the portrait, free hand work is the best for training the eye, but if found too difficult, use a pantograph, and do not touch the pen or ink until drawing is very carefully finished with pencil. Then select a good newspaper cut as near like the photo you are working on as possible and complete your picture accordingly. Give careful attention to the forced shadows under eyes, nose, lips and chin, and finish your work up strong and black.

Study good pictures. I would specially recommend Stein's work in the New York Herald. Note the lines showing texture of hair and how they differ from the lines that represent wood and cloth. This is technique and is well worth the time spent on it.

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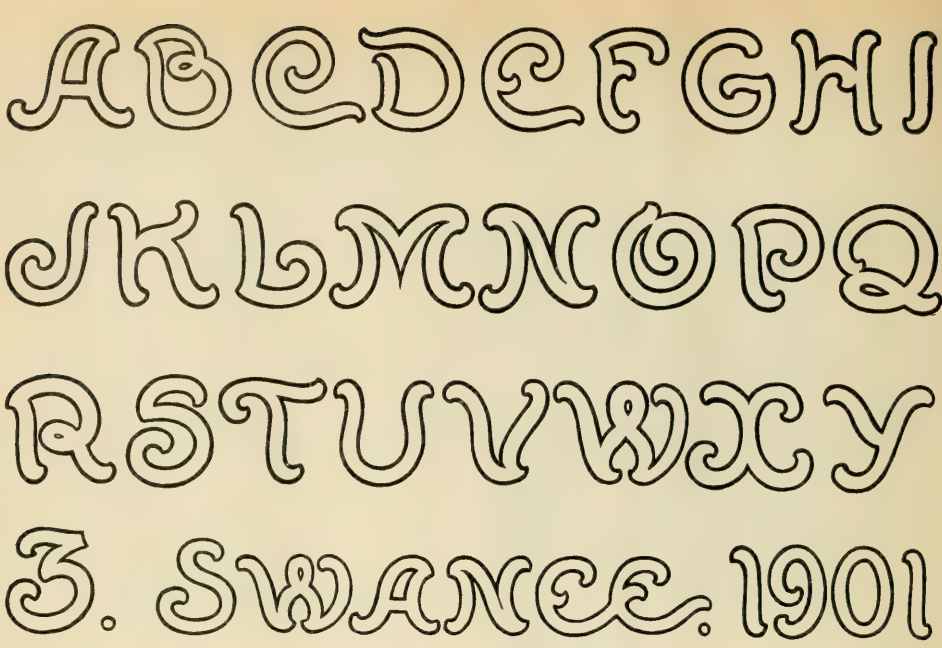
With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, D. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,

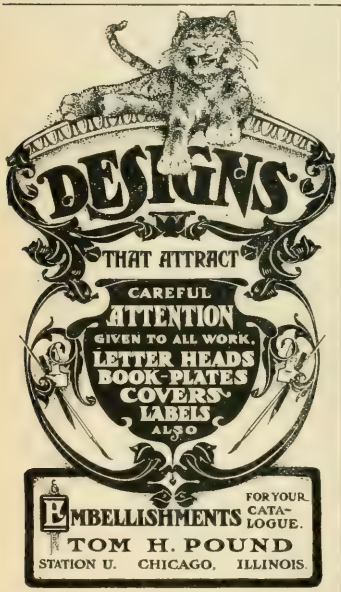
57 Washington Street,

CHICAGO.



Lessons in Practical Lettering

This alphabet is the essence of grace. Its gracefulness suggested the name, Swanee. Study the proportion first, then the shape. Keep all strokes and parts the same width and the curves well curved and balanced. There are infinite ways of ornamenting these forms, but their gracefulness is nearly enough to satisfy the eye for beauty. It is easy to overdo a good thing. The reversed *N* makes a good *U*, and the reversed *U* makes a good *N*. The reversed *9* makes a *6*.



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Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published.....50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled.....50c.

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Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches, of illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. Only 25 cents postpaid. The illustrations are lithographed from actual pencil drawings and are much finer than photo engravings.

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IN DIFFICULTY



The Sadler-Rowe Company

Not financial difficulty, but the difficulty of moving into another building and at the same time filling all orders on the day received, which is the standing rule. An unexpected increase in our business, far beyond our facilities to handle it, compelled us to move in the midst of the season to the

Building, No. 9 West German Street,

Consisting of four large floors and basement. The entire building will be occupied by the manufacturing and shipping departments and the offices of H. M. Rowe, Sec.-Treas. Pres. W. H. Sadler remains in the suite of offices 12 N. Charles St.

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SEE ASSOCIATION ANNOUNCEMENTS ON PAGE 200.

THE PENMAN-ARTIST AND BUSINESS EDUCATOR

VOL. VI, NO. VII, WHOLE NO. 32.

MARCH, 1901.

$1. A YEAR 10¢ A COPY

ZANER & BLOSER, PUBLISHERS,

COLUMBUS, O.

FANNY SARGENT



To Lovers of Truly Elegant Plain, Ornamental and Artistic Penmanship

GREETING:

S. C. Malone, Author of the heading of this advertisement, as well as the Author of some of the most original and elegant engrossing to be found in America, takes pleasure in announcing to the friends and patrons of Penmanship and Art, that he is about to publish for a period of ONE YEAR ONLY, each month, a Penman's Magazine to be known as

MALONE'S INTERNATIONAL MAGAZINE OF PENMANSHIP AND ART.

This Magazine will represent in Zinc-etching and Half-tone reproductions, all of Mr. Malone's Masterpieces in Album and framed resolution work, which represent twenty-three years of close and most careful work, and many thousands of dollars cost of production.

The first number with its elegant title page, and a half tone reproduction from Mr. Malone's Admiral Dewey Testimonial, which has at this time a place in the National Museum in Washington, D. C., and which cost One Thousand Dollars, will be to any subscriber to the Magazine, worth the entire year's subscription, to say nothing of the several other pages of Album Work, Alphabets, Off-hand flourishing, designing of borders, panels, handsome initial letters, etc. There will be absolutely no space given to advertising. Each of the twenty-four pages will be devoted to the very highest class of pen-and ink work with neat and appropriate letter press instruction. The subscription price of the Magazine will be $12.00 for the year, and no subscriptions will be received after March 20, 1901. The first issue to be ready for mailing on April 20, 1901. To all who send ten dollars before Feb. 20, 1901, a receipt will be mailed in full for the twelve numbers of the magazine. Send money by P. O. Money Order or by Registered Mail. Address all communications to

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Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches, of illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. Only 25 cents postpaid. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings.

Sample pages of Portraiture or Sketching from Nature mailed for 2c stamp. Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

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is a 14x17 specimen of Engrossing by C. P. ZANER and represents his best **Roundhand. Lettering and Drawing.** Independence Hall is drawn artistically in the heading. Price, postpaid, in tube,

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Address, W. C. FEES, Dunkirk, Indiana.

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Its success is unprecedented in the history of business education.

As stated in the PENMAN-ARTIST AND BUSINESS EDUCATOR *for October, it is "capturing a good many of the shining shorthand lights of the profession."*

With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, D. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

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W. A. Thompson, Pontiac, Mich.

THE PENMAN ARTIST & BUSINESS EDUCATOR

Lessons in Practical Writing by C. P. Zaner.

Habit. Writing is habit: good, bad, or indifferent. At first it was thoughtful, voluntary, and novel. As a habit, it is thoughtless and unchangeful. Habits once formed are difficult to break. As a rule, it requires more effort and thought to break or discard a habit than to form a new one. This is due to two causes. The first is that a habit is both a brain and muscle rut. Ruts are difficult to get out of but easy to get into. The second reason why habits are more easily formed than reformed is that as a rule habits are formed during our plastic years, and the reconstruction is frequently attempted during our mature years. How necessary, therefore, to form correct habits in the beginning! Now is the time that you can most advantageously learn to write well. Delay is dangerous. A little care now, a little forethought and proper practice, and a good handwriting will be your companion for life. To write well requires but little, if any, more energy than to write poorly. Indeed the best writers use less energy than the poor ones.

42.

Penmanship Penmanship Penma-
Penmanship is primarily a commercial
art: therefore within the reach of all.

No. 42. Employ an easy, swinging, rolling motion to make this letter. Keep it large and full at the top. Join them into an exercise using an apparently easy though graceful motion. Write the word *penmanship* with equal spacing and finish the small *p* as carefully and freely as you begin the large one. Shift the elbow two or three times in crossing the page, usually between words. Write the sentence carefully and study it critically and thoughtfully. It delegates to oblivion the idea that writing is within the reach only of the gifted few.

43.

Business first and then pleasure.
Runninghand

No. 43. Practice the retracing exercises with freedom, care, and arm movement. Retrace the first part of *B* and *R* quickly, and finish the letters with an easy, rolling, graceful motion. Write each word in the sentence without raising the pen, and raise it but once in the word *Runninghand*. Keep the center loop in these capitals small and drop to or below the line with the finish of *R* so that it will not resemble *P*. Never practice with a sluggish motion or use the fingers to excess

44.

No. 44. These are optional capitals. Try them. If there are any you prefer to, and can make better than, the ones previously given, be free to adopt them. There is no one way for all, but there is some one way that is best for each. This takes time to discover, and no one can discover all of these things but the individual himself. A teacher can select and suggest, but the pupil must know whether the letter fits or not. Be careful to select those letters which you not only like, but can make well. Endeavor to make a set of capitals alphabetically arranged. Do not be content until you can make the entire alphabet well. Capitals need to be reduced to a certainty the same as the small letters.

45

$1709.14 Monroe, Nebr, Aug. 3, 1901

Received of Benjamin W. Howard

Seventeen hundred nine and 14/100 Dollars

in full of account to date.

Thos. C. Kinsman.

No. 45. The test of good writing is in actual service, not in practice. The supreme test is in page writing rather than in the practice of letters or words. The receipt herewith given is a good test of practical skill. Study the arrangement, punctuation, etc., and then proceed to write it once without stopping. Then see where the most glaring mistake is and determine what is necessary to correct it. Practice upon the defective part until you have overcome it, then write the whole receipt. Again select the most conspicuous or serious fault and correct it, and again proceed to write the entire receipt. Keep this up until the whole receipt presents an improved appearance.

46

$ 87.00 Rutland, Vt, May 4, 1901.

Nine months after date I promise

to pay Amos O. Lanning, or bearer, Eighty-

seven Dollars, value received, with interest.

Frank E. Inman.

No. 46. Uniform size in writing indicates uniform movement and control. If your penmanship is irregular, you need to cultivate an easier mode of writing or greater control of the movements you employ. Capitals should be small and plain rather than large and scrawly. Good, plain writing is not unlike good, plain speaking, and poor penmanship is not unlike mumbling or stammering speech. Do not, therefore, stammer with the pen, as it is next to stammering with the tongue—both usually the result of habit and poor teaching.

47

Cincinnati, Ohio,

Mr. B. Hammond Howe, 3-17-1901.

Cleveland, O.

Dear Sir;

Nos. 47, 48, 49. Letter Writing is the test of good penmanship. To be able to write plainly and think clearly at the same time, one needs to be schooled in skill as well as in English. While the typewriter has relieved the pen of much that became drudgery, it has not relieved it altogether, nor will it for some time to come. Good writing is as much in demand as ever, and no young person can therefore afford to start out in the world with a poor hand.

Study carefully the arrangement of the letter, the beginning, body, and ending. Learn to have order to your letters, whether it is strictly formal or not matters less than that it has order of some kind and that it is neat and free from blots. Neatness is a charm no one should fail to acquire as it makes poor penmanship look good, while the lack of it makes good penmanship look poor. Let us see who will send the best copy of the letter herewith, also the best original letter.

48

Your favor of the 13th inst. with remittance of $69.00 for fifty-seven reams of extra fine letter paper is received with thanks. The same will be shipped according to directions not later than the 19th inst.

Hoping it will please in every particular, and that we may receive your favors in the future, we remain,

Yours truly,

L. Knudson & Co.

Criticisms D. C. D. Your work is improving. The heaviness of the down strokes are due to the stub pen and not to pressure. Your penmanship is very practical as it now stands, but if you wish it to become more professional and accurate you will do well to adopt a pen not of the stub pattern. For purely business purposes the stub is O. K. The down strokes in your *b*'s and *l*'s may be more curving and the turn of the base more rounding.

Marie—Your penmanship is very good. You have more than usual talent. You can become an expert penman. Curve the down stroke in small *o*.

Wilson, Pa.—You write a good accountant's hand. Spacing between *a* and *s* too wide. Loop small *e*. Close small *o*. Excuse me, I do not belong to the "Professor" class.

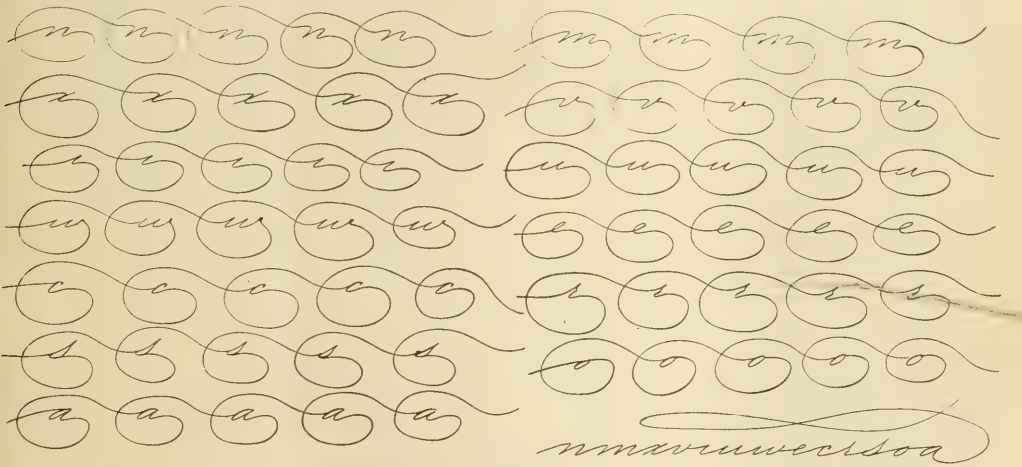
Van B—Your movement is a little wild. Don't throw final stroke of word so high—it looks scared. Make last part of *m* and *n* same height as first. Loops a trifle flat. You're improving and writing well.

I. G. C.—You write well. Loops of *Z* not on base line. Your work is professional in many ways. Come again.

R. P. H. Make *o* more rounding. Final turn in *h* too angular or broken. Loop in *y* too narrow. Fish-hook part of *I* carried too far to left. All in all you are doing splendidly.

C. V., Mich.—Keep your writing resting on the base line. Some small-letter turns are too rounding while others are too angular. Spacing between letters should be more uniform. You are doing nicely.

F. H. Y.—You do not exercise enough care in your practice. Loops below line too long and big. Your *y* exercise looks like *p* because of poor spacing. Your *a*'s look like *u*'s or *o*'s. Exercise more control over your movement. Your *o*'s look like *a*'s. Your small *s* is too small. You are improving, but slowly.



AUXILLIARY SMALL-LETTER EXERCISES BY S. M. BLUE.

Lessons in Professional Business Writing

BY H. B. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

In the accompanying lesson we wish to show you what is meant by wide and moderate spacing.

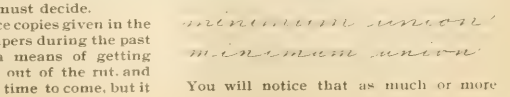
Judging from the many wide space business letters and lessons given in penmanship papers, I am of the opinion that many amateurs as well as some professional writers, have come to wrong conclusions, and are perhaps leading others into the same erroneous pathway. When a specimen is reproduced in the penmanship paper it is supposed to be the writer's best; if not it should be, and it is this which has led me to believe that extremely wide spacing has been adopted for practical every day work.

Wide spacing has its value and proper connection with penmanship, and all must admit that it is an excellent practice to develop the progressive or sliding motion of the hand. Owing to the fact that writing is done on a straight line to the right, it is absolutely necessary that the movement in that direction should be free. I know of no exercise which can fill the bill so completely as that of space writing, but too much spacing should not be carried into practical work. I fail to see the merit of wide spacing beyond distinctly separating the letters. I believe in spacing more than many writers do, but not to the extreme; just where the line should be drawn is a matter which good judgment must decide.

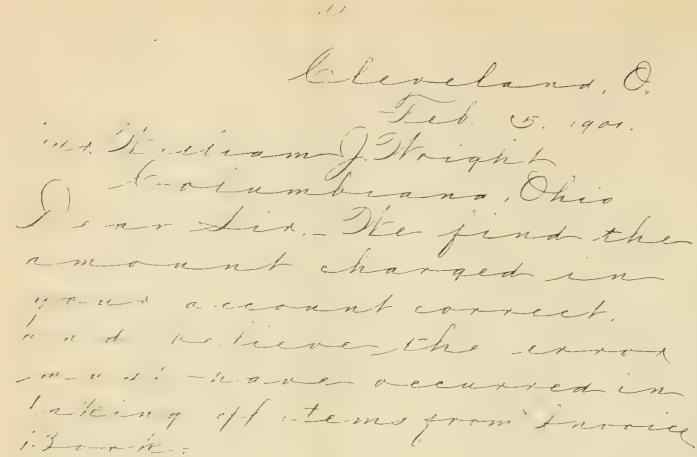
The flood of wide space copies given in the various penmanship papers during the past few years has been a means of getting many cramped writers out of the rut, and will do much good in time to come, but it should not be carried to extreme just because the movement is free.

The first copy is a specimen of writing which would not do for average every day work. The second copy is what I call moderate spacing, and is, in my judgment, about right for average work. It is most excellent practice to space considerably for fifteen or twenty minutes, and then moderate your writing to a space of about two to one, in other words, space between letters should be one-half to two of height.

By spacing it does not mean that the word should be longer; far from it, but much narrower letters and more space between, viz:



You will notice that as much or more


Cleveland, O.
Feb. 5. 1901.
Mr. William J. Knight
Columbiana, Ohio
Dear Sir.— We find the amount charged in your account correct, and believe the error must have occurred in taking off items from Invoice Book.

space is covered in the first line as in the second, but the latter is much more legible.

Most of the best commercial schools pay considerable attention to space writing. Packard introduced it into his school a number of years ago and it is still being taught in that school with magnificent results. Professor Huntsinger, one of America's most accomplished teachers, is an ardent admirer and teacher of the same style of writing with no less flattering results, and, in fact, it is a strong point of the penmanship department of many first-class schools.

In my own experience I have helped scores of miserably cramped writers to a legible, beautiful and rapid style of writing, by giving them space exercises as well as various other movement drills.

All good teachers of writing must admit that no one can learn to write a good, substantial, practical hand without a free movement of the forearm. A good writer seldom comes from the public schools, largely because of neglect in developing a free and easy action of the forearm. The form of the letters may be acceptable, but the execution is laborious and nervous.

Sufficient movement exercises must be used in connection with regular writing lessons to insure quick and easy action of the forearm. Finger movement is by no means excluded in the execution of the best kind of writing, but used alone, develops into a slow and cramped style, of which we see enough in schools where penmanship gets no attention, or but sparingly.

The best writers in America come from Business Colleges where good penmanship is made one of the requirements of the curriculum.

Go into business houses and banks everywhere and you will find that the best writers there availed themselves one time or other, of a thorough course in business and penmanship in some good commercial college, or were inspired and taught through others.

It is not to be expected that good writing can be done standing in the ware-room, machine-shop or on a running train. There are circumstances which will unavoidably compel one to write while standing.

Clerks, bookkeepers and others who have much writing to do are not in want of a chair or sufficient desk room to do credit to their skill and business requirements. There is but one last line on the page, and I have profound sympathy for the fellow who can't contrive some means by which he can finish the bottom of the page creditably.

Much more forearm movement is used in business writing than even some teachers of penmanship know of, and one does not need half of his desk or ledger to demonstrate the fact that he learned "Muscular Movement" at some business college. Forearm movement, as applied to business writing is very short in action, seldom more than one-half inch in height forward and backward action, and is free to move right or left across the page.

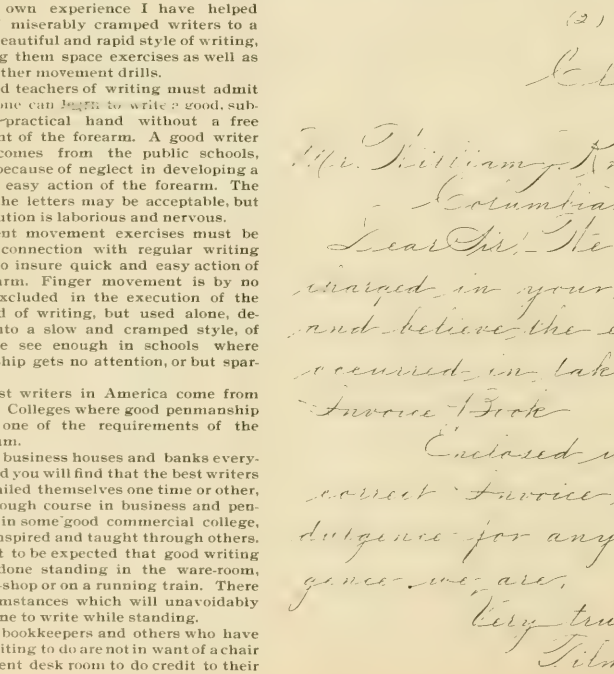
Now and then we hear of a penman who, after ten or twelve years' experience in teaching writing, discovers that he has been using the wrong movement or style of writing. It may be so, but the teacher who cannot adjust his instructions day by day to meet the requirements of the profession and business world can hardly be called a reliable teacher of penmanship. The careful student or teacher makes no radical change, for he always keeps in touch with the best methods and applies them daily.

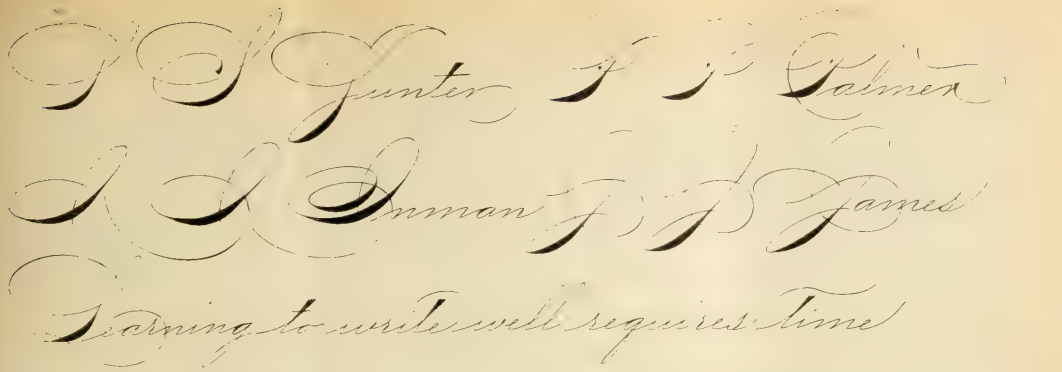
The same movement and style of writing that made Flickinger, Patrick, the Spencers and many others stars of the profession, is just as applicable and fitting to the penmanship student today as then. Who can dare to state that the teaching of these accomplished peers of the profession were wrong? Thousands upon thousands of fine business writers have been turned out of their class rooms.

If business colleges are not supplying the right kind of writers for the business world, neither are they furnishing the right kind of bookkeepers or stenographers.

It would be mere folly to imagine the existence of such affairs, for no commercial school could live a single year under such fruitless circumstances. Business college graduates are in great demand because of their thorough qualifications in bookkeeping, penmanship, shorthand, etc., and the fact that the most energetic and prosperous business men employ them is sufficient evidence that the schools are furnishing the right kind of material.

H. B. LEHMAN.


(2)
Cleveland, O.
Feb. 5. 1901.
Mr. William J. Knight
Columbiana, O.
Dear Sir.— We find the amount charged in your account correct, and believe the error must have occurred in taking off items from Invoice Book.
Enclosed we hand you a correct Invoice and beg your indulgence for any seeming negligence we are,
Very truly
Gilman Book Co.



Lessons in Artistic Penmanship

Number Six

BY J. E. LEAMY, TROY, N. Y.

At this stage of your practice close attention to detail is absolutely necessary for rapid advancement and improvement. We many times deceive ourselves by thinking that we know precisely and exactly the form of some letter: but a test at penciling that form proves that our idea was only a faint, gloomy, dreamy one. We may have had some idea as to generality but none whatever as to detail. We must not only know the general form of the letter, but we must know the shape of each part, the proportion of one part as compared with another, the position of each oval, etc. Now the best way to acquire this knowledge is by penciling the letters out slowly and carefully with a medium hard pencil, placing the shades, ovals and flourishes just where you think they should be, and then by comparing your results with forms that are recognized as standard work along this line. Such work will improve your knowledge of form and reveal many wrong ideas that heretofore were unnoticed.

It is not only necessary that you get down to detail as regards form, but it is desirable at this stage of your practice that you study your execution carefully. Although we, individually, make all capitals with the same movement of the arm and bring into action the same muscles in the formation of the small letters, yet there are "side movements" that can be used to advantage in making some of the more difficult forms. These "side movements" include such work as the shifting of the paper and arm, raising the pen at certain points, etc. These little side movements differ as individuals differ, and each one of you might make a total failure in applying one with which I am successful.

Therefore, study form and execution with a critical eye. Raise the pen often in the small letters, and do not hurry across the page. Take your time between forms and strive for strength and delicacy, being careful not to sacrifice the former for the latter.

What was said in lesson five must necessarily apply on this month's work. Keep all shades short and clean cut and make initial and final ovals full and well rounded. Watch your ink and pens. It pays to keep them in good condition.

Criticisms

W. B. G., Newark—Dot of c and v too small. Small o too narrow; close it. Use a rounder movement,—more circular. Raise pen in c and a. Keep moving at top of m and n. Loop in e too narrow and a too flat. Doing well.

J. B. W., Illinois—Work on loops excellent. You fall occasionally on down stroke by bending it in. Keep them as full as possible. Yes, ink seems to work quite well now. Keep it so. You do splendidly.

Miller, St. Louis—Loops too sharp at top. Do not stop there. Keep the pen moving and think about getting back to the base line. You seem to shade the down stroke occasionally. Don't do it. Loops below the line are good. Use considerable hinge action on both. Pen either worn out or too coarse.

Avery—For a business hand your writing is good save that it is a little slow, but as artistic it is not worth much. Strokes and touch too heavy and you do not raise the pen often enough. If you desire to acquire an artistic style you must study delicacy, curvature, light and shade. Try it again.

Killen, Miller's Park—Your work is too rapid. Not thoughtful enough. Practice is such as would be required for business, not artistic writing. Put in considerable time in strengthening and slowing up your movement. Think of each stroke as you make it. This will prevent too much haste.

C. C. C.—You do not raise the pen often enough on small letters to secure accuracy. Bear in mind, it takes thought as well as muscular action. It requires close observation and pains-taking effort in every detail. The finish of the v, s, t, d and p take time, care and attention. Watch them. Capitals as a whole are good. Your work right through is a trifle large but shows considerable ability.

Clinton, Ky.—Keep capitals on same slant as small letters, work on loops above the line quite good. Slant them more by using considerable hinge action. Lines will be firmer than when you use the fingers to excess. You are improving. Flourish very good.

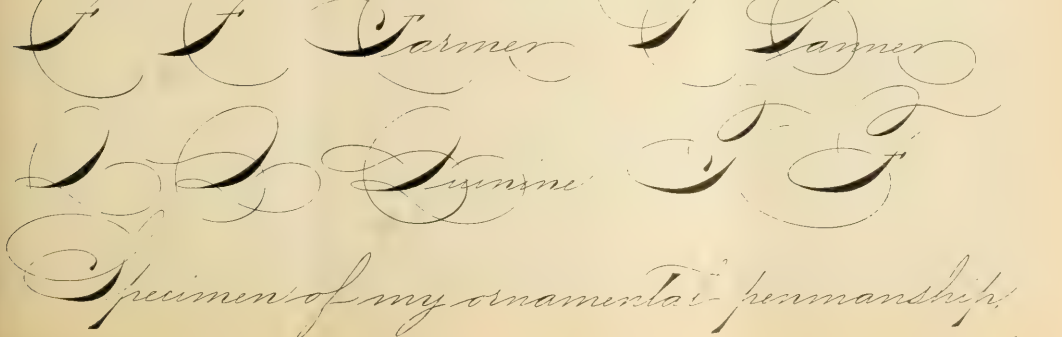
D. W. J., Spring Garden—Strides! I should say so. Doing splendidly. Yes, ink and paper are satisfactory now. Square top of t and d more carefully. Loops above the line are excellent. You "hook" second part of k too high. Watch it. Quality of stroke good. Study detail carefully and watch spelling. Come again.

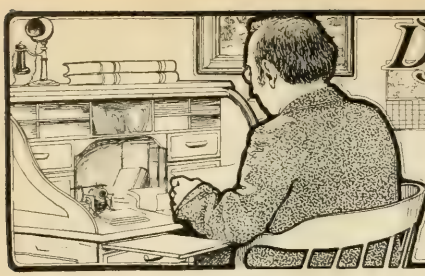
Divon, Albany, Ind.—Turn at base line in c too rounding. Work on capitals shows that your movement is wild and uncontrolled. Study form of each letter carefully. Shade on capital A too long, and, in fact, it is so on most of your capitals. Top loop in capitals C and H too large. Loops below the line not slanting enough. Retouch shade on small t, d, and p more carefully. See no reason why you cannot succeed. Thin your ink.

C. W. C.—You should use better stationery in this work. The best of material is none too good. Work still lacks strength and sureness. You have not mastered the first essentials—the principles and exercises. Find some good movement exercises and practice vigorously on them until you have created a strong, free movement of the arm. That is the only road to success in this line. Do it.

Powers—And did'st thou expect to climb the ladder of success without once stumbling on the round of discouragement? Never, never. That same discouragement reveals desire and determination. Your capitals are excellent in quality of line, light and shade and movement. Your C's, G's and R's need special attention as to form. Loop in L too large and in D too small. As a whole, your work is now quite professional.

LEAMY.





DEPARTMENT OF BUSINESS EDUCATION

E. E. GAYLORD, EDITOR
BEVERLY, MASS.

ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

The E. E. T. A.

The next meeting of the Eastern Commercial Teachers' Association will be held in the Bryant and Stratton Business College, Providence, R. I., April 5th and 6th. The energetic Executive Committee has arranged an unusually attractive program, which appears in another column. Every commercial teacher within three hundred miles of Providence ought to be present at the meeting. It is good to meet and become acquainted with fellow workers; it is broadening to consider the views of others who are attempting to solve problems similar to our own; it is positively inspiring to come into touch with men of such high moral force as is Mr. W. N. Ferris, of Big Rapids, Mich. The subject Mr. Ferris has chosen is one worthy of his splendid ability.

It will be worth the cost of a trip to Providence just to attend the banquet. Mr. L. L. Williams, as toast-master, with witty Mr. Warr, of Moline, Ill.; eloquent Mr. Ferris, of Big Rapids, Mich.; gracious Mr. Shaw, of Toronto, Canada; cordial Mr. C. C. Beale, of Boston, and Mr. W. S. Murray, the accomplished gentleman who has charge of the English department at Packard's,—these compose a staff that will make Friday evening, April 5th, a memorable occasion for all who attend the banquet. Go.

The April Number

Our next number will be of unusual interest to every commercial teacher. The leading article in this department will be an illustrated description of the excellent School of Commerce of the Philadelphia Central High School. Those who care to know what is being done in one representative High School, in the teaching of commercial subjects should not fail to get this number.

"Bookkeeping for Business Schools," will be discussed by W. F. Giesseman, of Des Moines, Iowa. He has some good ideas about registration, classification, arrangement of accounts in the books kept by the business manager, etc.

In the next number some space will be devoted to the consideration of the question, "Does Higher Education Help or Hinder a Man in Business Life?" We are glad to say that we have obtained the views of some very eminent business men on this subject. Their opinions make interesting reading, particularly for those who heard the discussion of Prof. J. B. Johnson's paper read at the Federation meeting in Detroit.

Other interesting features will make the April number one of our best. Do not miss it.

A Special Article

At the joint session of the American Economic and American Historical Associations in Ann Arbor, Mich., during holiday week, three important addresses on "Commercial Education" were delivered. Two of these will appear in early numbers of this paper. The third was delivered by Prof. Lindley M. Keasby, of Bryn Mawr College. He very courteously consented to prepare a special article for us, for which we gladly yield space here.

The Study of Economic Geography.

Commercial education is designed to fit young men for a business career, but this is no reason why it should not be strictly scientific. Law schools train young men to be lawyers, engineering courses teach them how to build bridges, but, in both cases, the theory precedes the practice. So it should be with commercial education.

Economics a Basic Science

What, then, is the basic science of business? Obviously economics. The practical courses now given in our commercial schools are all very well in their way, but to be of real benefit they should be preceded by a fundamental course in economic theory. Before passing over to the details of business procedure, the student should first be made familiar with the laws of demand and supply, value, rent, interest, wages, competition, monopoly, etc., as worked out by economists. Economics should, in short, be set first in the list of scientific studies required in the curriculum of commercial education.

Descriptive Study Needed

Between the science of economics and the practical courses in accounting, banking, bookkeeping, and the like, there should also be inserted a series of descriptive studies included under the general title of economic geography. By this I mean a descriptive study of the natural resources of the earth and their historical application, through the processes of production, distribution, and exchange to the satisfaction of human wants. Other sciences are supplemented by descriptions of this sort. Astronomy, for example, is succeeded by mathematical geography, which deals with the earth as a whole, exhibits its nature, and determines its relation to other members of the solar system. Geology is followed by physical geography, which describes the superficial properties of the earth, its rigid lithosphere, its mobile hydrosphere, and its circumambient atmosphere. Biology is likewise supplemented by biogeography, which recognizes a vital purpose in nature and regards the world as adapted to the support of life. But the science of economics, which deals with the production, consumption, and distribution of wealth, is, strange to say, followed by no such description.

A Defect and Its Remedy

For the lack of this descriptive study, students are obliged to pass directly from abstract economic theory to the consideration of concrete cases of business practice, and on this account often find it impossible to fit the theory to the facts or the facts to the theory.

The remedy lies in an historical consideration of economic evolution. The earth should be regarded from the economic point of view, that is, as adapted to the production of wealth, the extension of commerce and colonization, or in a word, to the development of humanity. An historical account should then be given of the uses men have made of these natural resources in elaborating the structure of civilization. Economics as the antecedent science would present the principle of human development and so serve as a guide to such a descriptive study. Mathematical, physical and biogeography would supply the necessary environmental data, and history would furnish the facts of economic evolution. So there should be no difficulty in preparing a course in economic geography which would set before the student a consistent account of growth of material civilization.

Enlarging the Student's Horizon

When this is done, students in commercial colleges will be able to grasp the meaning of modern business enterprises and understand the relation of present economic activities with past history and future possibilities. It is all-important that young men preparing to take an active part in business life should realize that they are entering upon an enterprise which is as old as mankind, and that they are now called upon to add their share to the work of their predecessors in building up the structure of civilization. They should, of course, be technically trained for the task by practical courses of instruction, but besides this they should also understand the principle of material development and appreciate the magnitude and excellence of the efforts already exerted by man in making the earth a fit abode for humanity. Otherwise their horizon will be contracted and they will regard the business world from too narrow a point of view.

Cogs or Wheels?

Owing to specialty and modern division of labor, workers are too apt to consider themselves mere cogs in the great money-making machine. This tends to make them sordid and selfish. If, instead, they are taught to look upon business life as the elaboration of an historical development making for the amelioration of mankind, they will enter the lists with more enthusiasm and understanding, and labor with their fellows for the extension of civilization.

It is for these reasons, then, scientific and pedagogical, that I should set economics first in the list of required sciences, and insert economic geography as the fundamental descriptive study in the curriculum of commercial education.

LINDLEY M. KEASBEY.

Bryn Mawr, Pa. Jan. 4, 1901.

The Commercial School

Its Relation to the Public School and Schools of Higher Education

T. W. BOOKMYER, SANDUSKY BUSINESS COLLEGE, SANDUSKY, OHIO.

[Paper read before the Federation, at Detroit, December 20, 1900.]

FELLOW MEMBERS AND FRIENDS: In presenting this subject for your consideration I have but two regrets to offer. The first is, that the class of commercial men to whom we address a portion of this paper are not in attendance at this meeting, or, for that matter at any other meeting designed for the advancement of the cause of commercial education. The other regret is, that, in addition to their not being here, there is no likelihood of their ever knowing what is done or said here in this convention. It will likely never come to the attention of those who stand so much in need of regeneration unless our publishers of the official organs of the various departments deadhead them on their subscription list.

If by chance there be any here whose policy is criticised adversely, I ask him to defend his position in the discussion of this paper.

COMMERCIALISM, KEYNOTE OF THE AGE

The time for discussing the relations of the private commercial school to other institutions of learning is most opportune, made so by the advance and the trend of thought at the close of the present century.

We are living in a distinctively commercial age. Commercialism dominates, to a great extent, our schools, the church, society, and the state. Whether this influence is always for the advancement of these institutions or not, it is not within the province of this paper to state. We have but to say that commercialism, in all its majesty, is with us in fact and not in theory. As coworkers in the cause of commercial education and as factors in molding public thought, we owe it as a duty to the profession, and the phase of education for which we stand, to discuss most thoroughly the relation of that education inspired by the times, to other existing forms, and the tendency resulting therefrom. If the trend is in the direction of a more cordial recognition of the work of these different systems of education, one by the other, and if it will ultimately lead to a higher civilization, let us encourage it. If on the contrary it tends to lower the standard, let us turn the tide and elevate it. The spirit of the present inspires the thought and action of the future, hence the tide of commercial education is rising rapidly. He that persists in standing out against it is as sure to be swept down by the current of popular demands as he who would attempt to hold back old ocean's waves. It can be no more held in check than the winds, as there is a cause for its activity.

TWO WORTHY PROPOSITIONS

If, then, the thoughts of the closing century are in the direction of commercial education, is it not most fitting that we come together upon this question and discuss most thoroughly the relation that commercial education bears to the older and more clearly defined forms? In entering upon a discussion of this subject there are two propositions that confront us, both of which are worthy of consideration and each commands a host of supporters. The first is, that commercial education is of such general utility that it should become a part of our system of public education and that it should be the duty of the state to provide for the instruction therein.

The second is, that it is special in its very nature, professional in its intent, therefore wholly without the scope and purpose of public education, and should be provided for at private expense. If we accept the former as the true status of commercial education, then we have but to discuss the means and methods to be adopted in instruction through which the best results may be obtained. Instead of its being related to public education, it is an integral part of it. The only problem then would be to make it harmonize with our present high school course, by interweaving it with the other subjects, so as to escape censure on the one hand, and meet the demands of the business public on the other. Just what effect this addition to our present courses would have upon those self-constituted judges who are so free to condemn our present public school courses of study, claiming that they are too heavy and that our public school courses are over-crowded, and top heavy, and that cramming processes are the natural consequences, is a question. I presume, however, that our schools would continue "to keep" as they have, regardless of the criticisms.

COMMERCIAL EDUCATION OUT OF PLACE IN THE PUBLIC SCHOOLS

I hold, not because of any personal interest, that commercial education should not be made a public charge, nor provided at public expense. It is the only logical conclusion that can be arrived at, after careful thought. The line must be drawn somewhere, and its true location is between the general and the technical. If it is made a public charge, where can you consistently stop? There are dozens of other subjects that become more general and are of more frequent occurrence in the life of mankind than is commercial education. As well, or better, include dentistry in the public school course, as more of us are doomed sooner or later to an affliction of the toothache or to spend a goodly part of our lives in the enjoyment of false teeth than are destined to a business career. The very nature of the work precludes its being made a part of the high school course with any degree of success. It is a subject that must be pushed to a completion as rapidly as is consistent with good work. Interest is lost in delays and the best results are always obtained only by continuity of thought. To sandwich it in with the regular high school subjects would be to break up this continuity of thought by associating it with subjects absolutely foreign to it, both in pursuit and application. Many of our high schools of the country have attempted it, but it has been abandoned by a number of them, and it has not yet passed the experimental stage in any of them.

CLOSER RELATIONS BETWEEN PRIVATE AND PUBLIC SCHOOLS

Whatever may be the future of this subject, I plead for a closer relation between the commercial and the public school, for the present. In the past there has been a wide gap between them, so wide, indeed, that you could recognize nothing in common. Each in its own peculiar way has acted upon lines absolutely independent of the other, yet both tending to the same end, the betterment of its clientage. Yet this is not to be wondered at when we take into consideration the fact that but a few years ago our colleges of higher education and public high schools were as widely separated. There was little sympathy and less in common between them. Each was jealous of the other, simply because they did not know each other in their work. When they took on the new spirit, the spirit of liberality, and began to study into the workings of each other, and to understand the exact sphere of each, all this changed so that today we find them working in almost perfect accord. The result of this mutual understanding has added to the dignity and sphere of usefulness of both. The high schools have maintained stronger courses with a larger attendance while the colleges are having an attendance that is phenomenal. Never in the history of the world have there been so many college bred young men and young women as today, with the prospects of the future far out-numbering the present. To such an extent has this ambition in the young grown, that it is becoming a question of pretty general discussion as to whether there is not danger of over-educating. We need have little fear on this score so long as our colleges are true to their trust, and keep constantly before them the true meaning of education, and ever recognize that the best part of man is his soul-power.

COMMERCIAL TRAINING IN COLLEGES AND UNIVERSITIES

I believe that you will agree with me when I say that the major part of the commercial teaching will be left to other schools than the public schools. Let us go farther than the public schools, and learn if possible the facilities offered by our schools of higher education for providing this commercial training. Is there anything that would warrant the sober belief for a minute, that their organization is such as to provide the instruction? The prospects here are more discouraging, if possible, than in the public schools. The plan of their organization is upon a theoretical basis, devoid almost absolutely, of original and practical thought, mechanical in everything. Hundreds of young people annually leave our colleges, whose portion would be a crumb, if their subsistence depended upon original or practical thought. Many of our colleges of higher education make an effort to provide for the demands for commercial education by tacking on a department somewhere, similar to a summer kitchen to the farmhouse, and giving it just about as much attention as such an attachment generally receives.

PRACTICAL COMMERCIAL EDUCATION WILL BE GIVEN IN BUSINESS COLLEGES

I am convinced that commercial education, at least that part of it necessary to meet the demands of the business world, will be left to private commercial schools to give. I believe that the private commercial school has a mission as high and as holy as any educational institution has ever been charged with. That this sacred trust may be discharged in the fulness of all its obligations, the commercial schools ask and must have the good will and co-operation of both the public schools and schools of higher education. In the past there has been little co-operation and a very indistinct recognition of the one by the other. Just why this co-operation has in many instances been withheld, and a discriminating policy pursued, will be a part of this paper.

WHY CO-OPERATION HAS BEEN WITHHELD

The first was a most natural one, and no blame can be attached to either system. It was simply a precautionary measure, adopted until the merits of the system could be

proved. The commercial school was the last in the field, hence it was necessary that it prove itself worthy a place in the educational ranks before even partial recognition be extended it. It is unnecessary for me to take any of your time to state how nobly has the dignity of commercial education been sustained by the well-organized commercial schools of the country. You all know the high place of honor to which it has been assigned by the business world, and the tendency on the part of the educational world to give it encouragement.

CRITICISM

I would that I could complete this paper with no severe criticisms and with nothing but the highest commendations of the efforts that are being put forth by the representatives of commercial education, but there comes creeping over me a sense of shame for some of the things that are done under the guise of business education, by unprincipled characters whose only stock in trade is their faculty for successful deceit. This is the cause, in the greater part, for the educational world's withholding from our work co-operation and sympathy. The particular source from which encouragement should come, is thus made to pour forth denunciations in self-defense, to enact a discriminating policy against the commercial school, thus bringing odium upon the cause, from which the good schools suffer more or less, for the misdeeds of a few. The fault is not all with the commercial school, as many of the public schools feel that the commercial school has entered a field sacred only to them, and look upon the new comer as an intruder. There is no valid reason for such conclusions, nor is there any necessity that a commercial school, organized and conducted on proper lines, should interfere with the work of the public school in the least. Perfect accord should exist between the two systems of schools, and will exist, excepting where one or the other unfortunately falls into the hands of charlatans or fanatical enthusiasts. I regret exceedingly the liberality on the part of some of the States in the matter of organizing and conducting schools. Were I to start up a corner grocery or even to open a bar, a state officer would soon be upon the ground to test my weights and measures and the purity of my goods, while, without let or hindrance, I am at liberty to open any kind of school, dish out to the gullible public what I please, and in such quantities as I please, so long as I label it "Education."

OPPORTUNITY ABUSED

While the intentions of the States were noble, with the view of advancing the cause of education, their liberality has been taken advantage of, and no greater confidence games have been perpetrated upon a trusting public than by those self-styled professors of this or of that, who make a life work of organizing and conducting schools just long enough to fleece the public. I regret for the cause of commercial education that it too frequently happens that so-called business educators are thus engaged. They will stop short of no representations or promises to gain their ends. They are quick to denounce the efficiency of the public schools and discourage continuance therein. They are not in a community twenty-four hours before they discover that the public schools are failures, and forthwith comes an announcement to a heretofore trusting people in the efficacy of their systems of schools and corps of teachers, that their public schools are inefficient and that they (the new "professors") have a superior article in this line to offer, as marvelous in its results and as effective in its operation as the celebrated one-night corn cure. The youth is made to believe that their methods, upon which they have a "corner," applied for but a few weeks, will produce such an evolution, regardless of present conditions and advancements, that the student will be able to command the best positions in the land, and the sun, moon, and stars will be subject to him. This is the proposition that commercial schools of merit must meet to be assured of a closer alliance with public education. These educational iconoclasts are the ones, more than all others, that have injured our cause in the eyes of our public school friends. To meet them and to retain the dignity of commercial education on that higher plane, we ask and must have the co-operation of the public schools and schools of higher education. Their influence should be secured to counteract the work of the irresponsible schools and to aid those in good standing.

UNWORTHY METHODS OF SOLICITING STUDENTS

A third cause for this wide breach between the commercial schools and the public schools is the matter of soliciting patronage. This evil is wide spread, and I regret to say is not limited to the unprincipled only. Many of our schools of character and good repute have their paid solicitors throughout the land seeking whom they may devour. I am firmly convinced that it is an unwise and shortsighted policy on the part of a commercial school to employ solicitors. You lower the dignity of your own school and injure the cause in general. A pupil who can be obtained only through methods usually resorted to by lightning rod agents is not a desirable pupil, and is one who will add nothing to your reputation, though he may replenish the pocket book. Right here is just the trouble, the conscience and the pocketbook of too many of our school proprietors are too closely associated.

I never knew a professional solicitor, on commission or on salary, that could be trusted to present the merits of commercial education honestly, or in a manner that you would justify. Sooner or later he will place the proprietor of the school in an embarrassing position. It is unprofessional, undignified, and should be beneath the dignity of educational institutions to have in their employ paid solicitors. The enrollment of the school may be increased but its reputation, its dignity, — never.

JUSTIFIABLE SOLICITING

No objection whatever can be offered to calls made by the proprietors or some member of the faculty, upon those who make inquiry in reference to the school or who are interested or should be interested in commercial education.

I lay before you this proposition, and I believe that the most of you will agree with me in saying that there are but two classes of students that should be solicited for enrollment in the commercial school; viz.: those who have graduated from the high school, and those who have left the public school before the completion of the course. To solicit others is to do a rank injustice, not only to the public school system and discipline, but to the pupil as well. No blame can be attached to the public school teachers and officers for putting forth every effort to protect the interests of their schools against the selfish greed of professional solicitors and proprietors. I believe, however, that there would be a great deal less of this annoyance, did the commercial school receive at the proper time, the recognition to which it is entitled. Every high school principal is ambitious to have as many of his graduates as possible enter colleges of higher education, hence he urges the claim and advantages of a college course, in preference to any other consideration, frequently discouraging all thoughts of a commercial education. I question the wisdom of urging upon every graduate, a college course, regardless of natural bent of mind and capacity.

Commercial life offers by far the greater opportunities for success, so far at least, as worldly possessions are concerned, and the few college bred men represented among successful business men, bespeak more eloquently than words the necessity of a college training as a prerequisite.

MEETING POINT FOR COMMERCIAL AND PUBLIC SCHOOLS

The close of the high school course should be the common meeting point for the commercial and public school. The closest relation should exist at this point. It is a time when the most can be done for our young people. Their work up to this point, more or less theoretical, would be strengthened by the application of the practical. Their minds hunger and thirst for knowledge of the business world. At no other time in their life are they better prepared for such instruction, and at no other time would it profit them so much. I know of no course that is better suited for developing the reasoning powers, for inciting logical thought, than a well-regulated and up-to-date commercial course. College students with a commercial course, as preparatory, will outstrip their less fortunate class-mates. This is not a theory, but a fact demonstrated frequently in my own observations. Even if the graduates of the high schools fail to enter college or drop out before completing the course, they have the assurance that the year they spend in a commercial school will provide them with the necessary preparation for a successful life's work. The success of one life should be sufficient cause for putting aside all differences that may heretofore have existed, and induce a closer study of each class of schools and establish a relation that will not only be mutually beneficial to the two systems of schools, but equally so to the pupils thereof.

UNWORTHY ADVERTISING

A further cause for commercial schools being ignored by the public schools and schools of higher education, is the bombastic and unreasonable statements and literature frequently put into circulation. Much of this literature is nothing short of an open confession of charlatanism, and proclaims upon its face in almost every line that the author of the literature and proprietor of the school is lacking in his knowledge of the first principles of education. Claims without foundation, unreasonable and contrary to all principles of education, are made. Moderate statements, statements within the bounds of reason and common sense will secure the confidence of our public school friends, and an enrollment that will be a credit to the institution we represent.

In conclusion, let me plead for a better understanding of work of each system of education, and a higher respect for the work of each, in order that a greater respect

may be had for that phase of education for which we stand. By thoroughly understanding the fields of our own labors and respectfully recognizing the fields of others, we shall secure the co-operation of the public schools and schools of higher education, and thus raise the dignity of our own schools, and in this way rid out the unscrupulous schools that have done so much harm to the cause of commercial education. By so doing we shall secure the betterment of our schools, the standard of commercial education will be raised, and last, but not least, we shall be instrumental in leading many a young man and young woman in the direction of a higher plane in life. This done, we shall have the satisfaction of knowing that our journey through life will be free from self-reproaches and regrets, and we shall have the assurance of good deeds and duty well done.

The Place of Commercial Law in a Business Education

READ AT THE FEDERATION MEETING BY WM. C. SPRAGUE, PRESIDENT OF THE SPRAGUE CORRESPONDENCE SCHOOL OF LAW OF DETROIT

Every specialist is prone to estimate inordinately the importance of his own department of work; and, if every specialist were given his way, the undertaker would find some difficulty in getting the pupil to his grave in time for the Resurrection. Every teacher worthy the name is something of an enthusiast, and so is unable with an unbiased mind to determine the relative importance of his own work. The specialist is not to blame for his seemingly selfish attitude. He alone appreciates the importance of his work, because he alone knows enough about it to adequately estimate its value. The real trouble lies in the fact that life is too short; there isn't time enough; there is too much to learn; too much to know; too much to do. Our boasted systems of education are really nothing more than kindergartens, when the results are viewed alongside the vast fields of knowledge and attainment through which the student is never led. Longfellow touches the keynote when he says, "Art is long and time is fleeting."

THE SPECIALIST IS AN ENTHUSIAST

I honor the enthusiast in any field of effort, who, blinded to all else in the world, rushes with the impetuosity of a zealot toward the goal of perfect knowledge of one thing, and I sorrow for him when I see him branded as a crank or fool, scoffed at by his fellows, and crowded into obscurity by the hosts of superficial men who have been satisfied to only taste here and there, like the gaudy butterfly. How the true student longs to lead men the whole length that he has gone, and present to them the deep, rich treasures that lie below the surface! But the exigencies of time and circumstance, the demand for quick and easy knowledge, the heartless competitions of business, the keen jump for money and for place, crowd him into a corner, dry up the fountain of his ambition, breed in him a realization that he is feeding his pupils on skimmed milk, beget in him a contempt for his work, and make him, too often, a time server.

No honest teacher can be satisfied with himself or his work till he has taught all that he knows. If he stops short of this, he must feel that he has withheld a something that does not belong to him from those to whom he has been commissioned to deliver it. That teacher is a thief, who, with the opportunity of giving of his own fullness, deliberately withholds part. No teacher is honest who does not realize that his mission is to give, to spend, to empty himself for others. The teacher is a trustee, answerable for the uses he makes of the trust estate, no part of which belongs to him alone. There is no honest, conscientious teacher who does not come from his short sessions with his pupils with a feeling of distress, arising from the fact that out of the deep wells of his own knowledge he is permitted to give no more than a cupful.

You will pardon this somewhat lengthy introduction to the real subject, for these thoughts press for utterance; and no true teacher who has been limited to the bare pittance of an hour or two a week on what he estimates to be the most important subject in the curriculum of a business college, will fail to echo my sentiments.

COMMERCIAL LAW THE SUBSTRUCTURE OF BUSINESS

The place of Commercial Law in a business education! At the beginning, in the middle, at the end; wound about every fiber of it; entwined and interwoven with its every thread. Why? Because everything done in business life produces or springs from legal relations. Every business act has its legal side. Generally speaking, every letter written in the counting-house looks forward to, becomes a part of, or relates back to, a contract. Every scratch of the bookkeeper's pen records not only a mere interchange of money or commodities, but also a step in a contract. Nay; nearly every act of social and political life is based upon law or presupposes it. To prepare for business without the study of that which gives validity and force to business transactions is like studying botany and leaving out of account, in the growth and development of plant life, the sun in the heavens. Law is the vivifying power in business, or, to change the figure, it is the substructure on which business is built, and without which it can not stand for a day.

THE INDIFFERENCE OF BUSINESS SCHOOLS

I plead, first, for a recognized and honored place for Commercial Law in our business colleges. I am not very familiar with the methods of teaching this subject, practiced in the business colleges of the country, nor the amount of time and importance attached to it in these institutions, but I think I am not far from right in my opinion that, generally speaking, Law is there given scant and indifferent recognition. Is it not true that a lecture, once, or maybe twice, a week is generally considered enough for this subject? Is it not often looked upon as a sort of necessary evil? Is it not the feeling generally extant among the pupils that it is a sort of superfluity, and that time taken for it is so much taken from so-called practical subjects? Is not this feeling in the pupil encouraged by the manner of its treatment by the school authorities? Do we exercise the same degree of care in procuring capable teachers of this subject as is given to the procuring of capable teachers of bookkeeping, stenography, etc? Do we not often employ some fossil of a lawyer who teaches not from a love of it, nor special fitness for it, nor real, earnest desire to impart instruction? And are not the considerations in the employment of such a teacher most often his availability or his poor estimate of his own value, as indicated by the amount he is willing to accept for his services? And are not our boys and girls bright enough to estimate the teacher and his subject about as we estimate him and it? Or, do we hitch the lecture to the duties of some fairly good teacher in other branches, who wants to earn an extra dollar or two, and can teach a subject foreign to his preparation after a fashion, with the aid of the text-book? If so, every boy in the room knows that the teacher doesn't know the Law, for, in the very nature of things, he must lack the spirit of the true teacher, the enthusiasm, the holy zeal, that must inspire him who is to inspire a class.

NOT THE LAW BUT THE TEACHER IS DRY

We say that the Law is a dry subject, that boys and girls becomes restless under it, and that it is impossible to hold them and interest them along this line. Any dryer than bookkeeping? Any dryer than mental arithmetic? Any dryer than stenography? And, for the reason that it is dry, will you squeeze out what little moisture there is in it before giving it to your pupils, by impressing them with your own lack of appreciation of it and your own indifference as to who teaches it or how it is taught? I am here to say that the Law, when properly taught, may be made as fascinating to a class of average boys and girls as a story from the Arabian Nights The trouble is not with the subject. Give me a man who knows and loves the Law, who knows and loves boys and girls, who looks upon his work as a mission, and I will trust the class. My old teacher of that dryest of college subjects, Mental Philosophy, E. Benjamin Andrews, once President of Brown University and later superintendent of the schools of Chicago, often stood before his class teaching abstract truths, with the tears rolling down his cheeks, and every member of the class holding his breath with awe and delight as the magnificent revelations poured from seemingly dry and empty vessels.

LOVE OF LAW IS CONTAGIOUS

May I be pardoned for saying that I will undertake to stand before any body of boys and girls in any commercial school in the country—it matters not how rough and untutored they may be—and will make them fall in love with the Law at first sight? I have lectured on the most uninteresting branches of the Law, before classes of two hundred mischievous, fun-loving boys and girls, and have held them profoundly silent for a full hour. Time and again I have choked with emotion myself at the utterance of great legal truths, and by my own manifest earnestness brought an unwilling class captive to my subject.

I do not wish to assume to myself any special endowments as a teacher. I only wish to impress upon you what I so thoroughly feel—that Commercial Law deserves to be taught by one who loves it and who feels that he must teach it, and make others to see it as he sees it himself.

TEACHING IS A MISSION

I was impressed with the remark of an old business educator, who has been at the work for over a third of a century, made to me recently in a street car as we were riding home late one evening. I said: "I presume you will have a vacation during the Christmas holidays?" "No," he said, "we shall have no school on Christmas, but we shall take up the work the day after." I said, "You must feel, after all these years, that your work is drudgery—night and day, day in and day out." The response came quickly and earnestly: "No, not drudgery—it is a mission."

When your teachers of Commercial Law are upheld and inspired by this kind of feeling, you will have Commercial Law taught as it should be taught in your schools, and respected by the pupils.

GET GOOD TEACHERS

The Law is a jealous mistress; she will not yield up her charms indifferently to one and all. Honor it then, I say, by giving it a co-ordinate position with other subjects in your curriculum, and honor it by having the very best—best lawyer?—no, the very best teacher of law you can find in your city. He is to be had. Experiment until you get him, just as you would experiment with teachers of bookkeeping. You will not keep an incompetent, an unpopular, an indifferent teacher of bookkeeping. Why should you proceed otherwise in the matter of Law? Don't think that because a man is a lawyer he is a good teacher of Law. The poorest teacher I ever sat under in a law school was one of the greatest lawyers of his time; naniely, ex-Governor J. W. Stevenson, of Kentucky; and the best teacher of Law that I ever sat under was one of the poorest practitioners before the bar of a great city. Try to get a man who knows the Law, loves the Law, appreciates young people, and possesses the teaching spirit. Give your students that sort of teacher, and you will find the subject a popular one. Your school, from a financial point of view, and your pupils, from an educational point of view, will then be fortunate indeed.

I go to the extent of saying that Commercial Law is one subject in the business college that should be taught to every individual pupil in it, whether he be under instruction for stenography alone, bookkeeping alone, or what not.

THE PROGRAM OF AN IDEAL SCHOOL

Let me tell you what I would do if I were the proprietor of a business college. Of course, as I do not conduct a business college, I can plan an ideal one, and run it very satisfactorily.

At the stroke of the opening bell in the morning, in my ideal school, every student in the institution will occupy a seat in the general assembly room, and every teacher will occupy a place on the platform. For one-half hour the instructor in Commercial Law will stand before the whole school, and, as earnestly and impressively as he is able, will teach his subject, instructing men and women, and the boys and girls who are to become men and women, in their legal rights and duties—the obligations of man to man, citizen to citizen, citizen to country, country to citizen. He will impress every student in the school with the idea that underneath all their business education, as underneath all their business life, there must rest a respect—nay, a veneration—for the Law. I would by this means imbue them with the spirit of the Law, for it is impossible, in the short course of the business college, to teach thoroughly the many and varied branches of Commercial Law; but it is possible to give every pupil a little of what we call the judicial mind—that is, to implant in him a general idea of great legal principles, which, as he grows older, he may apply to the varied conditions that confront him.

Promptly at 9:30 the school will dissolve itself into its varied departments. The hum of recitations, the click of the typewriter, the movement of classes will go on through a hurried day, and the boys and the girls will be learning the mechanics—the machinery of business; but never through it all will the result of that morning half hour be lost. The words of that half hour may have passed away, and even the instructor himself, but in the business characters of those boys and girls will have grown a something worth more to them than the mere ability to figure, to write a legible hand, or to construct a readable letter.

WHAT IS A BUSINESS EDUCATION?

Do we realize that we are making business men? What is a business education, anyway? Is it teaching boys only to cipher, to add, to take off discounts, to buy and sell stocks, put figures in books, to strike balances, to make signs for words? No! Thrice no! A business college should make business men, with as much accent on "men" as on "business." How much grander the conception of a business education, could we send out our graduates not only skilled in figures and signs and short cuts, but endowed with a clear sense of business morality, business duties and obligations, and a full conception of their rights and responsibilities as men and citizens.

SCRAPE OFF THE BARNACLES

I beg of you to go back to your schools and get rid of the barnacle or "mossback" that has made Commercial Law there a tiresome bore for your boys, and tempted you to throw the whole subject out of the window; and try and try again till you have found a teacher who measures up with the opportunity and the duty of the hour. If I can prevail upon one of you to do this, I shall have accomplished something for the boys and the girls, who, for so brief an hour with you, are preparing themselves to be the business men and women of the new century. I will be doing something, too, for you, for you can thus make a reputation for your school in your community, and a place for it in the hearts of your pupils, that will count in financial as well as other returns in future years.

I am one who believes that the teaching of Commercial Law, in an elementary way at least, should begin in the common schools; but I insist that, of all places in the world where it ought to be taught, and taught aright, the commercial college is the chiefest.

I insist that no man is fitted to handle a promissory note until he knows the legal qualities of the instrument No man is fitted to make a bank deposit till he knows the legal effect of his act. No man is a capable bookkeeper until he knows something more than the mere science of accounts, knows something of the legal significance of the figures and words which he has been taught to put down in the books.

More than ninety per cent. of business men fail at least once during a lifetime. Why? Often, indeed, from inability to do the things you teach so well in your schools, but more often from a false conception of moral and legal rights and duties. A man may write ever so fair a hand, be ever so so accurate in figures, be able to write shorthand, and transcribe his notes with absolute accuracy, understand the *modus operandi* of the brokerage or banking business, be able to keep a beautiful set of books, never miss striking a true balance, and yet be a business failure.

Is it out of place for me to express the hope that the business college of the future will rise to a higher conception of what constitutes a business education?

METHODS OF TEACHING

My subject does not require that I consider the best method of teaching law in commercial schools, nor the relative value of the various helps provided. I am glad that it does not put this burden upon me, for, until I know how much time the teacher is allowed, I can give him no suggestions as to how he shall fill his time. My method, if I had fifteen minutes or a half hour a day, would be totally unlike what it would be if I had but an hour a week. If I were confined to an hour a week, I would insist upon the use of a text-book, so that I could supplement my teaching for the hour with a certain amount of reading on the part of the pupils between recitations. The use of a text-book would still be desirable, although not so necessary, if I were given a half hour a day. I would favor the use, in any case, of printed syllabi, and particularly so if I could have but an hour a week; for, with such limited time at my disposal, I must cover a large field, and there are few students who are able to carry away much from a lecture into which a great deal is crowded, unless they are assisted by notes furnished them in the shape of syllabi.

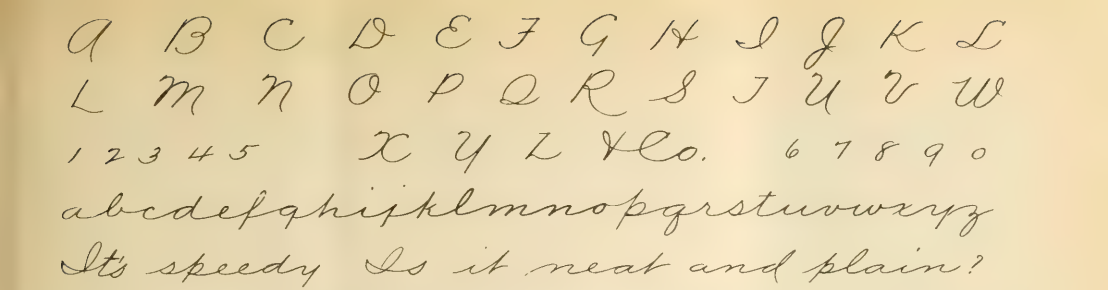
But this subject of ways and means is too large a one for me to enter upon, although I have ideas along this line, most of which, I must confess, I have not myself put into practice, largely because of the limitations of which I complain.

TEXT BOOKS

As to text-books perhaps I had better keep quiet. Until a very recent time, there has been absolutely no commercial law textbook for business colleges worthy of a place in the schools. With one or two exceptions, there are no books adequate to the purpose now in the field. The fact is, brethren, men who teach this subject and who have written on it, have not had an eye single to the needs of boys and girls in commercial colleges. Generally speaking, books on this subject have been made to sell. Authors have not got down to business earnestly and conscientiously. I have in mind one book that has seemed to me to come the nearest to meeting the requirements; but as I have not yet received a retainer for the advertisement of it, I cannot consistently name it. However, there is nothing so good but that it can be improved, and I am not certain but that I shall have to write a book myself.

A MOVING COMPARISON.

But I must not detain you longer. I know your difficulties; I know your limitations; I know the awful pressure of the times; I realize that many of you good men burn with aspirations that you cannot realize or even hope to realize under present conditions, and that you are impressed day after day with the inadequate opportunity that you have for properly educating the boys and girls. They come before you in an endless stream. They are under your care but a brief period—so brief that you often blush to speak the words "business education." You feel sometimes as you sit in your office that you are scarcely the superintendent of a college, but rather the superintendent of a great depot, with its hurrying throngs, some rushing breathless to take a train, hardly stopping to buy a ticket; others restlessly scanning the clock for the slow moments to hurry by; and here and there a sleeper, quietly dozing, till you fairly push him out and aboard the train. I know that you feel as I do, that the tendency to hurried education is ruinous; that all this is not education, in the highest and best sense. Would that this federation of the best men in the profession could take some action that would put a stop to the degenerating tendency of the times and sweep away the



The Best Business Writing for the Present Decade

Had I the prophetic genius of the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR, who nearly a decade since invented the "simplified writing," I might foresee what would be the most desirable script for the next ten years.

Since no production of mankind is perfect, all systems of writing contain defects,—the merit of the simplified is that it embraces fewer than the others—but I am not without confidence that a better scheme than any extant may be produced. From the lengthy term of well tried and satisfactory service it has given me, and from the fact nothing of greater merit has been offered in lieu, I feel justified in continuing its admiring and faithful patron.

The alphabet here given, barring imperfect execution conveys an idea of its simple, easy forms. Modifications to suit the individual taste or requirement are permissible, retaining in main that short well-rounded character of all letters, that is its distinguishing feature. For general writing, capitals, and small letters with upper extensions are sufficiently long when made half the ordinary—three-eights inch space. Taller than this, only makes them apt to tangle with the line above. Many now recognize the value of shortened letters but some still think, like David Harum's turkey appetite at Christmas dinner, "Little too much is jest right," and shoot the extremities dangerously near the upper line.

In support of the abbreviated lower loops, I wish to state I believe them a decided advantage rather than an impediment to the speed of any but the reckless scribbler. The



MR. R. G. LAIRD.

untaught writer takes up his pen frequently in places that are of no advantage. It is no uncommon thing to see the pen lifted at top of *a*, *g* and *a* in such words as, "again." Surely that is a loss of time, not to mention the ragged appearance caused by the assured gaps at such places. In the abbreviated loops, we teach the pupil to keep the pen on the paper at those places where nothing is gained by removing it, and to raise it where it may be done to advantage. Lifting the pen at the bottom of *l*, *g*, *j* and *y*, gives certitude to the next letter, and there is a relief in the momentary cessation of grind that is soon perceptible.

Each year finds us approaching nearer the type-forms, and in this connection it is not amiss to notice *Q* and *Z*. The former obviates a confusion with 2, which has never been very serious. In *Z* a very sensible innovation has been made, for we have here a quick, easy and unmistakable form in exchange for an ungainly one, which required a whirligig motion so difficult that a good letter was a rare creation of a pupil.

The capitals are of little consequence as compared with the small letters. The frequent use of the latter contrasted with the making of the former, leads to the belief that many teachers make a serious mistake in devoting so great a part of the practice period to the capitals. It was suggested not long since that script caps be abrogated and that the ordinary small letters with a line over or beneath take their place. While such a stride may not be practicable, yet none will deny the boon it would be to the teacher and pupil of business writing.

I believe the future has in store some radical changes in penmanship, and that, if this decade does not see it, the next one surely will, wherein some system of phonography will be taught even in grades of the public schools, doing away with much of the use of the writing of today.

R. G. LAIRD.

"quick and the dead" method of graduating from a business college.

Whence shall arise the prophet, or the prophets, that shall lead this great body of business educators out of the maelstrom of ruinous competition and unseemly cutting of fees and curriculums, and on to the firm rock of thorough business university training?

INPLANT APPRECIATION OF HUMAN RIGHTS AND OBLIGATIONS

But whether you keep the boys a week, a month, or a year, I beg of you to give them, as a part of your course, as thorough a training as your abilities and your circumstances will permit, in the basic principles of business which are found imbedded in the Law. Don't be satisfied with giving mere manual dexterity or mechanical expertness. Implant in the minds of the boys and girls, as they go out into business life, a broader and holier appreciation of human rights and obligations. In this way you will do a service for the boys and the girls—the business men and women of the future—and your country, that will entitle you to heavenly as well as earthly rewards. The Twentieth Century business university will do this, and you, representing the forces that are stepping across the line of the Century, will make for or against its *speedily* doing it.

Perhaps now I should close with the words I used in opening: Every specialist is prone to estimate inordinately his own department of work: and, if every specialist were given his way, the undertaker would find some difficulty in getting the pupil to the graveyard in time for the Resurrection.

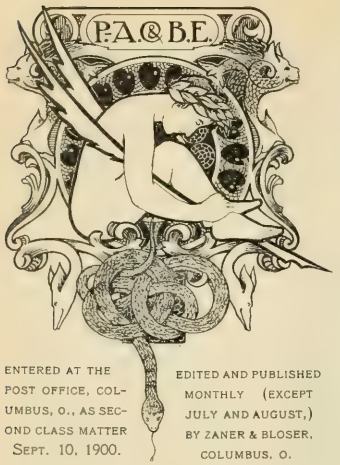
I thank you for the honor you have conferred upon me in giving me a place on your program, and express the hope that your meeting may result in great good to you individually, and to the noble cause of business education generally throughout our land.

NEW YORK, January 30, 1901.

MESSRS. ZANER & BLOSER,
PENMAN-ARTIST, COLUMBUS, O.

GENTLEMEN: We have read your very interesting report of the National Federation of Commercial Teachers contained in the February number of the PENMAN-ARTIST AND BUSINESS EDUCATOR, and shall be glad if you will send us two additional copies of this issue. It was the intention of the writer to be present at this convention, but unfortunately he was serving on Jury duty during the month of December, and the consequent accumulation of business made it impossible for him to attend. Better luck next time! We are with best wishes,

Very truly yours,
ISAAC PITMAN & SONS,
C. A. Pitman.



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Work and Writing

Now and then correspondents ask for information concerning the influence of brick laying, bicycle riding, gymnastics, etc., upon learning to write. We now desire to say that it depends largely upon the individual and the excess or the extent to which these things are practiced. Ordinary work is the best kind of exercise, but too much work is as injurious as too little. Then there is the old adage which says that you can do but one thing at a time to do it well. The question resolves itself into whether you wish to be expert in penmanship or in other things. If the former, then it is well to subordinate everything to penmanship—make everything contribute to rather than detract from penmanship. Few indeed can be "crack" penmen and "crack" any or every thing else at the same time. You can go on doing your daily work and learn to write a good hand in the evenings, but you cannot become a master. In these days of specialism one must subordinate everything to some one thing. As penmen, we believe in doing nothing which seriously interferes with skillful execution. For that reason we abstain from intoxicating liquors, tobacco, tea and coffee, violent or straining exercises, etc. But we do not think that a small amount of ordinary manual labor is harmful. In fact we consider it beneficial, as it maintains health, without which we are of but little use. Writing, professional writing, is a skillful art and therefore demands muscles which are elastic, sensitive, alert, and, to some extent, tenacious. In fact it demands the opposite of "main strength and awkwardness"—suppleness and the strength needed for health only. After all, each must settle his own case, solve his own problem. We have simply hinted as to how we solve and settle ours.

Rip Van Winkleism

Penmanship teachers in association at Detroit resolve that examining boards should mark on penmanship more strictly; that normal schools and institutes should employ experts to teach penmanship, and cities should employ penmanship supervisors, and that the educational press should agitate these reforms. We are obliged for the circular but cannot give our support to its projects. Doubtless penmanship should be taught, and it is desirable to have it well taught, but the expert with his copperplate hand, his complex rules and fol de rol has no more place in the public schools than the expert elocutionist or the dancing master. In our judgment, too much time is now given to this subject. School children should be taught as quickly and simply as possible to write a plain business hand and then required to use it in all their written exercises. Special instruction in penmanship beyond what we have indicated, which can be given by any fairly trained teacher, is a waste of time for the pupil. As it is, we have too many copy books and too much writing for the sake of writing. The numerous different styles of penmanship will have served a useful purpose if they teach us any writing which is simple and legible and easy, is good enough for practical purposes, and so free us from the fussiness and parade of the professional penman.—*Wisconsin Journal of Education,* Madison, Wis.

[The above contains some sense, but it reveals also that the editor has been asleep as concerns the progress of writing. We are not advocating fancy penmanship for plain people, but a "plain business hand" as he terms it. The difference is, he advocates it, not knowing of what it consists, and gets a species of drawing instead; while we, as penmen, get what we go after—readable, rapid writing. What he calls a fairly trained teacher, we call little or no training. Anyone acquainted with public school conditions generally knows very well that the pupils are not taught a *plain business hand.* This editor has evidently taken a Rip Van Winkle nap, penmanistically speaking, and has not been awake long enough to know that the writing teacher of today is a vastly different product than the writing master of twenty years ago. He writes as though even children can be taught to write quickly when they, the regular teachers, fail even to teach youths and adults to write quickly and legibly. He has not heard from Dr. Stanley Hall and the new educationalists, or is too rusty to grasp the progress of events. Wake up! Wisconsin, Wake up!—EDITORS.]

Muscular Movement

An enthusiastic advocate of muscular movement postscripts his communication to us thus: "Muscular movement advocates: Professor Zaner, Professor Bloser, Professor Palmer, Professor Jim Corbett, Professor B. Fitzsimmons, and myself."

Please excuse us. We do not know whether brother Palmer can stand up against these heavy-weights; but for us, we acknowledge our inability to do so. We therefore surrender the title to them. [EDITORS].

October

We are desirous of securing a few numbers of the October, 1900, issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR. Can *you* favor us with one?

Clubs

We desire herewith to publicly thank the undersigned for their support, mostly unsolicited, in the way of club subscriptions. Considering the fact that our journal is but in its infancy, we think we can be justly pardoned for being proud of the showing made. As will be seen, Mr. C. A. Bliss, of the Bliss Business College of this city, heads the list as regards number, while Mr. J. E. Plummer, of Burlington, Iowa, is second. From letters recently received, and from promises of continued support upon the part of those who have favored us, we anticipate substantial support from this on. We will further evidence our appreciation by improving our journal. We propose to publish the best rather than the cheapest paper. Any thing you can do to aid us in our endeavors in this direction will be highly appreciated.

A. H. Stephenson, Bryant & Stratton's Business College, Buffalo, N. Y., 23; John M. Peterson, Hazleton, (Pa.) Business College, 5; A. D. Skeels, Temple College, Philadelphia, Pa , 6; I. R. Lambert, Miamisburg, O., 11; E. E. Bush, Supt. Pen. Public Schools, Sandusky, O., 10; F. B Bellis, South Bend, (Ind.) Commercial College, 21; Jno. A. McAllen, Business College, Knoxville, Tenn., 5; L. H. Richard, Lebanon, O., 13; B. M. Bancroft, Hinman's Business College, Springfield, Mass., 15; G. S. Henderson, Holmes Business College, Portland, Oregon, 4; H. E. Cox, Chestnutwood's Business, College, Santa Cruz, Cal., 8; J. L. Best, Rochester University, Rochester, Ind., 5; W. K. Jacobs, Elkhart, (Ind.) Business Institue, 6; J. B. Crawford, Iowa Business College, Des Moines, Ia., 13; C. H. French, Goldey College, Wilmington, Del., 20; H. G. Burtner, Fifth Avenue High School, Pittsburg, Pa., 7; Henry Strong, Burlington, (Vt.) Business College, 12; W. Vossmeyer, Southwestern Business College, St. Louis, Mo., 5; C. E. Lowe, School of Business Training, Winfield, Kans., 3; W. S. Chamberlain, Eaton & Burnett's College, Baltimore, Md., 12; A. S. Weaver, San Francisco, (Cal.) Business College, 4; B. S. Kimrey, Liberty Normal College, Liberty, N. C., 3; J. E. Plummer, Burlington Business College, Burlington, Ia., 44; Francis J. Lynch, Utica, N. Y., 2; E. G. Parkinson, N. J. Business College, Plainfield, N. J., 8; J. W. Manuel, State Normal School, Clarion, Pa., 3; E. A. Plummer, Jamestown Business College, Jamestown, N. Y., 12; J. M. Keaser, Danville, Va., Danville Military Institute, 9; M. C. Nixon, Lebanon (Pa.) Business College, 4; Ulysses S. Frye, Chicago, Ill., 17; N. W. Colby, New London, N. H., Colby Academy, 14; G. P. Lord, Salem, Mass., Salem Commercial College, 7; H. J. Minnich, Commercial Department, Public Schools, Tyrone, Pa., 12; R. H. Kelley, Paterson Commercial Evening School, Paterson, N. J. 15; M. A. Conner, Commercial Department, Alma College, Alma, Mich., 8; R. A. Bond, Ga. Ala., Business College, Macon, Ga., 2; J. E. Turner, Mt. Abion, Ont., Canada, 4; J. E. Leamy, Troy Business College, Troy, N. Y., 15; W. A. Bode, Pittsburg, Pa., 20; C. A. Braniger, Mountain State Business College, Parkersburg, W. Va., 4; F. F. Wildish Metropolitan Business College, Dallas, Texas, 11; H. K. Fultz, Greenfield, Business College, Greenfield, O., 4; L. J. Hagestead, Archibald's Business College, Minneapolis,

Specimen of my business penmanship.

E. P. Miller

Minn., 2; P. H. Fitzgibbons, Cleveland, O., 5; William T. Gray, Richmond, Ind., 3; E. P. Miller, Marietta Commercial College, Marietta, O., 5; Benson S. Kimrey, Liberty Normal College, Liberty, N. C., 2; H. A. Franz, Metropolitan Business College, Minneapolis, Minn., 19; W. K. Conner, Bridgewater, (Va.) College, 3; J. A. Kirby, Mechanicsburg, O., 4; Herman Weiss, Eastman College, Poughkeepsie, N. Y., 4; J. A. Egelhoff, Jerseyville, Ill., 7; H. C. Bently, Winsted Business College, Winsted, Conn., 12; C. W. Wolf, Bellevue, O., 7; B. C. Barclay, Barclay's Business Institute, Geneva, N. Y. 3; R. G. Laird, Long Island Business College, Brooklyn, N. Y., 12; W. N. Currier, Rockford Business College, Rockford, Ill., 4; J. I. Miller, Wilson Modern Business College, Seattle, Wash., 12; E. H. Fritch, Northwestern Business College, St. Louis, Mo., 31; C. A. Bliss, Bliss College, Columbus, O., 66; O. S. Baker, Nelson Business College, Cincinnati, O., 5; C. A. French, Boston, Mass., Inquiry Div. P. O., 4; Martindill & Rose, Manistee, Mich., Business College, 2; H. Van Deusen, Commercial Department, Merrill, College, Stamford Conn., 12; G. A. Henry, Des Moines, Iowa, 4; C. N. Faulk, San Francisco, Cal., Heald's Business College, 2; Wm. S. Martin, Paterson, N. J., Columbia College, 3; Messrs. Giesseman & Williams, C. C. C. College, Des Moines, Iowa, 32; G. S. McClure, School of Commerce, Harrisburg, Pa., 13; W. J. Lewis, Bliss College, Portsmouth, N. H., 8; W. R. Whetsler, Lincoln Business College, Lincoln, Ill., 5; C. N. Parsons, Newton, Kans., 3; B. B. Baker, Boston Private Commercial College, Cleveland, O., 2; F. W. Martin, Gray's Business College, Portland, Me., 51.

Since writing the preliminary remarks concerning clubs, Mr. Martin sent his list, which places him second and Mr. Plummer third. The question now is, who is going to get the prize specimen offered in our November number.

Grit and Genius

PEORIA, ILL., Dec., 26, 1900.

ZANER & BLOSER,
Gentlemen:

Your circulars of premium offers received and noted. Your favors to me in the past have been of such a nature that I feel that you can never be sufficiently thanked.

The PENMAN-ARTIST AND BUSINESS EDUCATOR has been a source of never ending joy; and when interest lagged, all I had to do was to take up a copy, scan it a new until it seemed that I could duplicate its forms. But alas! You can see where I am at—irregular scrawl. I have to work fourteen to sixteen hours a day—for other people to earn my salary, and at night am unfit for this kind of service. But, although fifty-one summers have kissed me on top the advertising space which is growing larger, and the hirsute appendages are changing their hue with every autumn wind, Hope—the only sweet and "boyant" spirit of the lot, urges me on and cheers me with sweet promises until I feel that, no matter how meager the contents of my purse might be, I'd lose its golden strings and pour its ample contents at thy feet.

But stay, I have a thought—it almost burst me "ope"—100 coppers duly changed in form, is all you ask. Shalt have it! 'Ere two suns have set upon her nest of stars 'twill swell your purse—and all I ask in fair exchange is two works, the names of which I do enclose, and start them P. D. Q., for I thirsty am to drink an Artist's potion once again.

Yours,
DON A. GREENMAN.

[Ye gods! If this is not genius, what is it? Such talent and indomitable pluck and industry we have, perhaps, never seen equaled, surely never excelled. Mr. Greenman arises at 4 A. M., and studies until after midnight daily, (nightly) endeavoring to improve his, and others condition. We thought we were workers, but Mr. Greenman easily puts us in the shade. We acknowledge that we are outclassed. We will work the harder that he may receive his full dollar's worth. Work is much sweeter since receiving and reading the above. Blessings be thine; and less work. EDITORS.]

Grand

NEW YORK, January 29, 1901.

MESSRS. ZANER & BLOSER,

GENTLEMEN: Your Convention illustrations are grand! I must admit you are "up to date," as I thought I was, when in 1886, I conceived and published "The Writing Teacher"—the pioneer paper in the world on penmanship. I send a copy of Volume I, September, 1886, that you may realize how great results flow from small efforts by comparison (contrast) with yours.

H. W. ELLSWORTH.

[Thanks, Father Ellsworth, "The Writing Teacher" was a hustler, and no wonder, for you're a hustler still. Sixty-three winters you have passed through and yet you write a hand that many penman cannot equal. Long may you live and prosper—EDITORS.]

NEWS ITEMS



The New England Journal of Education will give space in four of its twelve annual numbers for matter pertaining to Commercial Education in general, and to the interests of the Commercial Teachers' Federation in particular. We understand that the editor, Dr. Winship, agrees to make a special rate of twenty-five cents for these four numbers.

The Journal is a first-class educational journal, and President Lord, of the Federation, is to be congratulated for having obtained this concession.

* * *

C. B. Potter and E. F. Quintal, two of G. W. Brown's accomplished force of teachers, have decided to take the tide of business school prosperity at its flood, and let it lead them on to fortune. They have bought the Green Bay Business College, Green Bay, Wis.

The Jno. B. Stetson University of De Land, Fla., has placed commercial work on even footing with subjects of general intellectual culture, by allowing book-keeping and shorthand to be one of the electives in their general courses. W. W. Fry is to be congratulated that he convinced "the powers that be" that commercial branches have an educational, as well as a utilitarian value.

* * *

The catalogue of the Rock Island (Ill.) High School presents a strong four years' commercial course, with emphasis laid upon the study of English, and time enough granted to the study of book-keeping and shorthand to obtain good results. The High School should have the four years' course. Let the Commercial be just as dignified, just as worthy as the Classical or Scientific courses.

* * *

A catalogue of the Manual Training High School of Kansas City, Mo., comes to our desk, through the courtesy of Mr. P. B. S. Peters, who has charge of shorthand and book-keeping there. The accommodations are very attractive in appearance, but it appears that the commercial work is merely an incident in the great amount of various technical instruction given.

* * *

Mr. W. M. Ellis, principal of the Commercial Department of the Evansville (Ind.) High School, has three assistant teachers, not to mention the irrepressible Chandler H. Peirce, special instructor in penmanship. Evansville has a three-year Commercial Course, but the work is so distributed that, in our judgment, it is impossible to fit the average graduate to compete successfully with the graduates from local business schools. For instance, penmanship is allowed one year, two recitations a week; book-keeping, one year, five recitations a week, or an equivalent of not more than four months in the average business school. Shorthand and typewriting are allowed the same time as book-keeping, presumably two hundred recitation periods for the course, less holidays, stormy days, the interruptions incident to the approach of commencement, etc. Give us four year courses in the High School, with two years of book-keeping and office work, two years of shorthand, and two years of typewriting worked into it. Let pupils go out not only with a good general foundation but also with an adequate special training that will make the majority of them possible breadwinners at once.

*

An excellent full-length picture of our friend, Mr. W. H. Shaw, adorns the front page of the handsome new 1901 Prospectus of the Central Business College of Toronto. Mr. Shaw's School, like its proprietor, is honest and thorough, an inspiration and a symbol of success to the bright young people who fill its pleasant rooms. Long life and prosperity to our friends over the border.

*

Mr. G. S. Herrick, of Indiana, has charge of the penmanship department of Gloversville, N. Y., Business School. He writes a splendid artistic hand and reports a good attendance.

* *

John R. Gregg, of Chicago, Ills., has purchased the "Gregg Writer" of Mr. Van Wert, of Wheeling, W. Va. Success to the new management.

* *

Burt German, principal Ohio Business University, Fremont, Ohio, reports a daily attendance of 100. A good showing for a new school.

* *

B. B. Baker, of Bedford, Ind., is now teaching in the Boston Private Commercial College of Cleveland.

* * *

"The Brazil (Ind.) Times" speaks flatteringly of the work and worth of the Brazil Business University, Munson Bros., proprietors.

*

The Jackson, Mich., Business University is now an incorporated school, and is in a prosperous condition.

* * *

A. S. Weaver, principal of the San Francisco, Calif., Business College, reports a prosperous school. From the character of some "Evening School" circulars recently received we learn that their night school is unusually well patronized. We often wonder that all night schools are not crowded to the doors. The young American is not as wakeful in this regard as he might be.

*

Miss Alice Cary Couffer, of Nebraska, is in Washington, D. C., working for Uncle Sam at a good salary. Miss C. is a fine penman.

* * *

"The Nebraska Teacher," Lincoln, Nebr., speaks in complimentary terms of the efficient work done in drawing by S. L. Caldwell, principal of the Cordovan, Nebr., schools. Mr. Caldwell is a hustler as well as a true gentleman.

* * *

Mr. H. W. Wodland, of Canada, student of '99 of the Zanerian, is now in charge of the art department of the "Press-Post," of this city.

*

There is now before the House Committee on Printing a resolution to print extra copies of the monographs on our coal trade, wheat, provision trade, iron and steel trade, Commercial China in 1899, etc., that have from time to time, been issued by the Bureau of Statistics of the Treasury Department. This resolution has passed the Senate, but is now in the hands of the aforesaid House Committee. Teachers who appreciate the great value of these splendid monographs should write to the Hon. Joel P. Heatwole, Chairman House Committee on Printing, U. S. House of Rep., Washington, D. C., expressing their view of the value of these publications.

How to Raise the Standard of Writing Throughout the Country

PAPER READ BEFORE THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION AT DETROIT, MICH., DEC., 1900

There has, perhaps, never been a time when teachers of writing had as good an opportunity to suggest to the Educational Public the true remedy for poor writing as they have at the present time. Were this National Penmanship Teachers' Association to agree on the most vital points, and issue a statement to the school authorities of the country, it would no doubt attract more attention and receive more consideration than any such action would have received at any time in recent years.

On most points we do agree, but there are certain points which some regard as paramount issues, while others regard them as only secondary matters. Some of these I shall consider in due time.

A few years ago the cause of good writing was at a very low ebb, and writing was truly a neglected art. Then came the floodtide of vertical writing, which swept over the entire country.

WESTWARD, HO

There were many who resented this foreign invasion, and tried like the old woman with the broom, to sweep back the tide with the muscular movement, but all such efforts proved of no avail, for the wave which started in Europe and crossed the Atlantic to our Eastern coast came on and soon reached the prairies of the West, engulfed Cedar Rapids, and then rushed on to the Golden Gate, and finally followed the flag to the Philippine Islands.

GENERAL AWAKENING

The noise and uproar created by this inundation, caused a general awakening among those who, wrapped about in their robes of conservatism, prejudice, and bigotry, were calmly reposing on their narrow couches of self-conceit and self-satisfaction, as well as among those who, robed in garbs of progress, were restlessly tossing about on beds of discontent, and were anxiously waiting for the dawn of a better day.

WRITING BETTER THAN EVER

The result of all this has been most satisfactory to the great body of educators throughout the country, and it is safe to say that in all history there has never been so much good legible writing done as there is at the present time. The introduction of vertical has indeed produced a genuine reform, whatever may be the final outcome of the battle of standards. Great as has been the improvement, however, the highest degree of attainment has not yet been reached, owing to causes which I shall consider later.

NOAH'S ARK

Notwithstanding the present improved conditions, there is a little band of Scribes and Pharisees who refuse to be either converted, reconciled or comforted. They have assembled in a lofty lookout house called the *Western Penman*, which has been serving as a sort of Noah's Ark on Mount Ararat during the vertical flood. The modern Noah has been constantly sending out doves to see if the waters were abating. Twice have they returned with encouraging news; once, that the tide at Somerville, Mass., was receding; and the second time, that at New York there was a perceptible movement of the tide in the other direction. The modern Noah, being younger and less patient than the ancient Noah, immediately issued a proclamation to the effect that vertical was doomed, that the death knell had sounded and that the end was at hand, and that, therefore, all who believed in rapid, rugged, muscular movement, fifty-two-degree slant writing should make haste and go down and possess the land. It turned out, however, that the dry land called fifty-two-degree had not yet appeared, but that the flood had stopped temporarily at a point called intermedial, or high slant, and that it is very likely to rise again.

A FALSE ALARM

The movement at New York is said to have been caused by an artificial breeze raised by the Book Trust by means of a large bellows called the *Daily Press*. Others claim that it was due to a gigantic political cesspool located near Tammany Hall; but however this may be, the latest reports from a number of weather bureaus located in various parts of the country indicate that there is not likely to be any general movement of the tide, and especially so since the tide at New York met a stronger current from up the state, called the State Board of Superintendents, who endorsed the vertical by an overwhelming majority.

MISLEADING STATEMENTS

Then again the flood has recently been declared universal in several whole states, which would indicate that the tide is still on the rise, although false and misleading statements to the contrary are constantly being circulated by those who are trying to



MR. J. F. BARNHARDT.

raise a wind strong enough to turn the tide. It is, therefore, not safe for the Scribes and Pharisees to descend from their Ark, although they blow strong blasts on trombones, rattle dry bones and shout with an exceeding loud voice: Dry land! Dry land!

FIFTY-TWO DEGREES ABANDONED

The plan which some propose for raising the standard of writing is:

1. Return to slant writing.
2. Abolish copy-books.
3. Employ special teachers.
4. Teach muscular movement.

It may safely be said that any plan which calls for a general return to fifty-two degree slant would receive little or no attention. A prominent educator recently stated that in ninety per cent. of the schools into which vertical writing has gone, it has gone in to stay, and that you can no more knock it out than you can knock out the multiplication table. I am inclined to think that he was even too conservative. The recent agitation shows conclusively that fifty-two-degree slant has been permanently abandoned as a standard by the public schools. We may as well recognize this fact first as last and act accordingly.

AS OLD AS STORY ITSELF

The abolition of copy-books has been advocated for years. Some, by the persistence with which they have called for their destruction on each and every occasion, in season and out of season, have almost outrivaled Cato, who finished every speech with the words, "*Delenda est Carthago.*" Do away with copy-books, they say, and teachers will be compelled to teach in a creditable manner. This *modus operandi* is not a new idea. It is as old as story itself.

RATS

It is the policy once adopted by the immortal farmer who burned his barn to get rid of the rats. It is true he had no more rats in the barn, but while he was building a shed to take the place of the barn, he had rats in the woodpile, in the smokehouse, in the cellar, and in the garret. When the large and commodious shed, the substitute for the barn, was completed, the rats quickly occupied it and seemed well pleased with the change, for they had more room in which to frolic and cut up capers. They were not hampered by numerous boxes, small squares and arbitrary spaces. Being unhindered, their motions were not cramped, but were free, easy, and very rapid. The best of it was, the cat that had given them so much concern by her eternal vigilance, and that had made them so very cautious and careful, seemed lost and bewildered. Their rapid movements, reckless curves, and bold dashes made her dizzy. She became discouraged, disheartened and almost frantic, and was finally brought to the very brink of hopeless despair, but in the meantime the farmer was supremely happy—*he had no more rats in his barn.*

TEACHERS AND BOOKS

No, the barnburner policy will not do, for it will not follow that a teacher will teach better if deprived of a book. The arguments used against copy-books are also used against text-books on arithmetic and book-keeping, by many very successful commercial teachers who teach without books. The advantages to be derived from the use of books in teaching these subjects are no greater than those secured by the proper use of copy-books. The teacher who is no broader than the book will secure no better practical results in book-keeping, arithmetic, grammar, reading, and spelling, than is secured in writing by the teacher who confines herself entirely to the copy-book. Text-books are not to blame for failure. There must be a *teacher* behind the book.

Not a single superintendent, to my knowledge, during the recent agitation, blamed copy-books with their perfect copies, for poor results in writing. So it is safe to conclude that they are also here to stay, and our plan must meet this condition.

SPECIAL TEACHERS NECESSARY

Employ special teachers is a splendid suggestion, provided it is not conditioned upon the abandonment of vertical writing and of copy-books. It is rather unfortunate that many superintendents and Boards of Education have been converted to the idea that with copy-books no special teacher or supervisor is needed, and vice-versa. Those who advocate the abolition of copy-books have done their share in the matter, and many special teachers who preached this doctrine have become martyrs to their faith, and have seen themselves succeeded by the copy-book. The book companies have also been active and powerful missionaries in spreading this doctrine, where their interests have been antagonized.

MUSCULAR, A FAD

Muscular movement has had its inning. No less an authority than Mr. G. W. Brown said that vertical writing came as a protest against the *muscular movement fad.*

THEY WIGGLE JUST THE SAME

Rapid muscular movement from the start is beautiful in theory, but it becomes rather hazy when we try to determine just *where*

J. C. Kyral,

Engrossing Artist and Script Specialist.

1232 Curtis Ave. ~ Cleveland — Ohio

to start, and to locate ourselves after things begin to whirl. We all believe in muscular movement, more or less, or perhaps more properly speaking, the combined movement, for it all amounts to the same thing in the end, if good practical results are secured. As far as I have been able to judge, the only difference between the two is, the combined movement teachers say to the pupils, "You may wiggle your fingers," and they wiggle them, while the Simon-pure teachers say, "Don't wiggle your fingers," and the pupils wiggle them.

QUALIFIED TEACHERS GET RESULTS

Poor writing is not due to lack of opportunity to teach movement, for all copybooks provide ample exercises with instructions, and recommend plenty of practice paper to be used at the beginning of every lesson.

Teaching children to write when too young to write properly, and requiring too much small writing in the primary grades and the use of improper tools, have, of course, had their evil influence, but aside from these, more is due to poor teaching and to neglect than to anything else. A qualified teacher can get good average results with any system, vertical or slant, copy-books or no copy-books.

EVOLUTION, NOT REVOLUTION

Our plan must in the first place then, recognize conditions as they are. We must find where we are at and start there. The process must be evolutionary and not revolutionary. The plan must, of necessity, somewhat resemble that of a certain Virginia county, which resolved as follows:

1. That we build a new courthouse.
2. The new courthouse must be built with the materials from the old one.
3. We must continue to occupy the old courthouse until the new one is completed.

Now as impracticable as this plan seems in the case of the courthouse, it almost exactly describes the conditions which confront us.

The skilled educational builder can, however, without completely tearing down and digging up the foundations, remodel and improve the old until it meets all the requirements of the modern edifice, while those who would revolutionize often exhaust their resources on the broad foundations, and the superstructure is not even begun, much less completed.

EXAMINERS AT FAULT

The whole question of raising the standard of writing is a question of better qualified teachers. This is a matter which will necessarily have to begin with the Boards of Examiners and school authorities. Require teachers to pass rigid examinations and they will prepare themselves. This will create a demand for instructors in institutes and summer schools. Normal classes in writing will increase in size, and schools without instructors will be forced to engage them to meet the demand. There will then come a call for special teachers and supervisors, and supervision in all the cities, and in townships with town and village schools, would be a possibility.

FACE ABOUT

Now, if you say this cannot be accomplished, I would ask how much you hope to accomplish by fighting vertical writing and copy-books? It is true an occasional outpost is captured, but the country at large is held by the vertical and the copy-book armies of occupation.

I would therefore, Mr. President, suggest that this Association adopt resolutions which embody the conclusions reached by its members after years of experience in this special line, and I am sure that whatever pecuniary interests some may have at stake, and however much we may differ on some points, we can agree on the main issues.

I am quite certain that this plan will do more good than denouncing present conditions without offering a plan possible of immediate and general adoption.

J. F. BARNHART,
Akron, O.

[Acting upon Mr. Barnhart's suggestion, the Association adopted the resolutions as printed in the February number of the P.-A. AND B. E. -EDITORS.]



This is a pen sketch by and likeness of Miss Fanny Sargent, of this city, who designed and executed the title-page which adorns this number of the PENMAN-ARTIST AND BUSINESS EDUCATOR. As can be plainly seen, the work reveals more than average talent. Miss Sargent is desirous of becoming a successful illustrator, and, in our minds there are no doubts as to her success if she perseveres as patiently as she has begun.

CONCORD, N. H., January 10th, 1901.

FRIENDS ZANER & BLOSER:

I am pleased with your announcement that Mr. Canan will conduct a course in ornamental writing through the columns of the PENMAN-ARTIST AND BUSINESS EDUCATOR. He is certainly one of the finest all round penmen of the country. His work in the line of accurate script has wonderfully improved of late, and I look for some very accurate and original work from him in this course.

I also want to express to you my appreciation of the work that the veteran Kibbe is giving us through your paper. His engrossing script is exceeding graceful and artistic as well as accurate.

Yours very truly,
FRED S. HEATH.

SHORTHAND by Mail—Book and Lessons. Not free but inexpensive. Newest and best plan—**easy to learn, easy to read.** Write to

J. A. McALLEN, Knoxville, Tenn.

—WRITTEN CARDS—

Come on with your orders and I will please you. A fine quality of card with my best work, only 15c per dozen. My work is not only pleasing but surprising many. Agents wanted.

R. C. GALLOWAY, Pottstown, Pa.

The Pratt Teachers' Agency

70 Fifth Avenue, New York

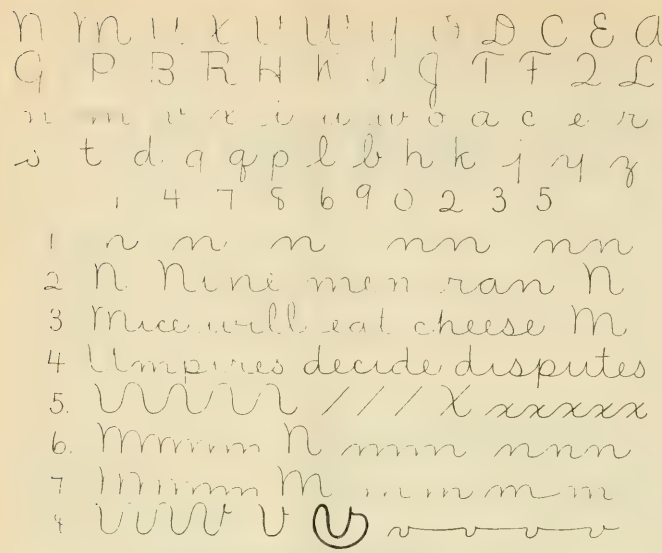
Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

IT IS UP TO YOU This is inserted to find out if there are enough penmen wanting my views on teaching practical writing. If the enrollment warrants it, I will teach a limited number this summer, in July, giving them the most thorough and comprehensive drill in practical writing I am capable of giving. Some people say, "Madarasz is the BEST TEACHER." Some say, "Madarasz is a FAIRLY GOOD TEACHER." Others say, "Madarasz CAN'T TEACH." I say, **I CAN TELL YOU MANY THINGS ABOUT WRITING THAT YOU CAN'T LEARN ELSEWHERE.** Tuition, $30; one-half payable May 15, balance on commencement. Write, enclosing 2 cent stamp for fuller particulars.

L. MADARASZ.
1281 THIRD AVENUE, NEW YORK.



Lessons in Vertical Writing—No. Two

BY J. S. MERRILL, SUPT. PENMANSHIP AND DRAWING, URBANA (OHIO) PUBLIC SCHOOLS

My experience leads me to believe that nine-tenths of the bad faults in writing are contracted in the first two grades of school work and are reenforced by conditions in the upper grades which we must face, while they are conditions for which we, as teachers, are not wholly responsible, and yet are such as are calculated to counteract much of our efforts. In order to overcome these difficulties and start the pupils on the right road, we lay a great deal of stress on the study of form, position, penholding, etc., firmly believing that with increased familiarity will come increased facility until the limit of the child's ability to write well shall have been reached.

This limit varies just as much in different pupils as the rate of speed does in the different classes of horses.

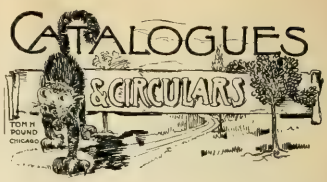
A great deal is said about speed for business purposes as though we expected all our pupils to follow mercantile pursuits, when in reality only a small per cent. of them do so. My purpose is to make the foundation secure and then let those, who from choice or necessity follow a business, build upon that foundation by pursuing an advanced course as he would do in any other line.

For the purpose of study and comparison we have arranged the letters into groups.

Illegible writing is mostly due to insufficient curvature of the up strokes. No danger of getting too much curvature or too great a size in the primary grades as an increase in speed will decrease both, while a superabundance of speed will carry them to the other extreme and destroy legibility.

In the accompanying plate samples of lessons are given for each of the first eight grades of school.





The Utica, N. Y., School of Commerce favored us with a couple of circulars which contain many artistic gems of penmanship. T. J. Risinger, the proprietor, is a veteran enthusiast upon penmanship matters.

An unusually neat catalog comes to our desk from the Commercial Department of the Clarion, Pa., State Normal School.

G. E. Weaver, of Mt. Morris, Ills., greets us with a very neat and pretty circular, price list, etc. Mr. Weaver is nothing if not a pusher, and what is still better, a good, clean, upright, genial fellow.

The finest circular received at this office for some time is entitled "The New Century," by the American Writing Machine Co., 302 Broadway, New York. It is a work of fine-art; beautifully printed; artistically illustrated; uniquely designed; tersely written; and quite original. Drop a line for one if you have not seen it.

We have received some interesting advertising matter from the Williamsport Business College, Williamsport, Pa. This school is under the management of F. F. Healey and W. A. Tomb.

The "Prospectus" of the Sandusky Business College, Sandusky, Ohio, contains some excellent engravings, including excellent script. The conservative, though attractive, text matter has received thoroughly artistic typographical treatment.

"Knowledge is power," is the title of a very neat and well-printed catalog of the Central Commercial College of Cumberland, Md., and Winchester, Va.

The Blair Business College, Spokane, Wn., issues a very creditable catalog, indicating a prosperous and well conducted school.

One of the best illustrated and most presentable and taking circulars received at this office, is from the Bliss Business College of this city.

A novel and attractive little circular folder was received from Bender, Brewer & McGurrin, Grand Rapids, Mich., advertising the McGurrin copy-holder for typewriters.

A very attractive calendar is being issued by the Wilmington, Del., Business School, containing a very artistic pen-drawing of the Principal, W. H. Beacom.

A restful-to-the-eye, four-page leaflet is issued by A. S. Heaney, Principal of The Rhode Island Commercial School, Providence, R. I. It is well written and printed in black and red ink on gray paper.

"Commercial Education" is the title of the Prospectus issued by the Bryant and Stratton Commercial School, Boston, Mass. It is one of the very finest things of the kind ever sent forth to herald the workings of a school of practical education. It is a classic in book making. The binding, cover, paper, printing, illustrations, are all unique and artistic. Antique in design, silk-like in touch, and poetic in illustration. It is almost needless to add that the literary part is in keeping with the artistic—the whole is a high-grade presentation af a first-class commercial school. Price, twenty-five cents. No free copies.

LESSONS BY MAIL

For But $5.00

I give a course of lessons in PORTRAITURE, DESIGNING, or LETTERING.

No printed matter is given; all instructions and illustrations are fresh from the pen.

ADDRESS

LET ME HEAR FROM YOU.

SATISFACTION GUARANTEED.

George Jensen,

Port Clinton, O.

Lessons in Engraver's Script

Number Nine

BY CHARLTON V. HOWE, 3578 VINCENNES AVE. -STATION M., CHICAGO, ILL.

Instructions for Practice

Make introductory stroke to first shade of the H with a free swing of the forearm to give it grace; it should commence nearly two spaces above base line and is not quite three spaces above base line; the first shaded stroke is one-half space in height; the connecting stroke between first and second shaded strokes should be compounded and retraced for a distance of a half space with the second shade which commences two spaces and a half above base line and terminates a half space above base line. The second shade is finished with a dot same as T, F, G, etc. The curve between the dot and shaded stroke *should be round and full.* Connecting stroke of loop and third shaded stroke should commence two-thirds of a space above base line and to the right of the dot; cross second shaded stroke about a space and a half above base line, continuing stroke without lifting the pen (to preserve a smooth line) forming the loop and third shaded stroke; the third shaded stroke commences two spaces and a half above base line and tapers off at base line same as small I; the first, second and third shaded strokes should be of the same thickness and slant. Finish loop with delicate shade at top same as L, G and C. Avoid making loop too wide or too narrow and don't leave too much space between second and third shaded strokes; the distance between these shaded strokes is less than two-thirds of a space. The modified H is same as the standard H except the oval is added, which is about the same proportion as the introductory oval in the K; connecting stroke between second and third shaded strokes extends below base line a space and a fifth; it should commence about a fifth of a space below base line and is delicately shaded after the letter is finished.

The first part of the standard K is exactly the same as the first part of the standard H; the third shaded stroke commences three spaces above base line and is about two spaces in length; this stroke should be compounded; the small loop is a space and a third above base line and should point downward same as small loop of the B and R; it should be finished with a delicate shade on the upper left side of loop; the fourth shaded stroke is the same as the fourth shaded stroke of the R. The first part of the modified K is the same as the first part of the modified H; the third shaded stroke is the same as in the standard K except an additional shaded stroke is added to it; this stroke is usually shaded after the letter is finished; do not shade it too heavy.

The first part of the standard V is the same as the first part of the standard H, except instead of being finished with a dot it tapers off into a hair line as it nears the base line; the pen should be lifted when this stroke is completed; connect terminating stroke with hair line stroke of second shade at base the line. Slightly compound this stroke and finish with a dot. The space between second shade and hair line at the top is a space and a fifth. Avoid making second shade too long and with too much curve, so that when the hair line stroke is connected at the bottom the letter will not look blunt.

The first part of the modified V is the same as the first part of the modified H except the dot is omitted. The terminating stroke is finished with a graceful curve shaded same as the modified K.

The first part of the standard W is exactly same as first part of standard V; the connecting hair line stroke between second and third shaded stroke is the same as terminating stroke of the V; lift pen at the end of this stroke and connect with the third shaded stroke which is exactly same as the second shaded stroke; the terminating stroke is the same as in the V. The space between second and third shaded strokes is one space at bottom and three-fifths at top. Avoid compounding shaded strokes too much or the letter will be too wide.

The first part of the modified W is the same as the modified V; the terminating stroke is finished same as modified V.

Mr. George H. Woodworth, of Tumansburg, N. Y., sends best specimen of January lesson and is entitled to receive the two dozen cards offered. J. D. Valentine, Jr., of Bellefonte, Pa., sends next best specimen and is entitled to the dozen cards offered.

A suggestion to those who did not commence with the first lessons. Rule lines an eight of an inch apart, or less, with a lead pencil, leaving at least an inch margin on each side. This will enable you to locate ovals and small loops in the various capitals with much greater accuracy.

Criticisms

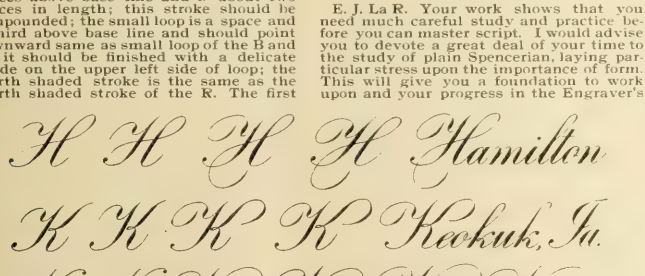
E. J. La R. Your work shows that you need much careful study and practice before you can master script. I would advise you to devote a great deal of your time to the study of plain Spencerian, laying particular stress upon the importance of form. This will give you a foundation to work upon and your progress in the Engraver's Script will be much more rapid. If you have any back numbers of the PENMAN AND ARTIST dating as far back as September 1899, it would be well to review the instructions and copies given in these numbers.

J. M. D. Your ink is at fault again. You do not grind it enough to make it black. I think a finer pen, the Episolaire or Gillott's 170 will enable you to produce smoother lines. Spend more time on exercise No. 1, Lesson No. 1, so that you can learn to shade uniformly. See instructions about tapering shaded strokes of Exercise No. 1 at the bottom. Shade capital stem of *I* but higher up. Do not run hair line at top of *I* and *J* so far over to the right. Do not shade introductory stroke of *L*, *S* and *G* as heavy as the main shaded stroke of these letters. Shade on the stem in the *S* is shaded too long; make it a space shorter. Stroke across the top of *T* and *F* should be shaded heavier. Your work shows some improvement.

"Q." Your specimen is among the best that I have received. You have the ability to execute smooth lines and shades, a most essential point in mastering script. You make better capitals than small letters; you should excell in making the small letters, for oftentimes you will make one capital to twenty-five small letters. Your principal fault is lack of uniformity in shading. Loop at bottom of *Q* and *D* is too wide, make it narrower. Stem of the *D* is curved too much. Space between stem and hair line to right of stem is too narrow. Oval at top of *E* is too small, make it fuller. Thank you for your kind words of appreciation. Let me hear from you again.

J. D. V. First and third shaded strokes of standard *O*, modified *O*, and *Q* are shaded too heavy. Not enough curve to small loop at bottom of modified *Q* and not shaded as instructed. Standard *Q* is a half space too wide. Introductory shaded stroke of the standard and modified *C* is curved too much. The standard and modified *D*'s are too wide in proportion to height. Oval at top of standard *E* is not full enough and shaded too heavy. Top of modified *E* is too full. Round up small letters more at bottom.

"Ed." You do very well, indeed, for the first attempt. It is to be regretted that you haven't more time to devote to the practice of script. I am sure you would find it very fascinating. I should think you could use it to a good advantage for headings, which would add greatly to the appearance of your books. The main faults in your specimen are lack of uniformity in shading, spacing, lack of proportion and form. I would suggest you use a headline for small letters. Thank you for your very kind wishes.



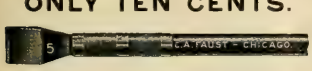
OUR GREATEST OFFER. Send us only One Dollar and we will send you the following order: 1 Ticket for Final Course (by mail) Bus. Penmanship 1 World's Best Penholder, 1 Doz. Written Cards, Quickest Addition Method, and a $1 Compendium, all for $1.00. If you send at once. Can you do better? BOSTON PEN ART CO., S. BOSTON, MASS.

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80 1/2 Street near 11th Ave.
Brooklyn N.Y. Dec 19
1900.

Messrs. Zaner & Bloser: -
Columbus O

Esteemed Friends: - Your kind letter addressed to me at Newark, was after some delay, forwarded to me here. I will try to answer in a future communication the questions you submit - questions of leading interest to the chirographic guild. Just how soon the answer will be, I cannot tell.

A few days since, in examining a work on the Decorative Illustration of books, my attention was arrested by three, among the earliest illustrations given. They were of the German School (about 1493-5. I believe) and were by Johann and Gunther Zainer. Of course I wondered if this might not have been an early outcropping, in the same family line, of our Prof. Zaner's talent.

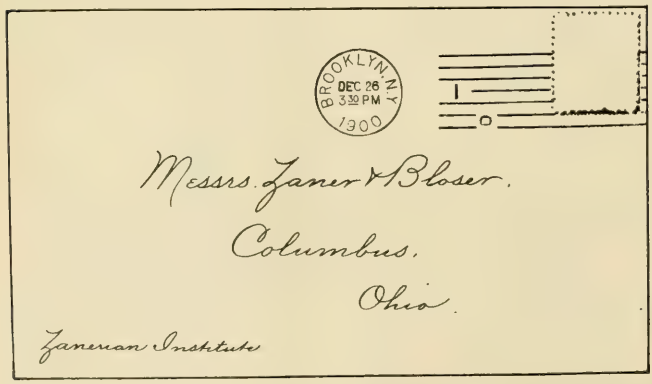
Inclosed is one dollar for the "Penman and Artist." If you can begin it back with first issue for 1900, I would like it. If not convenient that way, then commence with current number.

With always best wishes.

Yours cordially,

L. P. Spencer

[This letter was not intended for publication but we thought it too good to keep in the dark. We knew that if we were to ask Mr. Spencer's permission to print it his modesty would prevent. We know our readers will be glad to know that Mr. Spencer intends favoring us with an article in the near future—a rare treat indeed.—EDITORS.]



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E. H. BEACH, EDITOR.

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Lessons in Sepia Shading—Number Six—by W. F. Gilmore, Canton, Ohio

The sepia sketch of the white mill landscape will prove our most difficult lesson, for in it you must combine the directions given in lessons four and five. It was first drawn from nature and shaded with a pencil just as we wanted it to be when finished. A thin tint of sepia, the tint of the distant hill at the left, was washed quickly over the entire drawing except the front of the mill, the flowers, and the sky, where the paper was left untouched. But through this tint the lines and pencil shading could still be seen. The next coat was washed on the farther trees or woods and on the buildings. Then the shading of the trees, such as the clumps on the left of the mill race and the willows in the meadow on the right, was blended just as we did with the quinces in a previous lesson: look up this lesson. The light streaks in the water were simply left untouched after the first coat.

The fence was painted on after the hillside had been shaded. In the meadow foreground the black lines of the ditch were painted last, since they seemed darkest; likewise the distant fence and tree trunks. Probably the darkest parts in the picture, such as the under side of the tree clumps, and the race, were done by painting over the fourth or fifth coat. While one part of this painting was drying, we can be painting on some other. Be careful about using only the tip of brush; keep enough of any one tint on the brush that you will not wear it out by pressing it down till the handle strikes the paper. Of course, the sketch from nature must first be good in the pencil shading before a good wash drawing can be made. Afterwards the skilled artist will only need a light outline in pencil.



"The Penman's Art Journal." New York.
"The Western Penman," Cedar Rapids, Iowa.
"The Parrish College News," Paragould, Ark.
"The American Illustrator," Scranton, Pa.
"Chestnutwood's Business College Journal," Santa Cruz, Calif.
"The Commercialist," Scranton, Pa.
"The Presbo Educator," Cumberland, Md.
"Charles Commercial Instructor," Brooklyn, N. Y.
"The Southern Student," Abbeville, Ga.
"The Advertising World," Columbus, O.
"The Bulletin of Eclectic Shorthand," Buffalo, N. Y.
"Home Study," Detroit, Mich.
"The Commercial Student," Richmond, Va.
"Shorthand for Everybody," Topeka, Kansas.
"Spare Time Study," Washington, D. C.
"Peirce School Alumni Journal," Philadelphia, Pa.
"Pitman's Phonetic Journal," London, England.
"The Butte Business Educator," Butte, Mont.
"Home School and Business," Pasadena, Calif.
"The Business Educator," Louisville, Ky.
"The Schissler College of Business Journal," Norristown, Pa.
"Science and Industry," Scranton, Pa.

Shorthand Association

Gregg Teachers Organized at Detroit

One of the concluding events of the National Commercial Teachers' Convention was the formation of the "Gregg Shorthand Association of America" with forty charter members. It is intended to include all teachers of this system in Canada and the United States. The following officers were elected at the Hotel Cadillac: President, Charles M. Miller, New York; vice-president, W. W. Patterson, Canton, O.; secretary, W. E. Van Wert, Wheeling, W. Va.; treasurer, Thomas P. Scully, Boston. An executive committee of three will be appointed. A convention will be held next summer in Chicago.

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Marion, O. Jan. 1, 1901.

Messrs. Zaner & Bloser, Columbus, O.

Dear Sirs: I have tried all of the commecial teachers' bureaus, and can honestly and cheerfully say that none of them are so prompt and active as yours. I can heartily recommend your bureau to any teacher seeking a situation.

Fraternally,

J. D. Fair.



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Good Art in Illustration—

What It Is, How to Recognize, Enjoy, and Appreciate It

This is comedy or tragedy, which? The art is good no matter whether the sentiment is comic or tragic. See how soft yet deep the shadows, and how dead the fox and lively the rabbits! The latter scarcely know whether to stay or run, rejoice or scamper away. Note how detail is suggested in the fox, the center of attraction, and how it is subordinated in the distant woodland and the rabbits farthest away.

This drawing was reproduced from a lithographic print. The lithographic drawing was made with an oiled pencil or crayon upon a fine-grained stone peculiarly suited to such work. The effect is the same as produced by a drawing on paper with a pencil, and the process is the same except the stone serves as the paper.

Et tu Tsetse!

To me it is a very sad spectacle indeed to see those who have been foremost in any good cause for a number of years suddenly lose the courage to sign their names to their contributions.

I have been much impressed by the great similarity in the plan of the leading articles which have appeared during the past few years in opposition to copy-books and to vertical writing. A skeleton outline of these papers would appear about as follows:

Writing

1. A Great Failure in Public Schools.
1_2. Example—Some large city with unfavorable conditions.
2_2. Cause.
1_3. *Alleged.*
1_4. Copy-books or 2_4 Vertical Writing.
Note: Depends on which horn is being tooted.
2_3. Real: "Main root of evil."
1_4. No supervision.
2_4. Teachers not qualified.
3_4. Pupils without instruction.
2_1. A Great Success in Business Colleges.

The article by "Tsetse" in the last number of the PENMAN-ARTIST AND BUSINESS EDUCATOR is an excellent example of this spiral plan.

I have been told that the vertical in use in New York was not the true vertical founded on the circle but on the oval the same as in slant. Had vertical writing in New York been taught by qualified teachers under the direction of a competent supervisor, no doubt it would not have been discarded and alas, "Tsetse" would not have had a text for his paper! Verily, it is an ill wind that blows nobody good.

Fraternally,
J. F. BARNHART.

Faust is the Mark Twain of the Twentieth Century

I was rather startled when I read that portion of Charley Faust's address delivered before the Penmen's Convention at Detroit, Christmas week, wherein he stated that he had been teaching for many years a style of writing that was thoroughly impractical. Is it possible he made that confession seriously? If so, where does brother Palmer and his system come in? If I remember rightly, Faust is one of the esteemed "Western Penman's" pet pupils, and I can recall some strong words of commendation bestowed by friend Palmer regarding the work accomplished in the school room by "the Auto-Man." Was Palmer joking? Did his pipe, filled with choice Cavendish, go out? Or did some cruel Chicago thug (Pierson or Crandle,) hit Faust in a vulnerable spot and wake him? Twelve years is a long time to slumber in penmanship peacefulness, especially, when three wide-awake penmen's papers make monthly harangues. I know Faust by his pictures, his unexcelled automatic pen work, and his advertisements of the "Myograph," and judging by the picture and Myograph, I arrive at the conclusion that Faust is the twentieth century Mark Twain of the penman's profession.

TSETSE.

SITUATION WANTED.

A teacher of ten years' experience in public and business schools, who can teach book-keeping, plain and ornamental penmanship, law, arithmetic, spelling, grammar, physiology, civil-government, etc., is open for engagement. Familiar with leading texts. Best of references. Address "QUALIFIED,"
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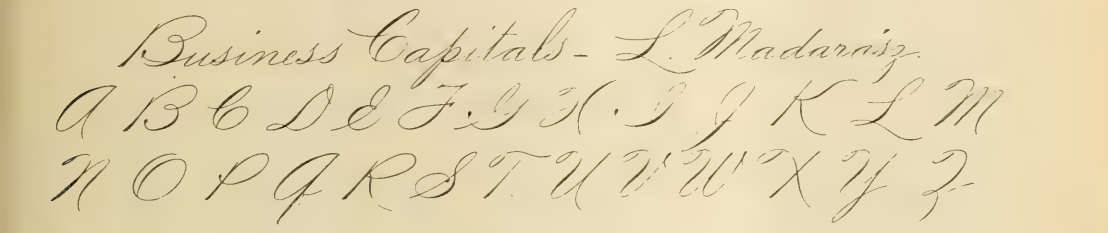
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Lessons in Engrossing—by H. W. Kibbe, 181 Tremont Street, Boston, Mass.— Number Seven.

This letter is similar to lesson six but requires more time to execute as more attention must be given to squaring up the ends of strokes, which should be done as much as possible without retouching. It is useful for cheap diploma work, marking packages and show cards. Hold the paper so that lines run parallel with the edge of the table and be sure to put an even pressure on each nib of the pen. Study forms until you do not need to look at copy. This is the rule for studying any style of lettering, if it is to be of any practical value.





The above is a recent photograph of the famous penman, L. Madarasz. For nearly two decades his work has been considered second to no other, and by many superior to any other. Surely no one pretends to equal him in his own style. When it comes to doing a vast amount of high-grade, off-hand penmanship, we know of no one who can equal him. But while Mr. Madarasz is an expert among experts, he is something more. His sermonette on teaching in our January number was proof in itself that he is more than a penman. One of the brightest men in the practical educational world recently said to the writer, "the article was a complete surprise to me. I did not know he was capable of writing so able an article. It is surely a splendid thing, and I am glad to learn of his growth educationally." For some time we have known of his ability in English as well as in script, and we are glad he has favored the profession with the article in question. By so doing he has demonstrated in a most effective but modest and unconscious manner his capacity to mix brains and ink in the service of thought, quite as well as in the expression of beauty, in script forms.



S. M. Smith, principal of the Business Department of the Epworth, Iowa, Seminary, favored this office with specimens of students' business penmanship, which clearly indicate that he is teaching a practical hand and that his pupils are acquiring it. Mr. S. also swings an artistic pen.

Miles K. Staller, Mt. Carmel, Pa., pupil of Western Correspondence School of Penmanship, Boulder, Colo., sent some ornate combinations which reveal considerable skill and talent.

Neatly and skillfully lettered and flourished cards were received from Wm. Rhoads, Reading, Pa.

G. A. Henry, Des Moines, Ia., recently favored us with some creditable combinations.

Some effective white-ink ornamental writing on an envelope came from our versatile, busy, fun-provoking friend, G. E. Weaver, of Mt. Morris, Ills.

Cards in the artistic or ornamental style which would put to shame most of our younger penmen, came from the skillful pen of T. J. Risinger, Utica, N. Y.

J. I. Miller, Seattle, Wn., submits some examples of an intensely practical business hand.

E. E. Bald, Washington, D. C., greets us with a variety of card designs comprising drawing, lettering, ornamental combinations, copper-plate script, etc., which disclose ability.

Obituary

We are pained to learn that on February 4, Eugene, seven months old son of Mr. and Mrs. W. F. Gilmore, Canton, O., passed the border line of death. He paid early the debt we are still owing. Our condolence to the sorrowing parents.

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Annual Meeting of the E. C. T. A., April 5=6, Providence, R. I.

The energetic Executive Committee of the Eastern Commercial Teachers' Association has arranged early an attractive program. The banquet committee has been doing some vigorous work for several months, and the prospects are, that the next banquet will be memorable among the notable festive gatherings of the E. C. T. A.

It will be worth several times the cost of a trip to Providence, from anywhere east of the Alleghanies, to hear Mr. Warr and Mr. Ferris, who come, in a sense, as guests from the West. Then those who have not shaken hands with genial W. H. Shaw, of Toronto, have in store a pleasure worth experiencing.

This meeting should have the banner attendance of all meetings of the Eastern Association. Everybody go. Read the following program, and then invite your friends to go with you:

FRIDAY, APRIL 5, 1901.

9:30 A. M. Social Hour.
10:30 A. M. Address of Welcome, Mayor D. L. D. Granger.
10:45 A. M. President's Address, R. J. Shoemaker, Fall River, Mass.
11:00 A. M. "The Evolution of the Business Man," Dr. W. H. P. Faunce, President Brown University.
11:30 A. M. "Handwriting on the Wall—Shall it be Vertical or Slant," E. M. Huntsinger, Hartford, Conn.
Discussion.
12:00 M. Announcements.

INTERMISSION

FRIDAY AFTERNOON

BUSINESS SECTION

2:00 P. M. "Is Professional Canvassing in Keeping With the Dignity of a First-Class Commercial School?"—George P. Lord, Salem, Mass.
Discussion.
2:30 P. M. J. W. Warr, (Topic to be announced).
3:00 P. M. "Commercial Law—What and How Much Should be Taught in Commercial Schools, and How it can be Made an Attractive Study"—Hon. George A. Littlefield, former Principal R. I. State Normal School.
Discussion.
3:30 P. M. "The Moral Side of Business Training"—W. N. Ferris, Big Rapids, Mich.
6:00 P. M. Reception.
7:00 P. M. Banquet.

SATURDAY MORNING

BUSINESS SECTION

9:00 A. M. An Illustrative Session of the Commercial Dept.:
Bookkeeping—Merchandise Account, Jas. Rea, New York; The Voucher System, F. J. Hillman, Springfield, Mass.
Five minute discussions.
Penmanship—Letters, E. L. Glick, Concord, N. H.: Figures, Theo. Courtney, Providence, R. I.
Five minute discussions.
Arithmetic—Equation of Accounts, E. C. A. Becker, Worcester, Mass.; Interest, H. B. Cole, Fitchburg, Mass.
Five minute discussions.
11:00 A. M. The Business School Library and General Reading, J. P. Byrne, Boys' High School, Brooklyn, N. Y.
11:30 A. M. Open.

SATURDAY AFTERNOON

2:00 P. M. The Position Problem: Methods of Aiding Students to a Situation, and our Relations to the Business Community, W. H. Shaw, Toronto.
Discussion.
2:30 P. M. The Card System and its Uses, C. S. Clark, Rochester, N. Y.
Discussion.
3:00 P. M. Business—Election of officers. Selection of place for next meeting.

FRIDAY AFTERNOON

SHORTHAND SECTION

2:00 P. M. The Shorthand Curriculum—What Studies Should it Embrace? T. C. Strickland, East Greenwich, R. I.
Discussion opened by M. D. Fulton, Auburn, R. I.
2:30 P. M. How to Classify the Weekly Additions to a Shorthand School, William Billings, Passaic, N. J.
Discussion opened by W. H. Kinyon, Providence, R. I.

SATURDAY MORNING

9:30 A. M. How to teach English to Shorthand Pupils, B. J. Griffin, Springfield, Mass.
Discussion opened by A. S. Heaney, Providence, R. I.
10:00 A. M. Value of Taking Dictation Directly upon the Typewriter, Miss Stella Smith, New York City.
10:30 A. M. What an Amanuensis Should be able to do upon Entering an Office, W. J. Kinsley, New York City.
11:00 A. M. Should Bookkeeping be an Elective Study in the Shorthand Course? Chas. M. Miller, New York City.
Discussion opened by Charles Currier Beale, Boston.
11:30 A. M. Touch Typewriting; how to get Results, F. A. Tibbetts, Hope High School, Providence, R. I.
Discussion opened by Thomas P. Scully, Boston.

SATURDAY AFTERNOON

2:00 P. M. What Speed Should be Demanded of our Graduates; (a) Shorthand. (b) Typework, C. C. Dexter, Lynn, Mass.
2:30 P. M. Co-operation Between the Schools and the Typewriter Companies in the Placing of Graduates, Frank Rutherford, New York City.

The Ohio Commercial and Special Teachers' Association

Meets in Columbus, O., March 29 and 30, 1901. The meeting Friday evening will be held in the Bliss Business College, south side of Capitol Square. The meeting on Saturday will be held in the teachers assembly room of the Rich Street School, corner Rich and Third Streets, (one square east of High street and two south of the state house.) Both places are centrally located; near the restaurants and hotels.

Friday is what is termed "Visiting Day." Supervisors can visit the public schools, and Commercial Teachers can visit the business colleges and commercial departments of the high schools. Arrangements will be made to visit the penitentiary in the afternoon.

The Supervisor of Drawing, Miss Helen Fraser, has consented to have an exhibit of drawing from the schools in the room in which the meeting will be held. Those who know of Miss Fraser and her work know what a treat is in store for them.

Mr. C. W. Slocum, the genial Supervisor of Penmanship in Columbus schools will exhibit writing done by pupils, and still further he has consented to tell us something of his work.

Mr. Anton Leibold, Supervisor of Physical Culture in Columbus, will favor us with two class drills to illustrate School Gymastics as taught in the primary and grammar grades. Classes from the public schools will be present. This will doubtless be one of the most interesting and instructive features of the meeting.

Miss Fraser has also very kindly consented to give us a talk along art lines, which, I can assure you, will be worth hearing by all.

The executive committee has not succeeded in getting the program ready for publication in this issue, but it will be given in full in our next.

The present indications point to the most successful meeting thus far held. With the hearty and unselfish co-operation of the Superintendent and Supervisors of Columbus schools, and the hustling qualities of President Barnhart and Chairman Bartlett, we are safe in saying that you will be sorry if you do not come.

Every commercial and special teacher in Ohio ought to be here. It is a duty you owe to your pupils. Come one, come all.

Yours for co-operation,
C. P. ZANER.

Program

Since writing the above we have received the following, which certainly speaks for itself:

FRIDAY, MARCH 29.

8 P. M. Address of Welcome, Mr. J. Y. Bassell, Sec'y Columbus Board of Trade.
Response, Mrs. J. C. Dowenen, Mansfield, Ohio.
8:30 P. M. Report of Committee to Federation at Detroit: T. W. Bookmyer, Federation; C. M. Bartlett, Business Section; W. W. Patterson, Shorthand Section; F. F. Mushrush, Penmanship Section.
9:00 P. M. Round Table Discussion. Open to all. Following subjects: Drawing, Penmanship, Music, Physical Culture.
9:30 P. M. Special meeting of commercial college men. Subject: "The Organization of the Commercial School Associations of Ohio." Mr. Wilt is expected to read a paper along that line. The discussion following to be led by Mr. Bookmyer, of Sandusky.

SATURDAY, MARCH 30.

9:00 A. M. Executive Business Section. Reports of Secretary, Treasurer, etc.
9:30 A. M. Drawing. Miss Helen Fraser, Columbus.
10:00 A. M. The Normal School Commercial Department. Prof. C. McDougle, Lebanon, Ohio. The discussion to be led by J. T. Henderson, Oberlin, Ohio.
10:30 A. M. Penmanship. D. D. Mueller, Cincinnati, Ohio. The discussion to be led by E. W. Bloser.
11:00 A. M. Shorthand. (Not arranged for.)
11:30 A. M. Rapid Calculation. G. H. St. John, Warren, Ohio.
1:00 P. M. Query Box.
1:30 P. M. Physical Culture. Anton Leibold, Columbus.
2:00 P. M. Penmanship. C. W. Slocum, Columbus.
2:30 P. M. Drawing. (Not arranged for.)

The lateness of the above reaching us was due to sickness and death in the family of Mr. C. N. Bartlett, Chairman Executive Committee. Our condolence is hereby extended.

The New York Commercial Teachers Association

Held its regular monthly meeting February 2, in the rooms of the Packard School.

Frank R. Heath, of the Pierce School, Philadelphia, spoke on the subject of English, viewing it as an absolutely necessary study in the shorthand course, and a very desirable one in the business course.

W. J. Kinsley, the famous handwriting expert, also addressed the meeting. He employed the crayon in his illustrations and explained many points in a number of notable cases recently before the public.

The next meeting will be held on March 30, omitting the regular date on account of the annual banquet set for March 2, at the St. Dennis.

Announcement was made that Prof. Samuel Weir of N. Y. University would treat the subject of Pedagogy at the March 30 meeting.

The Penmen's Publishing Co.

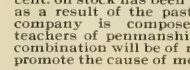
At the annual election of officers of the above named company at Emporia, Kansas, December 22d, the following officers were elected for the ensuing year:

President, W. C. Stevenson, Port Deposit, Maryland.
Vice President, S. B. Fahnestock, McPherson, Kansas.
Treasurer, J. N. Engle, Emporia, Kansas.
Secretary, F. L. Haeberle, Faribault, Minnesota.
Directors, the Officers and W. W. Fry, DeLand, Florida.
Publisher, J. W. Warr, Moline, Illinois.

The report of the President and Treasurer were read and accepted. The company is prosperous and a dividend of eight per cent. on stock has been paid to stockholders as a result of the past year's work. The company is exclusively of teachers of penmanship who believe that combination will be of mutual interest and promote the cause of movement writing.

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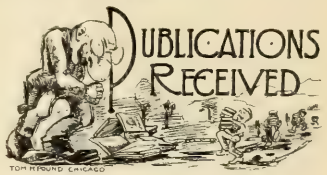
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A decorative heading for programme. A good design must be appropriate as well as artistic, and it will be well for the beginner to bear this fact in mind. The mask, torches, etc., suggest drama, making this heading at once appropriate for a theatre programme.

The original of this heading was made ten inches long and two inches wide. Lay off a space not smaller than the above, then proceed to sketch the face, torches, etc. The face must be midway between the two ends. Pencil out all the respective parts with care before adding any ink. See that the lettering balances properly, as well as the reverse drawing of torch and palm branch. Shade the face with a Gillott's 170 pen and use a coarser pen on the rest of the design. A broad pen should be used for making all large solid black surfaces.





"Linear Perspective," adapted for colleges, schools and teachers and for self-instruction, including examples in parallel, angular and oblique perspective, by Edward T. Cooper, Architect, Civil Engineer and Instructor in drawing, Lampson & Carpenter, publishers, Cleveland, Ohio, is the most practical and comprehensive publication of the kind that has come under our notice. It presents the subject in a new, interesting and novel, yet technical and practical, manner, a thing few others or none others have been able to do. This has been accomplished in part by the use of photographs reproduced by the half-tone and zinc-etching processes of engraving. The plates and pages are unusual in size (about 15 x 20 inches), while the binding, paper, etc., is very substantial and appropriate. To any one who desires to learn the foundation of correct drawing, this work is well-nigh invaluable. We recommend it most heartily.

"Pitman's Twentieth Century Business Dictation Book," a manual of dictation for the use of schools, teachers, students, etc., by Isaac Pitman & Sons, 33 Union Square, N. Y., is a very complete work - a sort of encyclopedia of letter writing. It is one of the best books of the kind (if not the best) upon the market.

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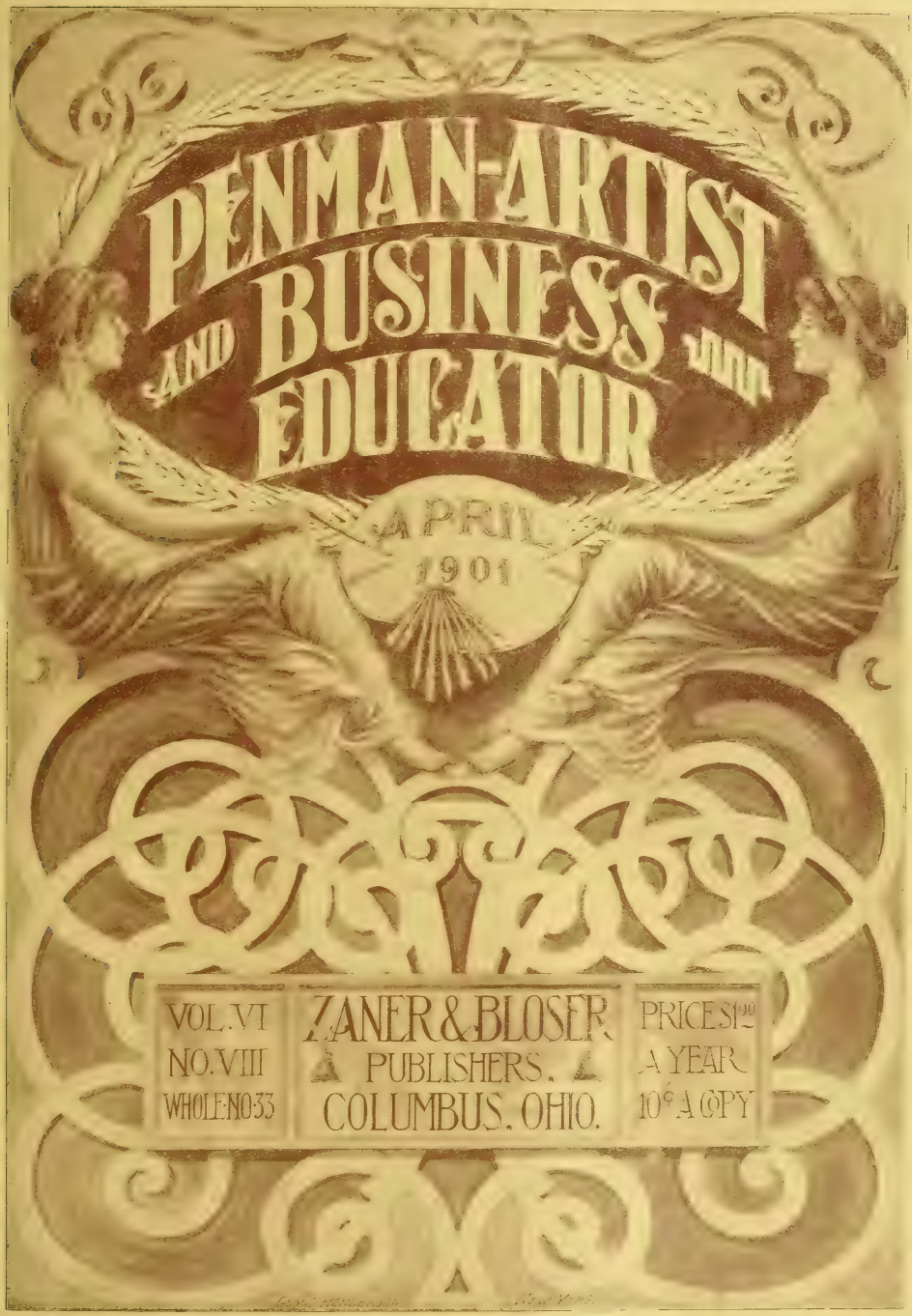
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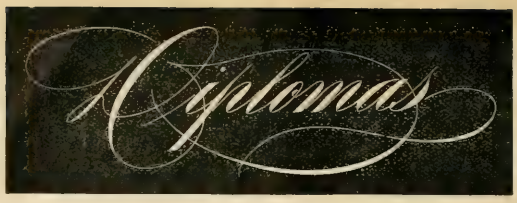
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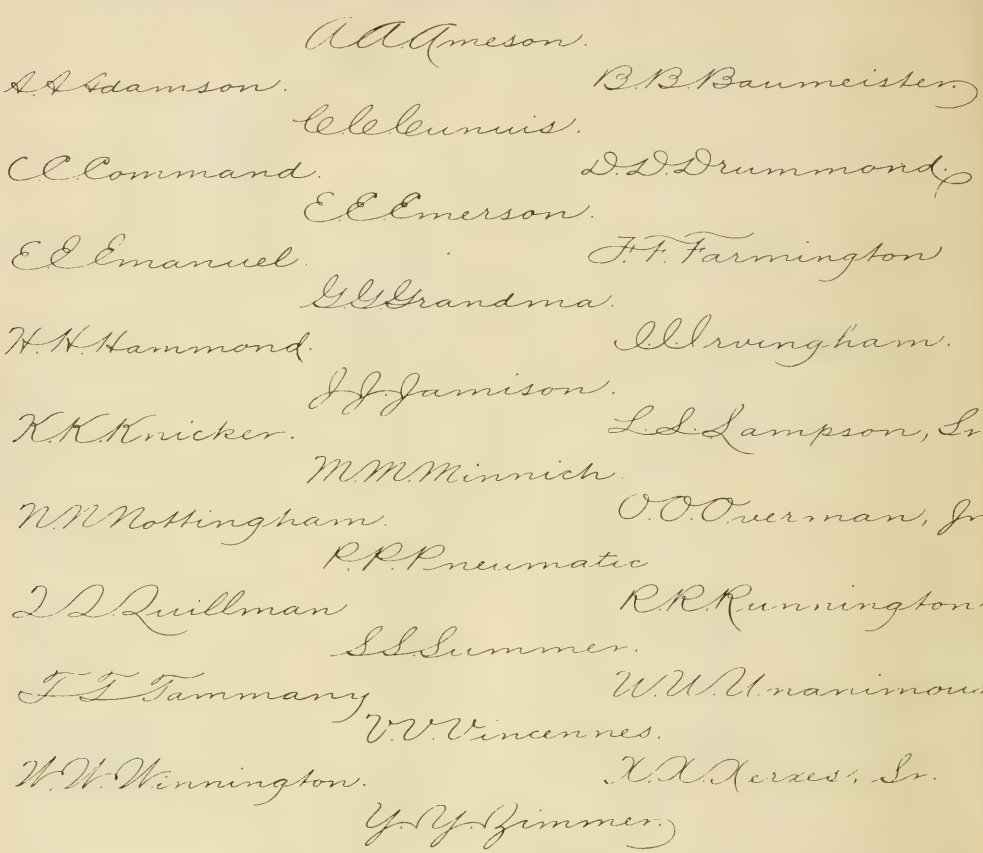
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Command you may and your hand will obey. C.
Do your very, very best and do it every time. D.
Employ mind as well as muscle in learning. E.
Finish each word as carefully as you begin it.
Good penmanship is the product of right practice.
How well as well as how much is the modern need.
Improvement is a process of growth, therefore slow. I.
Joining words is good movement practice. Join
Know wherein your writing is poorest — then improve.
Learn to see details, then you will succeed. Learn.
Momentum is the foundation of easy execution. M.
Neatness is a charm you will do well to acquire.
One thing at a time is the secret of success. One. O.
Penmanship may be useful as well as beautiful
Quickness is a modern need — a paying quality. Q
Round writing is easy to read and easy to write
Simplicity in all things is best, in writing as well.
True merit reveals itself in work; in good work
Use a free and easy movement in your writing
Vanity and presumption ruin thousands. V. V.
Write well, spell well, compose well, think well. W.
X is the twenty-fourth letter in the alphabet. X
Young man, young woman, learn to write well.
Zealously pursue the study and practice of writing. Z.

Knowledge and Skill are necessary for success in practical penmanship, as well as in all things else. Knowledge to dictate, skill to obey. Know something and do something is the demand of the times. Writing is a vehicle of carrying your knowledge to market. The vehicle, (writing,) without something to put into it (knowledge,) is of little or no account. Knowledge, without a means of conveying it to others, is like unto a candle under a bushel—of little value or satisfaction. Skill comes by careful doing and right practice. Knowledge comes by desire and effort. Skill is well-directed thought—thought transformed into habit. A good handwriting is therefore nothing more nor less than thought reduced to material form—thought reduced to action. Good writing is the result of good thinking, along the line of writing, at least.



The Combinations or signatures presented herewith demand a free, sure movement. One that is not spasmodic or fitful on the one hand, nor sluggish or awkward on the other. See how gracefully you can execute them. Be sure you know the style of joining before placing the pen on the paper, and then be careful as to the spacing between the letters. There is need of little or no finger action in such work. The nearer you come to pure arm action the better, for capitals in particular. Let the elbow serve as the chief center of motion and control.

Criticisms J. A. J.—Loops below the line such as *f* are too sharp. Watch details. Small *i* is too small. Your work is quite good from a business standpoint.

D. C. D.—Yes, your work is better. Loops taller than necessary. Last part of *r* too nearly vertical. Curve down stroke in *b* and *l* slightly. Avoid angle at top of loops by using less finger action and by not pausing there.

J. G. W.—Form, arrangement, construction, punctuation, etc., are good. Pens and ink good. Paper rather cheap. Second part of *p* too sharp. Watch spacing *between* letters. Keep it uniform.

R. P. H.—You have filled your pages very neatly and systematically—two commendable things. You seem to lack freedom in your movements, however, and we would therefore advise the practice of plenty of free arm exercises. Many of your forms are very good.

C. V. B.—Give more attention to turns and angles, uniformity, etc. Your movements seem free enough, but they must be controlled still better. You can become a very fine penman. Less attention to movement drills, and more attention to securing control is our advice to you.

P. F.—Your movements are improving. Your writing is very legible and seems easily and freely executed. Practice wide spacing for a time, watching carefully your turns and angles. This encourages strength and force, two things your writing lacks to some extent.

Progressiveville, O., 5-14, 1901.

Mr William J. Simpson,
Milledgeville, Ill

Dear Sir;

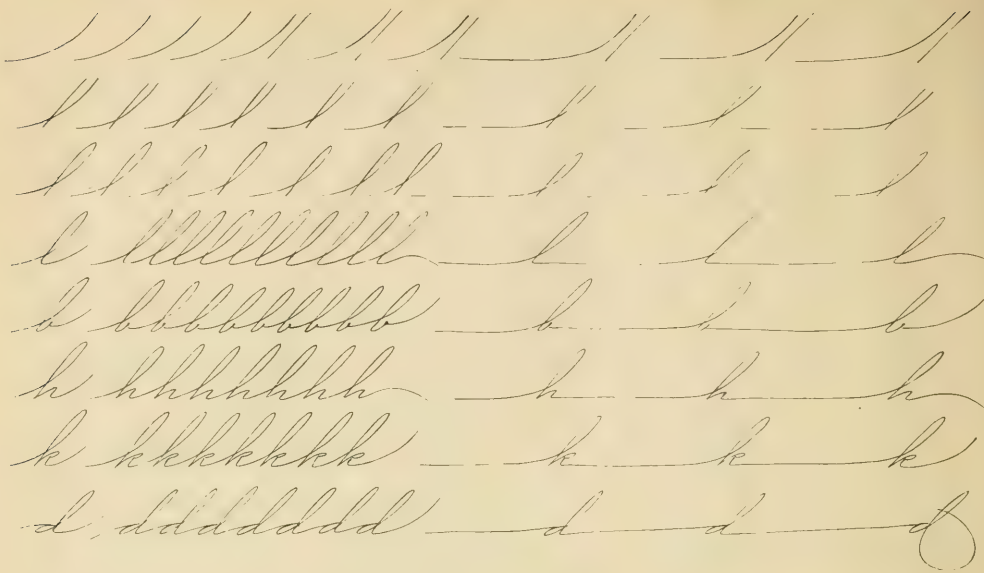
Your favor of the ninth inst is received, in which you ask what, in my opinion, a modern young man most needs, and in answer I would say he needs a good character as a foundation. Without this, skill and knowledge are of but little value or lasting comfort. He next needs a good common English education, comprising at least a thorough High School course. After these as a foundation, he needs a special education in whatever line or direction he intends to earn a livelihood. If he intends to engage in business pursuits, he needs a thorough Commercial course. If he intends to farm, he needs an Agricultural course. A good handwriting, coupled with good spelling, concise English, and accurate, ready mathematics, is a very profitable acquisition. A good High School course implies this, and ought to insure it, but as yet it is the exception rather than the rule.

To these things a young man needs to add industry, willingness, tact, and ambition. Without these he is apt to lack patience and balance two forces needed to achieve and merit enduring success. It seems needless to add that proper food, plenty of sleep, and healthful exercise are normal requirements. Intoxicating liquors and tobacco in all forms should be avoided

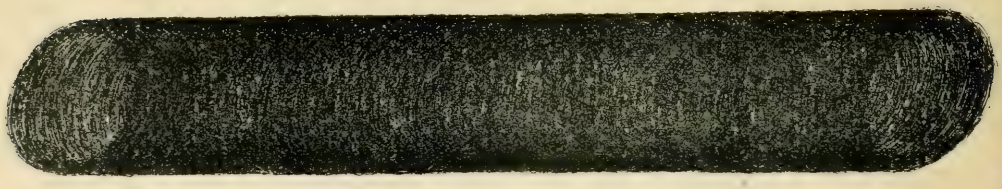
Sincerely yours,

Thos. H. Commo r.

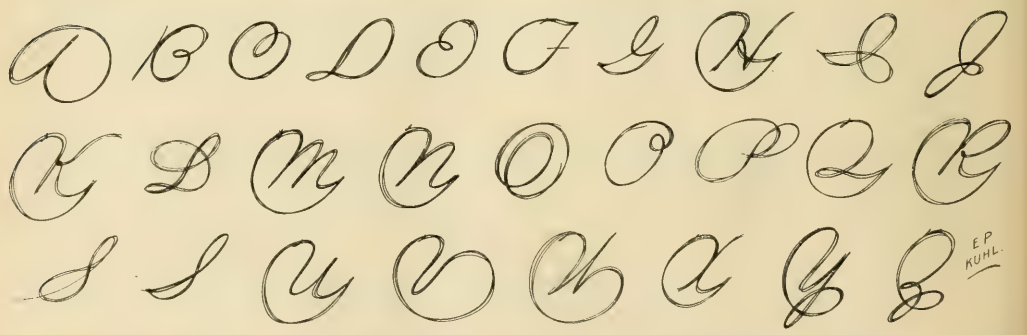
The Letter herewith is not studied penmanship, but off-hand and thoughtless in execution. The thought was expended in the composition. The same was not first thought out and then copied, but created, composed, and executed simultaneously. And that, it seems to me, is the true test of the practicability of any hand. Not how your penmanship looks while you are thinking about it, but how does it look when you are executing it and thinking of other things at the same time? Thoughtful practice leads to thoughtless excellence, if the practice is of the right sort. Think of your work while forming new habits, but acquire the ability to do good work with little direct thought. No writing, to my mind, is actual business writing if it be not done in an automatic or unconscious manner. The world demands legible, rapid, habitual (automatic) writers. Are you capable of supplying the demand?

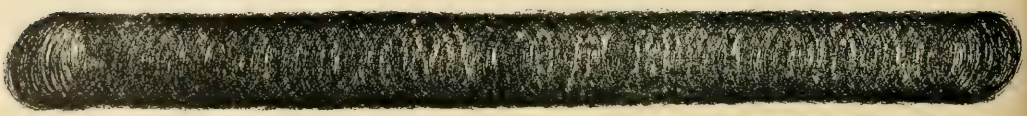


SUPPLEMENTARY COPIES BY S. M. BLUE, WITH ZANERIAN.



BY E. P. KUHL, STUDENT OF SANDUSKY, O., BUSINESS COLLEGE AND THE ZANERIAN.



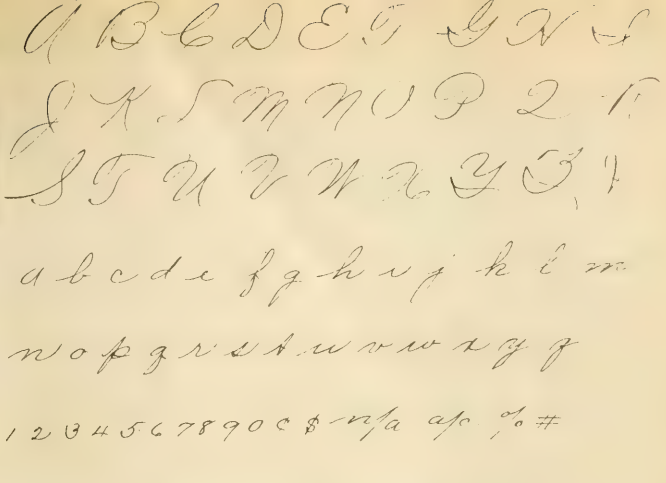


BY L. W. CURTIS, STUDENT IN IOWA BUSINESS COLLEGE, DES MOINES IOWA.



MR. AND MRS.





The Best Style of Penmanship for the Beginning of the Twentieth Century

BY J. I. MILLER, SEATTLE, WASHINGTON

Your request for alphabets, such as the business world will demand during the first decade of the twentieth century, is not an easy one with which to comply, because the ways of the world are growing so rapidly that the needs of today will not be sufficient to meet the demands a few years hence.

We are living in a fast age, and no branch of education has undergone more radical changes within the past decade than that of business writing. The business world demands today, writing more legible, more rapid, freer from superfluities, and more of it, than ever before. Rapid business writing has an intrinsic money value which nothing else does or ever will take the place of.

The copies herewith were written rapidly, with the forearm muscular movement, with a straight holder, and medium pen. They are not ideal—when the writer has attained his ideals he hopes to lay down his burdens and take up the crown—but are practical forms, simple in construction, and are certainly legible. The two essentials above all others are speed and legibility, and whatever, in penmanship, is a hindrance to either, should be discarded.

The simplified forms of script writing, such as are advocated by the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR, while intensely legible and beautiful in their simplicity, are not the forms most easily and rapidly constructed, it seems to me.

The absence of all unnecessary strokes in these abbreviated forms, requires that the pen come to a dead stop before it is lifted from the paper, and this is an obstruction in the path of rapidity.

It is hoped that no one will infer from what is here stated that I am opposed to the Zanerian simplified style of writing. On the contrary, no one is more ardent in his praise or admiration of it than I, and if to those who advocate and use it, it can be more rapidly written than any other, it is certainly the style to adopt.

There is no one style of writing, form of letters, degree of slant, or method of execution, that is best suited to all requirements In writing, as in everything else, there ought to be—there must be, in spite of us—individuality.

To the great majority of those who do a great deal of writing, we believe the forearm muscular movement is *the* movement, and yet there are many conditions under which this movement can not be used.

As regards slant, this is a question of no great importance. To say that every one should write with a certain degree of slant, is to crush individuality, and this is despotism—as some one has truly said.

In conclusion, we must divorce ourselves from the old orthodox creeds of the past—namely, beauty, grace and accuracy, and supplant instead, ease of execution, speed and utility.

Brother Stevenson Speaks

PORT DEPOSIT, MD., Feb. 5, 1901.

ZANER & BLOSER, Columbus, O.

MY DEAR FRIENDS:

"Put my name on your permanent list, sending bill whenever you want the cash." I trust that my quoting from your courteous circular will not displease you.

The PENMAN-ARTIST AND BUSINESS EDUCATOR is a credit to our cause, to its editors and to the profession of teaching, in general. We can afford to support a dozen such papers.

It is a source of considerable wonder to me that the PENMAN-ARTIST AND BUSINESS EDUCATOR can advocate finger movement, two-measurement letters, vertical writing, and find merit even in Satan, and then give lessons that are up to date and as radical teachers of forearm movement, standard positions and forms, as the irrepressible Palmer in his most insane intervals.

Thanking you for your splendid report of the Federation, and especially for the life like picture of your handsome Mr. Omega, (the end, of the alphabet,) and the Alpha of artists and parted whisker nabobs, I beg to remain, Yours as a natural slant,

WM. C. STEVENSON.

[Thanks, brother, for compliments, support and criticism. Replying to your criticism we take pleasure in saying that we are not advocates of finger movement but of *truth*. If we were finger movement advocates, as you state, we could not be advocates of any other movement. Instead of such being the case, we are advocates of a number of movements, and not of but one. But by being advocates of truth we mean that if we use the fingers, even a little, we acknowledge it. The fact is, we use less finger movement than many who advocate simon-pure muscular. We do not even try to saddle the little we do use onto Satan, but acknowledge it like men. We are for uprightness and simplicity as suggested, but neither narrowly nor selfishly so.

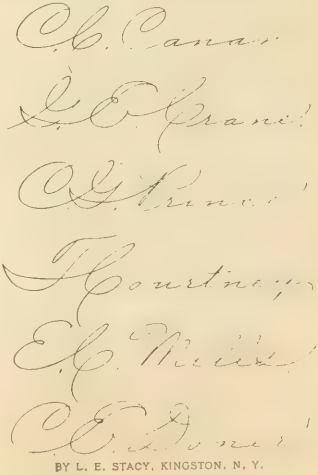
Thanks, brother, for opportunity to define our position.—EDITORS.]

Best of its Kind

PRATT, GA., Jan. 3d, 1901.

The PENMAN-ARTIST AND BUSINESS EDUCATOR is certainly the best paper of its kind published. Fraternally,

J. C. BLANTON.



BY L. E. STACY, KINGSTON, N. Y.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

A Contracted Horizon

"Higher education levels down genius. If this is not so, why haven't the colleges and universities, in the last two hundred years, caught a genius? I want those who oppose me to explain Washington, Franklin, Hamilton, Lincoln, Rockefeller, and a dozen others." There is so much plausibility in the foregoing statement, made at the Detroit meeting of the Federation, that we give it some consideration this month. It would be a grave misfortune if the present tendency among business school proprietors to disparage the work of higher institutions of learning should become intensified through the hasty acceptance of a dogmatic assertion like that quoted above. Such a belief can be the result of nothing less than a pitiably narrow outlook on life and exceptional ignorance of history.

A Period of Transition

The college men of Daniel Webster's day, or even of the period of Charles Sumner's school life would hardly recognize the Dartmouth or Harvard of today, so great have been the changes in the direction of training for business affairs. The giants of success among the older class of present day business men got their start when colleges were narrow and unrelated to practical life; when the field of competition was not filled with strenuous, well-trained opponents; when native sagacity and physical vigor were needed, more than intellectual skill in applying the laws and forces of Nature and the principles of economic science. The successful man of the future will be a college man. Today almost as many men enter our colleges, technical schools, and other institutions of higher learning, intending to prepare for a business life, as enter to train for a professional vocation. It is no longer necessary to study a dead language in order to obtain a Harvard or a Yale diploma.

Some Highly Educated Men

Patrick Henry, Andrew Jackson, Benj. Franklin, Stephen Girard, Peter Cooper, George Peabody, Abraham Lincoln, Commodore Vanderbilt, Jay Gould, William Cullen Bryant, John G. Whittier, C. P. Huntington, Leland Stanford, Henry Villard, P. D. Armour, Geo. M. Pullman, A. J. Drexel, Senator Fair, and scores of other eminent but unschooled men were highly educated men; so also are Andrew Carnegie, Mark Twain, H. H. Kohlsaat, Russel Sage, Mark Hanna, President McKinley, Jas. J. Hill, John Wanamaker, Chas. T. Yerkes, Alexander Revell, Claus Spreckels, Clem Studebaker, Senator William A. Clark, of Montana, Lyman J. Gage, and many others that might be named.

By "highly educated," we mean their powers have been developed, so that they have been used to great advantage, if not to the best purpose. Education, in the true sense, is that which calls out and strengthens one's powers, and gives him facility in using them. The college is by no means the only medium of such training, but it provides such preparation in the best and most economical manner; besides, it is more likely to develop a man symmetrically than is the strenuous school of experience. The famous men here mentioned, succeeded, not because they lacked a college training, but in spite of their lack of it.

What They Think of Higher Education

Probably every one of these men would have taken a college course, if he could have believed it possible to get it. They reached their goal by the long route rather than by the short one, for the same reason that, previous to 1869, steamers bound from Liverpool to Bombay sailed around the Cape of Good Hope instead of across the Isthmus of Suez, —they couldn't do anything else. When the time came to show their interest in the learning provided by the schools, they did it most effectively,—by sending their children to such schools, and by giving largely of their money to support such institutions.

Mr. Rockefeller has given more than $10,000,000 to Chicago University, besides large gifts to other schools. Leland Stanford, Jr., University is the grandest monument ever erected in memory of a departed child. Its endowment has a face value of $80,000,000 and a cash value of $45,000,000. These gifts of the unschooled Senator Stanford and his wife make this institution the most richly endowed of all privately endowed schools in the world. The Vanderbilts founded and endowed Vanderbilt University, Nashville, Tenn.; C. P. Huntington gave $50,000 to Hampton Institute, and, at his death, left $50,000 to Tuskegee Normal and Industrial Institute; P. D. Armour founded, in Chicago, Armour Institute of Technology, at a cost of $2,250,000; Charles T. Yerkes gave the Yerkes Astronomical Observatory at Chicago University, a gift that cost the street railway magnate $1,000,000; Girard College, Philadelphia, is known everywhere among well-informed persons; Cooper Union has been a continual reminder to New York people of Peter Cooper's interest in affairs educational. Dwight L. Moody established the famous Moody schools at Northfield, Mass.; John Wanamaker gives largely to the support of Bethany College, Philadelphia; James J. Hill, probably the greatest living American railway man, founded St. Paul Theological Seminary, St. Paul, Minn., and, in the language of a recent biographical sketch, he has given "each of his nine children the best preparation which America offers educationally, to fit them for the wide opportunities of their lives." Anthony J. Drexel's belief in higher education is expressed in the splendid institution in Philadelphia, that bears his name. Funds that now amount to millions were left in trust by Benjamin Franklin to found Franklin Institutes in Boston and Philadelphia. The latter has long been known as one of the great trade schools of this country, and plans for the former are now being perfected, the trust funds having only recently become available. But it would be futile to attempt to mention all of even the important instances of a concrete expression of belief in the efficacy of institutions of learning, given by those who realize the heavy handicap imposed on men who enter the race for commercial supremacy without the most careful training that the best schools can give.

Comparisons and Contrasts

Greely had not a college training, but Charles A. Dana did have it, and, financially, at least, he was the more successful; Edison, without schooling, is a Wizard, but are Nicola Tesla and Signor Marconi less remarkable because they had the benefit of excellent schools?

Washington was a great statesman, but was not Gladstone also?

Rockefeller is a splendid organizer and a successful financier, but what of J. P. Morgan?

Bryant and Whittier delight us with their melody; are Longfellow and Holmes less musical?

J. J. Hill has been a very successful railway promoter, but have his achievements dimmed the lustre of Senator Depew's great work?

Jackson was a dashing general and a hard-headed man of no mean ability; what of Lee?

Lincoln was beloved; was Garfield despised? Moody seemed an ambassador from the Courts of Glory, but he welcomed gladly the presence and assistance of the great Professor Drummond.

It is true that Washington was not a college trained man, but Jefferson, the Adamses, Madison, and Monroe, were college graduates. Jackson, Van Buren, and Taylor had only limited school training, but Harrison, Tyler, Polk, Fillmore, Pierce, and Buchanan were college graduates. Up to 1860, from millions trained only in the common schools and academies of our country, but four men were chosen president. The other eleven were chosen from a few thousand college graduates. Which class, as a class, has the better prospects for political preferment?

Did a university training dull the edge of the incisive Voltaire? Did it obscure the splendid paragraphs or cloud the marvelous memory of Macaulay? Did it detract from the achievements of Max Muller, the greatest philologist the world has ever known?

Who was the trusted legal adviser of the Paris Peace Commission? Prof. John B. Moore, of Columbia University, New York.

Who was called before the Trust Conference to give what was considered to be the best obtainable expert advice as to methods

of regulating these great combinations? Prof. J. W. Jenks, of Cornell University.

Who has been cited everywhere in this country as the highest authority on problems of municipal ownership? Prof. Edward W. Bemis, recently of Chicago University.

Who is admitted to have written the most lucid, trustworthy account of the civil institutions of this country? The Honorable Jas. Bryce, M. P., graduate of Glasgow University.

Who was the greatest master of our mother tongue? John Ruskin, Oxford graduate.

Whose bacteriological researches took from hydrophobia and diphtheria their horrible royalty in the kingdom of death? Louis Pasteur, a French university graduate.

Whose, among the great names in Germany, during the last half-century, will be accounted greatest? Bismarck's, graduate of the same German university that afterward trained the splendid powers of J. Pierpont Morgan.

Who is the mightiest personal factor in the affairs of South Africa today? Cecil Rhodes, Oxford graduate.

Who are the great leaders in England today? Salisbury, Chamberlain, Roseberry, Roberts, college or university graduates, all of them. Have the colleges and universities *never* caught a genius?

A Few Geniuses Captured

There is, however, another side to this question. Dr. W. T. Harris, our Commissioner of Education, has traced statistics back to twenty-five years ago, and he finds that, in proportion to our population, three times as many men are graduated from colleges today as graduated in 1872, and now, of all men who reach the age of twenty-one, only one in ninety-two is a college graduate. Until recently, nearly all of these went into the professions, so that, until within ten years, it has been comparatively a rare thing to find a college man attempting to succeed in commercial pursuits. The splendid success achieved by those who have done so is incontrovertible evidence of the value of college training.

"Every name you have mentioned represents a man who took charge of a great business that was founded and developed by some man who didn't have a college education!" exclaimed a gentleman at the Detroit meeting, when a list of successful college graduates was read. The statement is incorrect, but even if it were true it would not detract from the value of a college training, for it requires quite as much ability nowadays to administer and increase a fortune as it did formerly to found one.

While the gentleman was speaking, the Detroit papers were praising Mr. Charles L. Palms, a brilliant Detroit man, thirty years old, a graduate of Georgetown University, District of Columbia. He had just been elected president of the Preston National Bank, being already a director of another bank, of two stove companies, and of several iron mining companies, also treasurer of two other industrial companies.

In 1893, Mr. A. B. Newell, a Yale graduate, twenty-four years old, was appointed Superintendent of the Western Division of the Lake Shore and Michigan Southern Railway, having been but four years out of college. He holds his job.

A few months ago Alfred Vanderbilt, another young college man, read a paper before a convention of engineers, and evoked warm praise. A locomotive constructed under his supervision and with his assistance, has just been put to work on the New York Central Railway.

Chas. M. Hall, a student at Oberlin College, discovered a solvent that would separate, from other elements, the aluminum that is abundant in every clay bank. He made a fortune, and the world gained an economic material of almost limitless value.

Samuel F. B. Morse, inventor of telegraphy, was a college man; Cyrus W. Field, who laid the first Atlantic cable, was college trained; Alexander Graham Bell, inventor of the Bell telephone, was a college graduate.

Lord Kelvin, the greatest electrical inventor of Great Britain, is a University professor. John H. Converse, president of the Baldwin Locomotive Works, greatest of their kind in the world, has a diploma from the University of Vermont. Eli Whitney, a college graduate, invented the cotton gin; Professor Roentgen, from a college laboratory, sent forth X-rays, with their benediction to the sick and wounded; Professor Tripler, of Columbia University, New York, discovered a means of liquefying air; Professor Pupin, a Columbia graduate of 1883, has just received from the Bell Telephone Company $500,000 and an annual royalty of $15,000 for the patent rights in his recent invention of a system of submarine telephony.

Space does not permit us to speak in detail of J. Pierpont Morgan, the Atlas of the financial world; Wm. C. Whitney, one of the most successful capitalists of New York; Cyrus McCormick, head of the McCormick Reaper Company; Charles A. Pillsbury, who, beginning with practically nothing, brought his Minneapolis mills to such perfection that they are internationally famous; Alexander Agassiz, who, as president of the Calumet & Hecla Company, developed the Calumet and Hecla copper mine, until, on a capitalization of $2,500,000, it has paid in dividends more than $70,000,000; E. N. Horsford, once a member of the faculty of Harvard University, president of the Rumford Chemical Works, a college man whose knowledge of chemistry and whose keen business ability have made him a splendid fortune; Henry B. Stone, General Manager of the C., B. & Q. Ry.; Edward King, president of the Union Trust Company, New York; Edward Conway Felton, president of the Pennsylvania Steel Company; the late J. E. Hudson, president of the Bell Telephone Company; T. Jefferson Coolidge, Jr., head of the Old Colony Trust Company, Boston; the first Rothschild, founder of the magnificent fortune of the subsequently famous family; A. T. Stewart, who, after being educated for the ministry and becoming a teacher, turned his trained intellect to money-making, and died worth $40,000,000; the first James Gordon Bennett, who, after studying ten years for the priesthood, directed his splendidly developed powers to journalism, founding the New York Herald, and creating a princely fortune; Abram S. Hewitt, who has made millions in iron and steel; August Belmont, Sr., founder of one of the greatest banking houses in New York; William B. Astor, who, after completing his college course, added $50,000,000 to the great Astor wealth. For the names of many others see the article, "College Men in Business," which will appear in our May issue.

Some Leveled Geniuses

Shall we say that higher education leveled the genius of Daniel Webster, Justice Storey, John C. Calhoun, Ralph Waldo Emerson, James Russell Lowell, Nathaniel Hawthorne, George William Curtis, Carl Schurz, John Sherman; John Addison Porter, late secretary to President McKinley; George B. Cortelyou, the President's present secretary; Sec'y John D. Long, Ex-Sec'y Wm. R. Day, and Chas. G. Dawes, Controller of the Currency.

Is not Sec'y John Hay a somewhat too lofty example of the leveling influences complained of? How shall we explain Senator Beveridge, William R. Hearst of the *New York Journal, Chicago American*, and the *San Francisco Examiner*, General Leonard Wood, Vice-President Roosevelt, Ambassador Joseph Choate, William J. Bryan, Thomas B. Reed, Murat Halstead, Phillips Brooks, and scores of others that might be named?

Before the National Educational Association, in 1885, Dr. S. N. Fellows, of Iowa, read an article that gave the college record of every man who had held office in the United States, from the Supreme Court Judges down to and including members of Congress. He found that college bred men have furnished 32 per cent. of our Congressmen, 46 per cent. of our Senators, 50 per cent. of the Vice-Presidents, 65 per cent. of the Presidents, 73 per cent. of the Judges of the Supreme Court, and 83 per cent. of our Chief Justices. But it appears that, covering all of our history, only one man in 750 who reach the age of twenty-one was a college graduate; therefore the college graduate has had his chances of becoming a Congressman increased 240 fold over his unschooled competitor, while he has had 622 times as many chances as his less fortunate rival, to become Chief Justice. The more important the place, the better have been his chances of success.

Finally

Let us not determine that the college trained man is sure to be very successful, nor that he is certain to fail; neither let us conclude that the man who has not a college training will accomplish nothing worth while, nor that he will certainly win place and power. May we not, instead, remember that pewter as well as silver, is sometimes polished, and in the hope that it may acquire brilliancy; that paste diamonds, as well as stones of the first water, are often sent to the jeweler to be set. May we not forget that all orders of mind are cast into the university hopper, and – quietly let it be whispered – may we vividly recall the fact that in our boasted business "colleges" generally not more than one in four of our students contributes his likeness to our gallery of immortals, heralded to a confiding public by our *Monthly Bait for Suckers*. We, too, like the life insurance agents, discourage disagreeable inquiries about the "lapses."

It ill becomes us to appropriate the name of an institution doing more exalted work than ours, and then to belabor the unfortunate victim with verbal clubs and brickbats because it does not follow suit and steal our work to carry it on under its own name. Let us be content to glean honestly in our own field, assured that it is a worthy one. Let us induce those who cannot profitably do otherwise, to take passage for the mines of Golconda, by way of the Cape of Good Hope, on our Business College Line of sailing vessels; but urge all who can profitably do so to take the College or University Line of Twin-Screw Steamers, by way of the Suez Canal. We plead for broad views, sincere statements, noble purposes, and pure motives.

A Future Before it

The last number of your paper is the prettiest gem I have seen. A future lies before it.

E. H. CRAVER.
Ebensburg, Pa.

Commercial Geography in Europe

LOUIS C. HURT, PROFESSOR OF ENGLISH AT THE COMMERCIAL ACADEMY OF VIENNA.

Commercial Geography holds an important place among the subjects taught in Commercial Schools on the continent of Europe; and Dr. Edmund J. James, head of the Department of University Extension, in Chicago University, who was sent to Europe by the "American Bankers' Association," in the year 1892, for the purpose of studying the organization and methods of teaching in Commercial Schools on this continent, stated in his report how particularly he was struck by the importance of this subject, and the admirable way in which it was taught. It endeavors to give the student an idea of the different States of the earth in their geographical, ethnographical, and geological circumstances and treats of the productions, exports, and imports of each country. Former pupils of German Commercial Schools are to be found all over the world, as the writer of this article is able to testify from personal experience, and the knowledge that they have acquired at school cannot fail to be of service to them. But some acquaintance with foreign countries must nowadays, when means of communication are so easy, be indispensable to every man of business, whether he stays at home or goes abroad, and to none more so than Americans, who seem likely to acquire from year to year a more important position in the commerce of the globe.



DR. KARL ZEHDEN.

The founder of the science of Commercial Geography as now taught, may be said to be Regierungsrath Dr. Karl Zehden, who has just retired from the scholastic staff of the Commercial Academy of Vienna, having been a professor there for thirty years. Dr. Zehden was born in 1843, and is the author of numerous writings on geography, geology, and political economy, his best known work being his "Commercial Geography," which is the text-book for the subject in most schools. It has passed through eight editions in German, three in English, and two in Italian. The English translation is by Mr. Findlay Muirhead, M. A., and is published by Blackie & Son, 49 Old Bailey, London. Dr. Zehden still retains the post of Government Inspector of Commercial Schools in Austria, and is also President of the Commission for examining candidates for commercial teacherships. The Emperor of Austria has honored him by conferring on him the Order of the Iron Cross, and the Order of Francis Joseph, and has raised him to the rank of a "Hofrath" (Court Councillor.)

How to Secure Better Results in Arithmetic

W. N. FERRIS, PRESIDENT OF FERRIS INSTITUTE, BIG RAPIDS, MICH.

Our public schools provide for eight years of work in arithmetic. It is generally admitted that the results are very unsatisfactory. On completing this course the majority of students are slow, inaccurate and impractical. The public school course in arithmetic should be reformed. Children should not be required to take up *formal* work in arithmetic before entering upon the fourth year of school work. Prior to this time, (1) the majority of children are not ready for it; (2) they have no use for it; (3) they are arithmetically injured by it. These are dogmatic assertions which should challenge the careful consideration of every teacher of this subject.

THE MATTER

The subject matter of arithmetic has received very little attention. In the aggregate, thousands of exercises have been presented to the children with sole reference to giving them something to do. The selecting of subject matter with reference to securing repidity, skill, and power has been unconsciously ignored. The teacher who wishes to secure satisfactory results in arithmetic must give the subject matter his undivided attention. The arithmetical exercises ordinarily used dissipate mental energy, confuse the child, and unfit him for ever mastering the subject. In selecting matter, the cumulative plan should be observed; in other words, the work done the first week should make the child stronger for doing his work the second week. To illustrate, "4 + 3 + 1 + 2 ?" is not one problem, but three problems, the final result of which is not to be remembered, because it cannot be turned to service in solving any other problem. If the child is ever to become a ready reckoner he must learn sometime and somewhere that 4 + 3 = 7, and that this, when once learned, he must always know instantly without calculation. In a word, the "what" in relation to each number must be *little* and *fundamental*. On the basis of what has already been said the successful teacher will, in teaching "reduction of fractions to their simplest form" select those in common use and require children to give results "at sight." He will very rarely ask his class to reduce $\frac{1632}{3468}$ to its simplest form, because this problem is unknown to the business world. It worse than wastes time. While solving such a problem the children can, under the direction of the teacher, solve fifteen practical problems, and thereby gain in accuracy and skill. This paper does not advocate the use of *less* subject matter, but on the contrary, advocates the use of *more* subject matter, but of a kind that can be handled rapidly, and that will put the child in touch with actual life relations. Pure arithmetic involves but few principles. These principles are simple. Their application to business involves by far the larger number of actual difficulties. The teacher cannot put too much stress upon the "what" in arithmetic. When teachers recognize this important fact, they will discover that the entire subject of practical arithmetic can be mastered by children, beginning the work in the fourth grade, in three years. The time, ordinarily worse than wasted in the other five years, can be profitably devoted to elementary science, literature and handycraft.

THE METHOD

It is now my purpose to discuss *method* in securing the best results. The teacher will find that the boy or girl who begins arithmetic in the fourth grade has already acquired, in the natural way, a working knowledge of the science of the relation of quantities as expressed in *number*. If by chance the children in this grade have not in their life relations acquired this art, the teacher must use the method that the child and the man always use when not paralyzed by the use of a book. What is this method? The answer is simple. The commodities used in every day life are bought and sold by measure; that is to say, the relations of these commodities in trade are expressed in number.

It is not always easy to bring flour, meat, sugar, eggs, etc., into the school room. It is easy to employ blocks and cut paste-board in such forms as admit of easy measurement. These objects are to be put out of sight just as soon as their use stands in the way of quick and accurate mental operations.

MENTAL ARITHMETIC

In the fourth grade the teacher should be provided with as many "mental arithmetics" as he has pupils. I recommend Kirk & Sabin's Course in Oral Arithmetic, two books, covering six years of work, the same to be mastered by ordinary pupils in two years. The books are *not* to be put into the hands of the children for study. The revival of interest in mental arithmetic is to be of little value to pupils if the current method is to be pursued. Bear in mind that the teacher is to *use* the book, is to select *from* the book the matter that is adapted to each particular class. He is to use the book and not let the book use him.

The class having been called, the teacher reads the first problem, and calls upon a pupil for the result. If the answer is correct, he does not waste time in requiring the pupil to repeat the problem, and then under the guise of so-called analysis, require him to describe his mental processes. If he gives the correct answer, he has understood the problem and he has performed the mental work. What more does the teacher want? By pursuing this method, the pupils are trained in attention, rapidity, skill and accuracy. "Oral analysis" is to to be used solely for *illustrative* purposes, to aid some pupil who does not see the arithmetical relations in the problem. By this plan forty or fifty problems will be solved by the children in ten minutes as against eight or ten by the "therefore, henceforth, and forever" method. Some teacher asks, "Why not put the books into the hands of the children and assign regular lessons?" Because he will fail utterly in securing "fine art" results. I assume that the teacher is an artist, that he recognizes the vast importance of *directing* the mental operations of his pupils. If he gives the children the books, he tramples upon his own work as an artist. They are the

(*Continued on Page 217.*)



THE NEW HIGH SCHOOL, PHILADELPHIA.

The Department of Commerce of the Central High School of Philadelphia

HENRY W. PATTEN

In his report on the public schools of Philadelphia, in 1892-3, Superintendent Edward Brooks first made mention of a Commercial High School for boys. His suggestions and discussions of this subject were continued each year, until in his report of 1896, he recommended that a Commercial High School be established. The Board of Education acted upon this recommendation, and a committee was appointed to report on the subject. Definite action was taken May 24, 1898, when the Board recommended that such a school be established. The course of instruction was adopted in June, and Dr. Cheesman A. Herrick was chosen Director of the Department. Dr Herrick is a graduate of the Wharton School of the University of Pennsylvania, and a teacher of experience and marked ability, whose career has been most fruitful of good results. He recognizes the value of the school to the community and is enthusiastic for its success.

THE OPENING

The new Department opened with an enrollment of 175 pupils, thus confirming the views of those who felt that it was needed and indeed demanded in this city. It is now in its third year, having been very successful, both as regards attendance and results accomplished.

LABORATORY METHODS

Scientific studies treating of the forces of nature, with a view to their applications in the Mechanic Arts and Industries, have been deemed very essential. Extensive and well equipped laboratories have been provided, where, in addition to Physics and Chemistry, the Raw Materials of Commerce in the Animal, Vegetable and Mineral products are analyzed and studied. Excellent opportunities are offered for visiting the different and varied industrial processes to be found in operation in Philadelphia, and thus admirably to supplement the regular school work. Visits have already been made; for example, to the Atlantic Refining Company, the Pencoyd Iron Works, The Baldwin Locomotive Works, and Cramp's Ship Yard, etc.



FRONT OF CENTRAL HIGH SCHOOL BUILDING.

MUSEUMS

The Philadelphia Commercial Museum is available for observation work, where the products of the entire world may be studied, as is also the Pennsylvania Museum and the School of Industrial Art. A Museum is being collected for the Department, which, when completed, will contain specimens of raw materials and the manufactured products from these, from all over the world. The advantages of such a collection for the purposes of study cannot be over estimated. Commercial Geography becomes at once a fascinating study, when this varied display is placed before the pupil and he is required to tell, not only in what country or countries the materials or goods are to be obtained, but also what means of transportation are to be employed, and through what ports the goods must pass before entering the United States.

LANGUAGES AND ACCOUNTING

The Commercial value of the modern languages has been taken into account and German is required in the second, third and fourth years, and Spanish or French in the third and fourth years.

The Department of Accounts and Business Practice affords instruction in penmanship, book-keeping, business forms and commercial law. Stenography and typewriting are taught during the second and third years.

THE COURSE OF STUDY

The following is the course of study adopted by the Board of Education:

FIRST YEAR

Composition writing, with a study of Classical Literature in translation, and of American Literature, three hours each week.

Elements of Latin and Easy Readings, four hours.

Algebra, five hours.



STENOGRAPHY AND TYPEWRITING ROOM.

Greek and Roman History and European History to 800 A. D., three hours.

Raw Materials of Commerce, (Animal, Vegetable and Mineral Products,) four hours

Philadelphia History, Government and Business Interests, (Lectures and Quizzes,) two hours.

Business Forms, with Penmanship Practice, two hours.

SECOND YEAR

History of English Literature, with Composition Writing, three hours.

German Grammar, Reading and Conversation, five hours.

Advanced Commercial Arithmetic, including Mensuration and the Metric System, two hours.

The elements of Geometry and Trigonometry, three hours.

LITERARY AND DR HERRICK'S RECITATION ROOM.



English and Modern European History, two hours.

Commercial Geography, Book-Keeping, three hours.

Stenography and Type-Writing four hours

THIRD YEAR

Readings from English Literature with Essay Writing, and Elocution, three hours.

German Reading, Composition and Conversation, three hours.

Spanish or French (Election,) four hours.

American History, two hours.

Physics and Chemistry, four hours.

Political Economy, two hours.

Mechanical Drawing, two hours.

Observation of,and Reports on Office Practice, Business Methods, etc., three hours.

Stenography and Type-Writing, four hours.

FOURTH YEAR

Readings from English Literature and Thesis Writing, three hours.

German — Advanced Reading, Conversation and Correspondence, three hours.

Spanish or French, (continued,) three hours.

Modern Industrial and Commercial History (of the United States and England,) three hours.

Industrial Chemistry, two hours.

Transportation, Banking and Finance, four hours.

Statistics (in connection with Thesis Writing), one hour.

Study of Government (chiefly of cities), three hours.

Ethics of Business and Commercial Law, two hours.

HOW THE COURSE WAS DEVELOPED

The work of preparing the course of study was interesting.

Suggestions were requested from a large number of business men, and when these had been co-ordinated, the provisional course that was made was submitted, along with a typical course prepared by Professor James of the University of Chicago, for further comment and criticism.

CRITICISM

was requested from men representing wide ranges of interests, and when the final reports were received, the provisional course was revised and adopted by the Board. But this course was not accepted as final. The President of the Board has requested in his annual reports that those interested, communicate further suggestions.

At the end of a year the Director of the Department recommended a revision of the course, considerably modifying the original plan of studies. A further report urging additional slight changes will likely be made some time in the present year.

CO-OPERATION OF EMINENT BUSINESS MEN

In this connection it is interesting to note the cordial support which the project has received from the business men since its inception. Mr. Samuel B. Huey, President of the Board of Education, and a very successful corporation lawyer, Mr. Theodore C. Search, one of the foremost business men of this city, Dr. Wm. P. Wilson, Director of the Commercial Museum, and many others, have given most efficient aid to the project from the beginning.

THE OBJECT TO BE ATTAINED

The aim of the School of Commerce, as conceived in the Philadelphia experiment, is to prepare young men to participate in



LABORATORY FOR VEGETABLE PRODUCTS DEMONSTRATION TABLES AND CASE.

every phase of business activit . Its promoters believe that the successful business man of the future must be broad in his conceptions, and must have a knowledge of the various industries and processes of manufacture and of the operations of trade, not only for this country but for others.

The business man must be familiar with the trade conditions and needs of other nations as well as his own, and such familiarity this school aims to furnish. Schools of commerce are today found in Germany, wherein her young men are trained to carry her products to foreign markets, and during the last few years Germany has secured an entrance into the markets of every country, and already rivals England, which so long has pre-empted the trade of the nations. Dr. Brooks says, in his report for 1898-9, "America is rich in her manufactures.

INDIVIDUAL DESKS IN LABORATORY — ANIMAL AND MINERAL PRODUCTS.



Through her skilled laborers and superior mechanics, she is the peer, if not the superior of any nation of the globe. What she needs now is trained young men to carry her products to foreign countries. If there were a hundred such young men in this city today, bright and properly qualified, they could find immediate and remunerative employment as representatives of American goods and American firms in the markets of Mexico and South America. We need, moreover, a trained class of men to act as consuls at foreign governments, those who are familiar with the trade conditions and needs, to look after and protect American interests in foreign markets. Indeed, there is no class of schools in our city, which promises a larger field of usefulness and a richer reward to its pupils, than the Commercial High School. It is interesting to note that it has already so impressed itself on the educational world, that in December last, Cornell University invited Dr. Herrick to deliver, at Ithaca, a course of lectures on the functions and possibilities of schools of commerce in this country.

Professor James in his monograph on commercial education, says: "I believe the time has arrived when the American Commercial School should cease to be purely a clerk factory and educational repair shop, and should assume the duties and position of a real business training school. In order to do this, it must raise its standards, broaden and deepen its course of study and lengthen its time requirement. This standard of secondary commercial training has been more nearly approximated in Philadelphia, at the Commercial High School, than in any other American city."

Judging from the results so far obtained, it is confidently expected that the four years course as herein outlined, will so far meet the existing requirements, as that the graduates of this Department will in the future be recognized among the successful representatives of business activity in this country.

Ferris on Arithmetic.

Continued from Page 214.

learners, he is the master, the director, the trainer. In many schools where the children have the books, problems and answers are committed to memory in order to avoid receiving a demerit, and the *results are* demoralizing. Once or twice a week the books should be placed in the hands of the pupils during the recitation. The teacher should designate problem by number, pause a few seconds and then call upon a pupil for the result. Time is wasted in having the pupil stand and read aloud the problem. The teacher should bear in mind that he is teaching *mental* arithmetic. By pursuing this plan, an immense amount of first-class training can be given in a very short time. The oral course, as outlined by Kirk & Sabin, is comprehensive, covering all the practical applications of arithmetic. By pursuing this method the pure oral course can be completed, provided it is begun in the fourth grade, in two years. If, for any reason, some of the children are withdrawn from school while pursuing this course, there can be no loss on account of this method. This form of school drill is the only kind that ever helped a bootblack or a newsboy. If the two years of work have been done thoroughly, it does not matter much whether these pupils ever have so-called written arithmetic or not. The boy or girl of ordinary sense, who has been trained to skill and accuracy in mental arithmetic, will, in business, encounter no new difficulties in written arithmetic.

WRITTEN ARITHMETIC

It might be asked, "Why do we use written arithmetic?" The answer is simple. We use written arithmetic to save a needless mental expenditure of energy. Memory would in many cases be overtaxed if the mental results were not graphically recorded in arithmetical language. Sometimes, in teaching, the solution of a problem is *written* for the benefit of pupils who have not the mental power to keep in mind the different steps in reasoning. Many teachers yield to over illustration and forever hinder their pupils from acquiring arithmetical power.

This is the pencil and tablet age. Teacher and pupil pursue the line of least resistance and *avoid* acquiring mental power and skill. Before the pupils take up so-called written arithmetic, they should, regardless of the grade they are in, be given the "oral course" I have emphasized. After the pupils have had this course, one year of eight or nine months is sufficient for completing practical written arithmetic. In written arithmetic, mental drill should precede pencil work in every practical application or so-called "case." In written arithmetic, as in mental, rules and so-called cases should be ignored.

EXAMPLES

Furthermore, in teaching practical arithmetic the language and usages of the business world should be employed. For example: In most text books the first practice work in addition of fractions is after this order, $\frac{3}{8}+\frac{5}{8}=$? then $\frac{1}{4}+\frac{2}{3}=$? This arrangement violates every principle of sound pedagogy. From the standpoint of the business world, from the standpoint of passing from the known to the related unknown, we have the following exercise, and the following form for the first work in addition of fractions:

$$\begin{array}{r} 48\frac{1}{8} \\ 19\frac{3}{4} \\ 27\frac{5}{8} \\ \hline \end{array}$$

Again we say that only the fractions used in daily business transactions are to be employed.

In subtraction of fractions, work after this order:

$$\begin{array}{r} 274\frac{1}{3} \\ 122 \\ \hline \end{array}$$

Pupils enjoy doing work that is easy and practical. Next,

$467\frac{5}{8}$		$108\frac{5}{8}$
$143\frac{3}{8}$	next,	$75\frac{3}{8}$

In conclusion for subtraction of fractions,

$$\begin{array}{r} 348\frac{1}{4} \\ 125\frac{2}{3} \\ \hline \end{array}$$

(a)	(b.	(c)
$483\frac{3}{8}$	562	$426\frac{5}{8}$
48	$27\frac{1}{4}$	$32\frac{2}{5}$

The foregoing is fundamental. Further illustrations are unnecessary. The value of modern arithmetical language and forms in practical use cannot be overestimated. A large number of the so-called cases of modern text-books are utterly foreign to business, and are unworthy of even a charitable consideration. As already stated, arithmetic is the science of the relation of quantities as expressed in *numbers*. These relations involve simple reasoning. The pupil who has mastered addition, subtraction, multiplication and division in relation to integers and fractions, has no use whatever for the terms,— rate, percentage, base, amount, and difference as employed by most teachers. By employing the current method, pupils rightly imagine that they are meeting new obstacles daily, whereas, when he begins the specific applications of percentage, he is already master of the arithmetic feature. The *new* element in percentage is the *application* of arithmetic to *business*. The larger part of the pupil's work, at this stage of his course, consists in learning *business usages*. Not infrequently, the teacher has had little experience *in* business. He is over-burdened with work, and feels that he is forced to employ rules and the limited explanations contained in the school arithmetics.

No man or woman can teach practical arithmetic without first acquiring a knowledge of business. In "profit and loss" the child must be trained to appreciate "cost price;" in commission, to appreciate "work done, or service rendered," in order to guard against the fool notion that there are two ways of reckoning commission; in "bank discount" to appreciate the fact that he must always have in mind "the value of bankable paper at *maturity*;" in "stocks and bonds" to appreciate the importance of keeping in mind, "face value," etc.

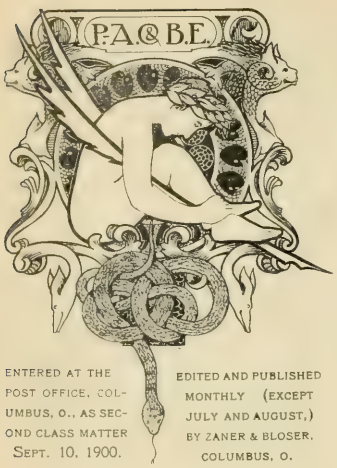
In business college work, the training does not differ from *right* training in our public schools except that the entire arithmetic course must be completed in from three to six months. To do this I advise the preliminary "oral course." Use Kirk & Sabin's first book for four, or possibly five weeks. Again I say, pupils enjoy doing what they *can* do readily and quickly. Then use the second book for six or eight weeks. The method is precisely the same as already outlined Then use acquired arithmetic power in having pupils master so-called written arithmetic. The teacher must never forget the importance of accuracy. No credit should ever by given in "business arithmetic" for *right* method of solution when linked with an inaccurate result. *Daily* drills in rapid addition, subtraction, multiplication and division are indispensable. More than 75% of all applied arithmetic involves these fundamental processes.

In conclusion, more and better arithmetic can be taught in three years, in the public schools and business colleges, by the plan I have outlined, than is now taught in eight years. In the first-class business college, pupils sixteen to twenty years of age, whether previously trained or not, can be taught practical arithmetic in six months. At the beginning of the 20th century let us cease to worse than waste time in teaching arithmetic. Let arithmetic teachers keep pace with the demands of life; let them use the time saved by employing sensible methods to awaken human souls to an appreciation of the world's best literature; to an appreciation of the laws and beauties of nature; to an appreciation of the meaning and mission of human life.

Some Good Words from S. McVeigh

Enclosed find check for three subscriptions to the PENMAN ARTIST AND BUSINESS EDUCATOR. I find that your journal has increased in importance and value until I can no longer afford to be without it. The new department is one in the right direction, and you are fortunate in securing Mr. Gaylord to preside at its head.

S. M. McVEIGH.
Prin. Bliss Bus. College.
Oct. 4, 1900. North Adams, Mass.



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SUBSCRIPTION RATES.

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Our Policy

Our aim in publishing this journal is to further the cause of practical and artistic education, and in so doing benefit directly and indirectly all who are interested. To do this successfully, three parties are concerned, viz: the reader, the publisher, and the editor.

As editors, we endeavor to interpret the needs and wants of our readers and place before them the best our talents afford. As liberal minded men, we recognize that while we possess opinions and convictions, others also have the same divine capacity and privilege. We therefore take pleasure in expressing our views, but we delight in allowing others to do the same, reserving the larger portion of our space for such expression. Believing that a journal of this class is in a large measure a public institution, we therefore endeavor to give the best of our own thought and effort, and the best that we can secure from those whom the profession believes capable of instructing others. We believe in sticking to our texts of penmanship, art, and business, yet no one can accuse us of narrowness or unfairness, as we have never refused manuscripts simply because they did not state our views.

As Publishers, we endeavor to do that which will command the widest and best attention and patronage. In order to secure subscriptions, we must give that which people are willing to pay for. To secure advertisements of the right sort, we must circulate among people who have money and intelligence.

As readers, you have a right to expect to hear from others, and to be heard when you have anything to say. As subscribers, you pay for our services and opinions, pertaining to penmanship, to art, and to practical education, and not our beliefs and prejudices concerning religion and politics.

Our Creed. We believe in simpler script characters because they mean more legibility and speed, and better writing at the hands of the many. We further believe that there is no one slant, no one movement, no one style that is best for all, but that there is for each, and that the best teacher is the one who endeavors to develop rather than suppress individuality. We are opposed to big *I* (one-idea) and little *u* methods.

An intellectual, commercial educator wrote us as follows: "There is a liberality and fairness in your publication which just suits my way of thinking. It is a difficult thing to be both liberal and enthusiastic, and yet you possess both to a high degree."

Upon this platform we solicit your patronage and dedicate our energies.

ZANER & BLOSER,
Publishers.

Vertical Questions Answered

"In view of the fact that the vertical system of penmanship is being demanded, I take this opportunity of asking your opinion regarding same.

1. Do you think it easier to learn than the plain business slant writing?

2. According to the best authority, can it be written as rapidly as the slant?

3. Would you adopt it into the schools exclusively, or would you prefer slant?

Any information you may give me regarding the standing of vertical, as compared with the slant, will be gladly received."

[The above are typical of many similar questions asked us frequently and we hereby express our opinions for what they may be worth to those whom they may concern.

1. Vertical is more easily acquired than the usual slant hand because it is less complex. The contrast between turn and angle being more pronounced, it is more easily comprehended.

2. Vertical can be written as rapidly as the slant hand—faster by some. That is, it depends more upon the likes and dislikes, prejudices, temperament, etc., of the individual than upon the merits of any particular degree between 90 and 45.

3. We would adopt vertical in the primary grades and let the experiments there made, if made intelligently and fairly, determine the standard to be adopted for the upper grades. Wisdom, patience, skill, time, experience are necessary to solve the slant problem. It is possible that in the future one slant may be the standard for children and another for adults.—EDITORS.]

The Few and the Many

The dream of the Spencers and their worthy followers was to teach people to write better than plainly—to write prettily. We once thought all could learn to write beautifully if they would but earnestly try. Today, however, we see differently. Experiments have demonstrated that all can learn to write plainly, the few beautifully. The world needs legible penmanship on the part of every citizen and beautiful penmanship on the part of every specialist. Ornamental penmanship will live long after business penmanship has become the product of shorthand, typewriter and phonograph. The few can profitably learn to write beautifully while all can profitably learn to write plainly. The lessons of the past have taught that the many cannot become expert, but that the few can. All, therefore, need to learn to write legibly and fairly rapid, while the few who have the genius of toil and talent need to become expert.

Banks

"Is it true that banks do not accept vertical writing and if so, why?" We guess they do when it comes in on checks or deposits with such names as Edison or Eaton attached. Some bankers doubtless refuse to accept clerks who write a *slow* vertical, much the same as they would if they wrote *slow* Spencerian. Bankers were trained in the slant style and of course many believe it is the only true way to write. But while there are some such, a majority of bankers do not care a fiddle how the writing of their employes slants, just so it is readable and rapid, and they honest and efficient.

Art Education

It gives us pleasure to speak our appreciation of the work and worth of the J. C. Witter Co., 123 Fifth Ave., New York, and of the magazine published by them entitled "Art Education." The publication is by far the finest ever published in the interest of popular art education. Its success is a monument to the sagacity of its founder, Mr. J. C. Witter, as well as to the subscribers who support it. Price, 35c a number, $3.00 a year. Send for a copy if you have never seen one. No one interested in art as an education should think of getting along without it. It must be seen to be appreciated.

Let Us Hear From You

The Detroit Resolutions denounced the Boards of Examiners for the practice of grading *writing* from the applicants manuscripts and called for as rigid an examination in writing as in other branches. This raises the very important question, What and how much should a candidate for a certificate know in order to teach up-to-date writing? To get the consensus of opinion of the Writing Masters and Educators concerning the matter, the PENMAN-ARTIST AND BUSINESS EDUCATOR has decided to publish a symposium. As an Examiner, what ten questions would you ask in order to determine the applicant's qualifications to teach writing?

Madarasz

You have doubtless noticed the advertisement of Mr. L. Madarasz concerning his proposed summer class in penmanship. We consider him one of our foremost teachers—one who is familiar with many widely differing methods, and many penmen. Mr. Madarasz is therefore qualified as are but few others to instruct in his specialty—penmanship.

We wish to call the attention of our readers to the advertisements in other columns of The Boston Pen Art Company, South Boston, Mass. We have every reason for believing that they are perfectly reliable and that they aim to satisfy all customers.



Mr. J. F. Caskey, recently of Marion, O., is now one of the teachers in the Elliott School of Business and Shorthand, Wheeling, W. Va.

* * *

Mr. F. T. Weaver, E. Liverpool, Ohio, in a letter inclosing remittance for subscription and supplies, states that they "opened the year with seven times as many students as last year." Weaver is a fine fellow—reason: he came from a fine family.

* * *

Mr. R. G. Laird, the hustling, intelligent, skillful, all-round commercial teacher and penman, has been duly licensed to teach commercial studies in the N. Y. City high schools and elected to a position in the Boys' High School, Manhattan Borough. Success, brother.

* * *

Wm. R. Pitkin, recently of Detroit, Mich., is now principal of the commercial department of the high school, Tyrone, Pa.

R. A. McDevitt, recently with the Massachusetts Mutual Life Insurance Company, is now with the Cleary Business College, Ypsilanti, Mich., teaching simplified penmanship.

Edward A. Boyce, of Lynn, Mass., is now principal of the shorthand department of the Winsted (Conn.) Business College. Prof. Bentley, the proprietor, is a hustling, progressive, congenial fellow.

* * *

Mr. M. A. Albin, penman in the Topeka (Kans.) Business College, reports a splendid school. Mr. A. teaches Penmanship, Spelling, English History, and one class in Composition Rhetoric.

* * *

Mr. S. M. Funk, who is now connected with King's Mountain Military Academy, Yorkeville, S. C., writes: "I have an excellent position here. This is a high grade institution in every respect." THE PENMAN-ARTIST AND BUSINESS EDUCATOR extends Mr. Funk best wishes for success in his new field of work.

* * *

Mr. R. F. Moore, formerly of Pine Bluff, Ark., is now supervisor of writing and drawing in the public schools of Montgomery, Ala. THE PENMAN-ARTIST AND BUSINESS EDUCATOR wishes Mr. Moore much success in his new field of work. Mr. Moore writes the simplified style exceedingly well.

* * *

W. P. Wright of Hazleton, Pa., Business College, has united his forces with F. M. Allen of Wilkes Barre, Pa., Business College, and hereafter these two institutions will be conducted under one management. Mr. Wright, however, will remain at Hazleton as Resident Principal of the school there, and Mr. Allen will occupy a similar position in the school at Wilkes Barre. This will give both gentlemen a wider field for their energies, and we wish the combination unbounded success.

* * *

Mr. P. W. Frederick, president of the Mansfield (O.) Business College, sent a club for THE PENMAN-ARTIST AND BUSINESS EDUCATOR and closed his letter as follows: "Wishing you success with the best penman's paper ever published, I am," etc. It is through the efforts of such loyal friends as Mr. Frederick that THE PENMAN-ARTIST AND BUSINESS EDUCATOR is now the leader.

* * *

Mr. B. M. Winkleman, the accomplished penman and teacher in Huntsinger's Commercial College, Hartford, Conn., writes that his work keeps him hustling every day. He has charge of all of the penmanship work in the institution, and has nearly two hundred pupils in his care. Mr. Winkleman has held this position for the past four years, and as he seems to be the right man in the right place—a big man filling a big position—he is quite likely to remain for some time yet to come.

* *

Mr. N. H. Wright, who has been pursuing a course of instruction in the Zanerian Art College, was recently called away from his work to take charge of the large penmanship classes in the Bryant & Stratton Business College, Louisville, Ky.

S. S. Gaylord, a brother of E. E. Gaylord, is teaching Gregg Shorthand in the Peabody High School, Peabody, Mass.

* * *

"The American Economist," of February 22, contained a verbatim report of the proceedings at the annual banquet of the American Protective Tariff League, held at the Waldorf, Astoria, February 16. The excellent account, which was got out so promptly was the result of some very effective work by our friend E. M. Barber, of The Appraiser's Office, New York.

* * *

F. F. Price, principal of the commeicial department, Bay City, Mich., reports an attendance of 200. Bay City knows a good thing and is strictly up-to-date in consequence thereof.

* * *

Mr. C. W. Ransom, for four years principal of the Department of Penmanship and Bookkeeping, Central College, Kansas City, Mo., and well known throughout the country as a penman of rare ability, has resigned his position to devote his entire time to the mail order business. Mr. Ransom has had years of experience in teaching penmanship by mail, and we feel sure that those desiring instruction will do well to correspond with him. See his advertisement in this issue.

* * *

We acknowledge the receipt of "The Art of the Handwriting Expert," by Theodore Waters. It is peroticed with the compliments of our friend, W. J. Kinsley, of whose successful work the essay treats.

* * *

The excellent article on School and Business Arithmetic, published in a recent number of this periodical, has been published in pamphlet form by the author, Dr. Edward W. Stitt, of New York. We have received a copy, with the compliments of Dr. Stitt.

* * *

W. R. Hayward is teaching in the Philadelphia Business University.

* * *

Warren M. Van Name, a graduate of Columbia University, recently accepted a position as teacher of English, in the Brooklyn Commercial High School. He was formerly at Blairstown Presbyterain Academy.

* *

The Brooklyn Commercial High School has enrolled a larger class than ever before in its history. It has an excellent faculty, and is certain to become one of the principal factors in the problem of public education in Brooklyn.

The veteran, L. Madarasz, is announcing, in an attractive manner, a summer school for penmanship teachers. It is a rare privilege to sit under such instruction.

Obituary

J. B. LUCKEY.

Prof. J. B. Luckey is dead. This news will be be read with sorrow by the pen artists all over the land, he having a national reputation as a penman.

Professor Luckey was connected with the Bryant & Stratton Business College at Louisville, Ky., for the past fifteen years. The cause of his death was pneumonia, which occurred February 10, 1901, after a short illness of nine days.

Professor Luckey was a man of much magnetism and individuality. During the fifteen years in which he was connected with the above named college he was never known to display anger or impatience with a pupil.

J. M. MEHAN

Just as our forms were about to be closed for this issue of our journal we learned of the death of the veteran commercial educator, J. M. Mehan, of the Capital City Com'l College, Des Moines, Ia.

His loss will be felt keenly by commercial educators generally, as he was well known and highly respected by nearly all such persons in this country.

It was known that his health was somewhat impaired for some time past, but as he had again taken up his duties as publisher and school proprietor, it was thought that he was gaining in strength and health.

We extend our sincere sympathy to his family.



The circular issued by the Spencerian Business College, Milwaukee, Wis., is a modest, straightforward presentation of the merits of the school, and of business education. The preface or introduction entitled, "Personal and Professional," by its founder and president, Robert C. Spencer, is one of the best things we have ever read. It is a prose poem of whole-heartedness and high regard for all interested in true commercial education, and of dignified disapproval for all who are interested in the propagation of sham and superficial so-called practical education.

W. A. Thompson, Pontiac, Mich., is putting out a very fetching poster-circular for his Home Study course in sign-show card lettering. Mr. Thompson is doing conscientious, up-to-date work, and is deserving of the extensive patronage he is receiving.

"Success" is the title of a unique and high-grade brochure issued by the Spencerian Commercial School, Cleveland, O. The envelope containing the same is a rich, brilliant red and was effectively addressed with white ink by that skillful penman, Mr. H. B. Lehman. The entire, memorable address of James A. Garfield delivered before the students of the Spencerian Business College, Washington, D. C., is presented, together with portraits of successful and appreciative pupils of the school. It is worth having.

"A Catalogue of Publications of the University of Chicago Press," gives one an idea of the bigness of the institution by giving a list of the books, tracts, publications, etc., put out by and in the interest of the school.

"The Searchlight," is the title of a very vigorous circular published by the Marietta (Ohio) Commercial College, Benn J. Ferguson, Manager.

We acknowledge the receipt of some neat and attractive advertising matter from the Sheboygan, Wis., Business College. Mr. M. W. Blankinship, a former pupil of the Zanerian Art College, is principal of this institution. THE PENMAN-ARTIST AND BUSINESS EDUCATOR wishes Mr. Blankinship much success in guiding the destiny of this school. Messrs. Brown and Way, of Milwaukee, Wis., are the proprietors of the institution.

RUTLAND, VT., January 31, 1901.

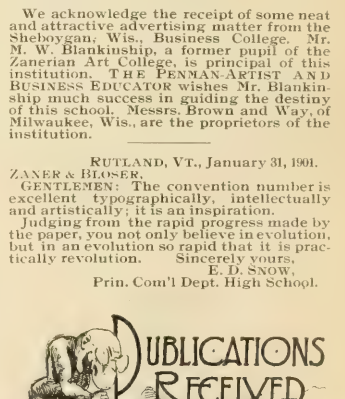
ZANER & BLOSER,

GENTLEMEN: The convention number is excellent typographically, intellectually and artistically; it is an inspiration.

Judging from the rapid progress made by the paper, you not only believe in evolution, but in an evolution so rapid that it is practically revolution. Sincerely yours,

C. C. SNOW,

Prin. Com'l Dept. High School.



"Art Penmanship," by C. C. Canan, published by the Western Penman Publishing Company, Cedar Rapids, Ia., is a 64-page work of beautiful designs comprising business and ornamental penmanship, flourishing, lettering, and pen drawing. The author has given to the public his highest skill and conceptions and no one interested in these subjects should be without a copy. Given as a premium with the Western Penman one year at one dollar.

Business College Bookkeeping

W. F. GIESSEMAN, C. C. C. C., DES MOINES, IA.

The following plan is simple and sufficient for keeping accounts with pupils attending a private school where the time and particularly the expiration of term is varied. Its advantages will be apparent to those interested :

An Enrollment Book made large enough to contain one year's business and stamped with its year date, and the certificates and stubs numbered consecutively. This book should be so made that when the certificates are detached, it can be trimmed and preserved as a complete reference book for future use. The stub space should be large, and arranged to contain all data taken when enrolling the student, his ledger account, expiration of term, extension, re-enrollment, date of graduation, home address, business after leaving, changes in position, etc., All reference to and from this book to be made by use of certificate number, plus the year date.

The Roll-call Register should have names entered in consecutive order from the Certificate Book, and should be large enough to hold one year's record without rewriting names.

A check mark or E should be placed opposite each name in advance, at the date of expiration, or for the time for which each student entered. When a pupil's attendance is marked up to his E, he should be sent to the office immediately, and a new agreement made for a definite period, and marked in both books as before. Time lost may be extended in the same manner.

If the roll is called in other departments at the same time (the first thing for each half day's session), prepared sheets should be used, copied from, weekly, and preserved.

An Index Book of names should be kept for all time to come with nothing but *names* (alphabet order, vowel index), *certificate*, *number* and *year*. When a student enters for a second year, his new enrollment number and year should be placed above the former.

A Columnar Journal should be so kept that tuition belonging to different departments may be posted separately by footings, the pupil's name appearing as explanation of entry, but no account required other than the original stubs of Enrollment Book.

Bills Receivable should have columns, if much business is done by note, and the notes placed in a receptacle in order of due dates.

Unpaid bills, or balances, should not be entered through the Journal, but should be made out in bill form at once, indexed with enrollment number and filed in alphabetical order in a bill holder. The amounts on these bills need not be posted until paid. Bills with specific date should have same marked in Roll Call Register, and reported as for Expirations, otherwise the bills should be looked over monthly and duplicates made for presentation. No bill should be removed from file until paid, posted to stub of Enrollment Book, and journalized.

The Evil of Today

That children are being required to learn to write at the age of six years and under, and to perform writing daily and almost hourly in the school room, is a wrong which we need to do all in our power to abandon. The reasons are many and obvious. The child is too young to learn the art aright. Being too young, it acquires habits which are detrimental alike to the child's health and to the child's penmanship. The child does not need writing at that age, but it does need knowledge of stones and stars, of ants and apes, of clouds and crocuses, of mountain and valley, of dew and duty, of right and wrong, all of which can be acquired more quickly and completely by other means than writing. The triune evils of gripping, excessive finger action, and poor position are the fruits of attempting to learn to write at an age never dreamed of by nature. Let us give the children a rest, and the art of writing a much needed vacation, in the kindergarten and primary grade.

Orders a Dozen Copies

February issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR to hand. You certainly did the proper thing by the boys in convention write-up.

The PENMAN-ARTIST AND BUSINESS EDUCATOR unquestionably is in the front rank, both in quantity and quality. I sincerely hope that you may meet the reward your earnest efforts deserve.

Please send me with bill, one dozen copies of Convention number and oblige.

C. A. FAUST, Chicago, Ill.

Lessons in Artistic Penmanship

Number Seven

BY J. E. LEAMY, TROY, N. Y.

How well do I call to mind the amount of pleasure and inspiration I derived from the first set of ornamental capitals that ever fell into my hands. If the forms herewith were to awaken as much enthusiasm and desire on the part of those following these lessons, as similar ones have in me in the past, I believe I would envy your delight. Poor as they are, they are the product of much hard work and study. Yet I consider the moments spent in the acquirement of them among the happiest of my past life. True it is, there is more satisfaction in possession than in pursuit, yet when the former is born the latter is buried. Therefore enjoy the pleasures of your present labors and then the satisfaction that comes only by possession.

CONCEPTION, CONFIDENCE AND PRACTICE

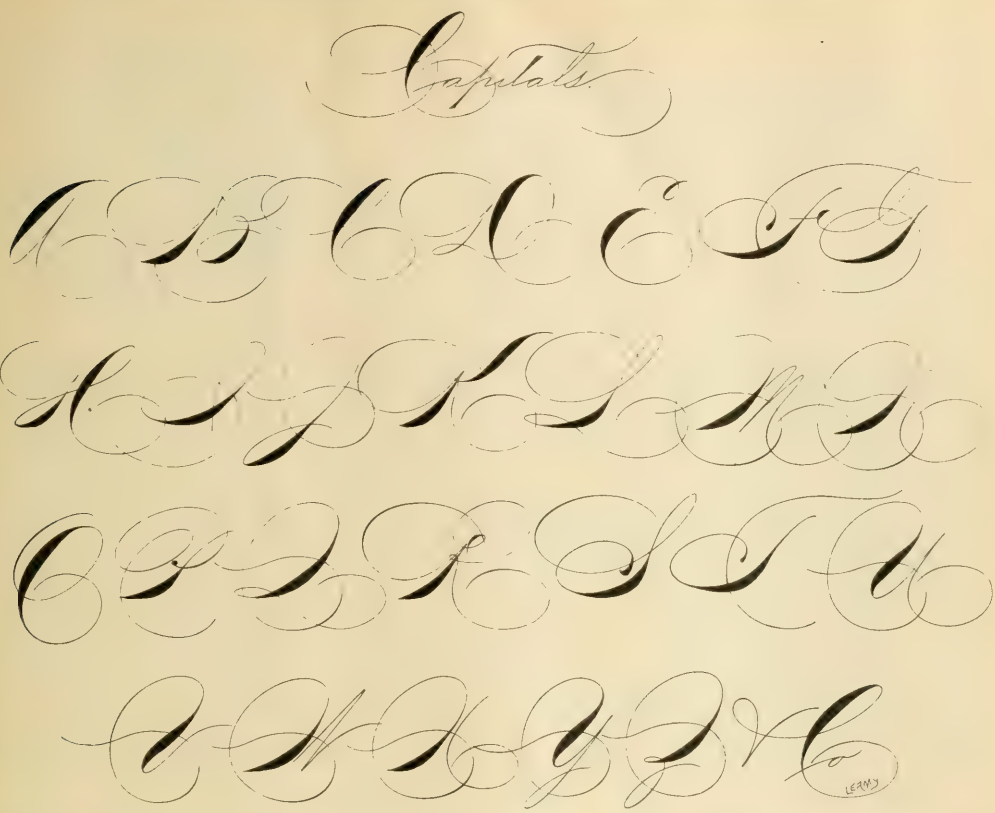
I have heard it said that to be able to make a good set of capitals one must make half a dozen sets daily. That is, no doubt, a good way, but there are better ways. However, the first requisite is a knowledge of form. The second, and by far the most important essential, is skill, which comes only by honest effort repeated over and over again. Another very necessary essential is confidence, which is born of skill and experience. Not necessarily that kind of confidence that causes the head to enlarge, but rather that which is the result of honest service and efforts.

Practice on each capital until you can make it well any time of day without preliminary work, and you will be able to make a set of capitals with but little additional practice. But as long as you are not reasonably sure of the result before the pen strikes the paper, you need not expect to have much success in getting out sets of capitals. In other words, as long as you make as many poor letters as good ones don't waste time on the alphabet. Spend it on individual letters.

GENERAL APPEARANCE

After all, the appearance of the alphabet is not dependent so much upon the form of each letter as upon the relationship as a





whole. All shades should be uniform in weight and the forms about equally distant. Keep all ovals well rounded and about horizontal.

SHADING

The shades are most difficult because they require that elastic action which alone at times determines the work of the professional from that of the amateur. In fact, it is this elastic action that determines the quality of the shade. The pen must not only move in the direction of the stroke, but the hand must move up and down to produce the shade. The pen points must not only spread but the weight must be relaxed in time to allow the pen to move smoothly around the turns. If your shades are long and slim it reveals the fact that this up and down action is not quick enough for the other action.

But, in spite of all that I have said this time to discourage you in your efforts, do your best to outdo the copy. I candidly admit that I belong to the jealous class, yet I will promise not to feel that way if you succeed.

I am glad to see the rapid strides that many of you are making in this work. This alone is a source of encouragement and satisfaction. I hope you will all continue to improve in the future as you have in the past, and I feel sure that one and all will succeed if you but persevere.

Criticisms

Hill, Keene, N. H.—Would advise you to follow some good course in business writing until you become master of a fairly good hand. You are endeavoring to execute forms that are beyond your present skill. Shades are too long on all capitals. Spend considerable time on some good movement exercises and it will benefit you. Paper is poor and ink too thin.

Chaffin, Eastman, Miss. -Work still lacks strength right through. Too weak and sprawling. Do you work at all on movement exercises? You need it. Keep your arm free from tight clothing and endeavor to put some force into your capitals. Small letters require a great amount of careful study. Watch slant. You can procure good paper from the editors of this paper.

Edward F., Jamestown, Pa.—Your C's are as good as the other letters. Your forms reveal an uncertain action. Occasionally you strike a good form but more frequently a bad one. Study form closely and practice the elements and principles carefully. Review lessons one and two carefully, and you will then see the necessity of reviewing all. Do not infer from this that your writing is poor—it is good.

Smith, Parkersburg—Raise your pen oftener in words. It should be raised, on an average, in making about every second or third letter. Loops are too narrow. Do not pause at top of *I* or bottom of *j*.

G. A. B., Mass.—Capitals are not strong enough. You seem to use too much finger action or too slow an arm action. All in all, your writing is good,—very good, considering the fact that you are not following it professionally.

Davis, Lincoln, Neb. – Your work is too large right through, and pen too coarse or touch too heavy. See "Edward F."

Hoffhines, Toledo—Yes, there is money in the work to which you refer, but you should raise your standard a trifle higher. Lower part of *J* too long and shade on *L* too high. As a whole your work is now quite attractive. Some of your forms lack strength, which reveals a rather uncertain action. Alphabet good. Come again.

Ullman, Loudonville, O.—Your habit of "retouching" shades on all capitals is a poor one. Do away with it. Shade on *A* too long. Uniform initial and final ovals. Final oval of *L* too large. You do very well.

D. W. Jones, Spring Garden—You say you go too fast for accuracy. Then why not slow down? Capitals are "coming up." Move more carefully on small letters and pick the pen oftener. Lower turn in *U* too sharp.

Z, Manchester, N. H. Your work is "climbing." Exercise more care on small letters. Get loops above the line fuller and strive for more strength right through. Initial oval of *L* too small.

Hamilton, Ky.—I see no reason why you cannot acquire an ornamental hand. You will have to study form closely. Procure better paper and "sail in."

J. C. C., Md.—Some (yes, many) of your capitals are too wide for their height. Many of your shades are too high especially in the capital stem. Work on plain standard forms will do more towards straightening up your capitals than any one thing. You can become one of out finest penmen.

J. K. S., Md,—Capitals are good but uncertain. You get an excellent quality of line. Shades a trifle light. Lower loops in *J*, *Y* and *Z* too large.

Verticalism

There still appears to be a difference of opinion among the distinguished men of the penmanship profession as to the practical value of vertical writing; yet it might be fairly said that most penmen have gone back to the slant, which clearly shows that the slant is the better style for the masses.

Conceding all this, however, the truth remains that the promoters of the vertical system have not labored entirely in vain during their apparently successful period of a few years, but have, in up-holding it, given birth to that medium slant which promises to be the business writing of the future. The favorable record already made by the verticalites has been due to the splendid work of a comparatively few men, the result of whose labors redounded to the credit of the whole profession. Have they not by their untiring efforts aided the development of the most practical style in existence? Yes, and despite the admitted superiority of the slant system and the attempts of its advocates to crush the vertical, some of them still cling to it.

That the verticalites have aided in raising the standard of business writing, there is no doubt, when the results accomplished by them are compared with previous work.

The course of its development, however, has not been in a straight line of progression. Like all evolutionary processes, it has had its periods of retardation and acceleration.

Now that the country has been vastly benefited by the efforts of the vertical advocates, not by the utility and practicability of the style, but by the out-growth of their attempts to make it a universal system. is it not time to follow the out-growth, the product of their work, the star of the future, instead of clinging to the old-fogyisms which, it is admitted, were more of a failure than a success in the recent past.

Teaching the vertical for the sake of writing vertical is supposed to have resulted in failure as evidenced by the recent moves of the public schools, but it is by no means certain that even those schools were not benefited by it.

However zealous and industrious may seem the promoters of the vertical forms of writing, the awakened ingenuity of the majority of them in seeking a way to escape from its claws, step over to the medium slant which, it is admitted is far more business like and practical than the vertical.

The verticalites, then, have had their day. Their high attainments and unselfish devotion to the profession affords high inspiration to every seeker of the chirographic art, and the public recognition of them has stimulated scholarly ambition among a wide circle of earnest students.

J. M. REASER,
Com'l Dep't D. M. I., Danville, Va.

Appreciative

Inclosed find remittance for THE PENMAN-ARTIST AND BUSINESS EDUCATOR for one year.

You are publishing a paper of great value. That article by Madarasz is worth all the paper will cost me in years. Lehman is giving some fine lessons. In short, it is the paper for me.

May you have all the success you deserve, I cannot think of greater prosperity.

Yours very truly,
Buckley, Ill. E. A. CAST.

In Advance

Enclosed find $1.00 for renewal to PENMAN-ARTIST AND BUSINESS EDUCATOR. Your journal is now up-to-date in every respect, and in my opinion is in advance of anything else of the kind.

RAY DECKER,
Harbor Springs, Mich.



"PRACTICAL AGE," Moline, Ill.

"SCIENCE AND INDUSTRY," Scranton, Pa.

"CHARLES COMMERCIAL INSTRUCTOR," Brooklyn, N. Y.

"FEATHERBONE MAGAZINETTE," Three Oaks, Mich.

"WESTERN PENMAN," Cedar Rapids, Ia.

"PEIRCE SCHOOL ALUMNI JOURNAL" Philadelphia, Pa.

"PENMAN'S ART JOURNAL," 202 Broadway, New York.

"HUMAN FACULTY," Inter Ocean Building, Chicago, Ill.

"THE STENOGRAPHER," Philadelphia, Pa.

"THE ADVERTISING WORLD," Columbus, Ohio.

"DALLAS COMMERCIAL COLLEGE JOURNAL," Dallas, Texas.

"WILLIAMS' BUSINESS COLLEGE JOURNAL," Oshkosh, Wis.

"THE NEW EDUCATOR," Canton, O.

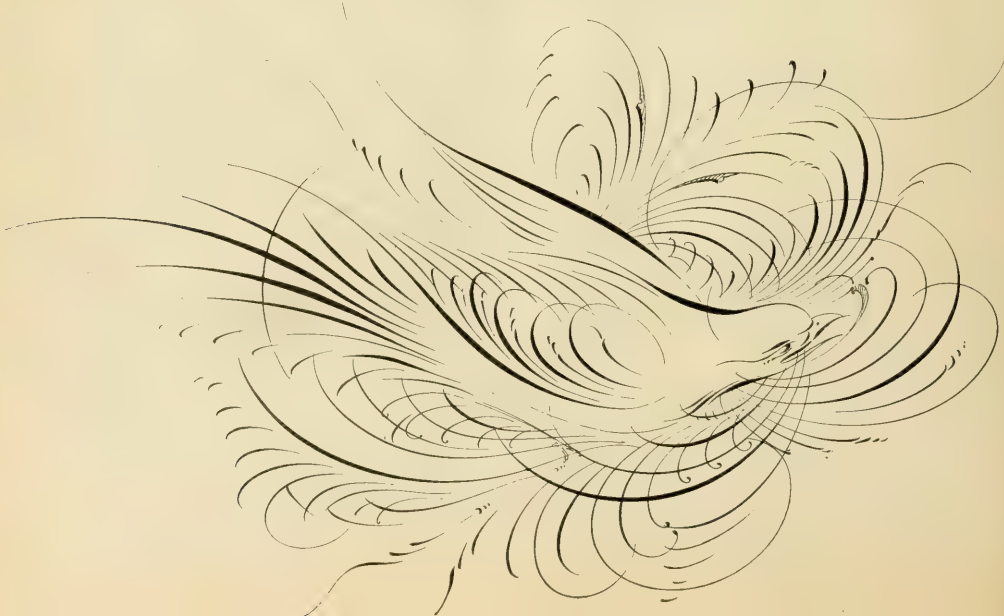
"THE ARLINGTON COLLEGE EXPONENT," Arlington, Texas.

"THE BUTTE BUSINESS EDUCATOR," Butte, Mont.

"SPARE TIME STUDY," Washington, D. C.

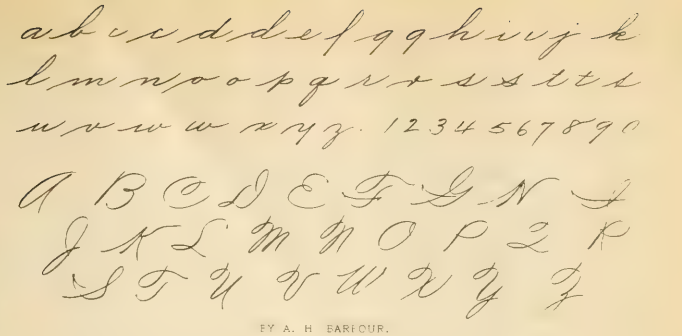
"THE EDUCATIONAL NEWS," Elkhart, Ind.

BY E. L. BROWN, ROCKLAND, ME.





MR. A. H. BARBOUR.



BY A. H. BARBOUR.

The Best Business Writing for the Present Decade

The accompanying letters and figures show the style of writing taught in the Commercial Department of St. Johnsbury Academy. We make no claims for its beauty of form, or for perfect accuracy in the shape of the letters. These forms are used because past experience has shown that they meet the demands made upon them in the hurry and rush of the business world. They may be formed with great rapidity and yet retain their legibility. Students acquire these forms with comparative ease, and forming the habit of keeping the loops short and the capitals small, soon are able to put up a neat looking page.

The movement used is the forearm, or muscular movement as it is often called, but with a difference in the application of it to capitals and to small letters. In teaching capitals and movement exercises connected therewith, we ask pupils to slide the third and fourth fingers on the paper, just the same as the pen slides, but in teaching small letters we try to retain exactly the same action of arm and shoulder muscles, but ask the pupil to now allow the third and fourth fingers to act as a second rest. Thus on a letter like small *o* the third and fourth fingers form a second rest upon which the hand rests and rolls in a manner similar to the arm rolling on the muscles of the forearm. This gives a second center of control much nearer the letter than is the forearm, and by using this second rest, less time and skill is required for obtaining an easy, well controlled movement in writing than is needed when only the forearm rest is used.

On other letters the third and fourth fingers slide on up strokes and rest on down strokes. The use of this double rest is a great advantage to pupils when writing in office books, as their ability to control and regulate the movement is greatly increased thereby. In ordinary writing, the faster a pupil writes the less of the double rest is used, just enough being retained to keep the movement under control, while when accuracy of form is especially desired, a greater use is made of this rest.

The use of this double rest in no sense implies that there is a moving of the thumb in the formation of the small letters, for that is just as unnecessary as it would be in the formation of capitals. It might be said that in one sense there is some "finger" movement, for the third and fourth fingers slide or rest, as the case may be, but on the other hand it may also be said that this is a forearm motion, for that is the source of the propelling power, the two fingers serving simply as a controller of the motion already produced.

A. H. BARBOUR,
St. Johnsbury, Vt.

Commercial teachers who intend to visit the Pan-American Exposition at Buffalo will be pleased to learn that they can secure rooms from Mrs. A. H. Stephenson, wife of the well known teacher in the Bryant & Stratton College of that city. Her house has fifteen rooms, so that she can accommodate quite a number. Her address is 40 Sanborn Ave., Kenmore. N. Y. Kenmore is a convenient suburb.

YOUNG MAN WANTED!

. .TO LEARN. .

BOOK-KEEPING, AD-WRITING, ILLUSTRATING

By mail. Tuition payable 60 days after position is secured. Mention course in which you are interested.

CORRESPONDENCE INSTITUTE OF AMERICA
SCRANTON PA.

D. T. Valder's Compendium of Pen Art.

A most useful 40 page book 6 x 11 inches securely bound in cloth, consisting of Business Writing, Ornamental Writing, Engraver's Script--Flourishing, Engrossing, Resolution designing, etc., for 56c, reduced from $1.00. I have but a few left of this first edition, and they may go below cost. Order at once.

Address, S. N. FALDER,
309 N. BROADWAY, ST. LOUIS, MO.

MAIL ORDER PEOPLE. LADIES' BEAUTY PINS are winners. Sample dozen 10 cents, 1 gross 50 cents, 10 gross $4.50, 25 gross $10, 50 gross $19, 100 gross $35. Write

J. D. JOHNSTON CO., Newport, R. I.

TEACH . . . YOURSELF DRAWING.



Our new illustrated work on Perspective Drawing will teach you. Special introductory price, testimonials and further particulars on receipt of request.

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521 SOC. FOR SAV. CLEVELAND, O.

SPANISH, SHORTHAND and BOOK-KEEPING free by mail; NEW FIELD; large salaries. Send stamp. PROF. STEINER
Lexington, Ky.

When all the other systems fail,
And troubles come as thick as hail,
Don't say touch typing is not right,
For Rutherford's charts are out of sight.
Price 50 cents. Sample sent free to schools.
RUTHERFORD'S TOUCH TYPEWRITING CO.
P. O. Box 146, New York City.

GILLOTT'S PENS,

THE MOST PERFECT OF PENS,
HAVE GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens.

Congratulations from Mr. Roseberg

I congratulate you on the well rounded and valuable paper you are giving us. It is wonderfully neat and attractive in appearance and contains much valuable and interesting matter. You are to be congratulated upon having associated with you Mr. E. E. Gaylord whose editorial page is wonderfully interesting and timely. The article by Mr. Barber is an excellent one and should be read by all progressive and aspiring teachers.

W. G. ROSEBERG,
Prin. Brown's Bus. College. Ottawa, Ill.

I DON'T KNOW IT ALL

No one does but what I know you'll get the benefit of if you come to New York this coming July and work under me. Those who have been under my instruction in witing are unanimous in saying I know more about writing than any one else. This particular "more" may be the means of making you a successful teacher, it has made others so, and if you know an opportunity you'll enclose a stamp for full particulars.

L. MADARASZ,

1281 THIRD AVE., - NEW YORK.

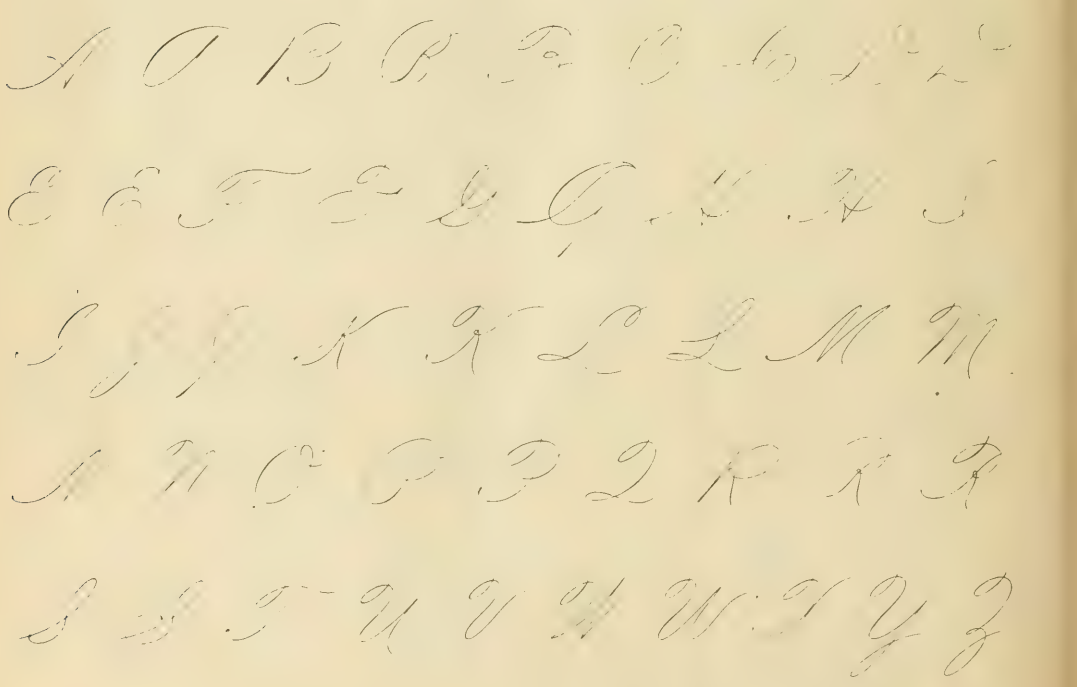
Graceful Business Forms.

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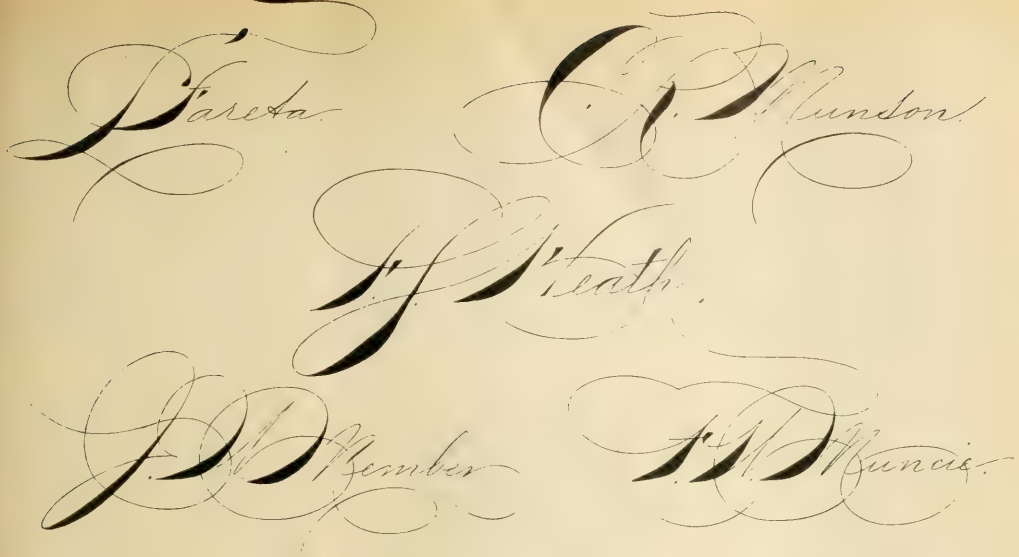
a b c d e f g h i j k l m
n o p q r s t u v w x
y z 1 2 3 4 5 6 7 8 9 0

This style demands free, graceful, skillful, light, elastic, accurate movements and clear, definite concepts

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Mr. William J. Sumner.



SIGNATURES BY F. S. HEATH, CONCORD, N. H.

Not a Bit Cranky

I must have the PENMAN-ARTIST AND BUSINESS EDUCATOR. It is ably edited, beautifully illustrated, and well put up, and withal not a bit cranky. Inclosed find the currency. L. L. WILLIAMS,
With Williams & Rogers, Lochester, N. Y.

HALF PRICE.—A full ten months course in Business and Artistic Writing, Flourishing, Drawing and Lettering only $7.50. Fresh from pen. Criticised and returned. A limited number at this price. Come quick. Dozen cards or set Caps., 10c. Satisfaction guaranteed. E. W. Anderson, Penman, Summitville, Tenn.

SHORTHAND by Mail—Book and Lessons. Not free but inexpensive. Newest and best plan—**easy to learn, easy to read.** Write to
J. A. McALLEN, Knoxville, Tenn.

JOIN US!

A grand opportunity to secure a business education at home. C. W. RANSOM, the famous penman, and W. S. DRYDEN, the celebrated shorthand instructor, will conduct a

COMMERCIAL and
SHORTHAND
MAIL COURSE,

beginning April 10, 1901. In order to introduce our work to the readers of the Penman-Artist and Business Educator, we make the following offer, good for thirty days: A trial lesson in Shorthand, one set of Business Capitals, and one set of Ornate Capitals, all for 10c. If you wish a specimen of writing unsurpassed by any penman, write for full particulars. Address - -

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Central College,
KANSAS CITY, MO.

The Albert Teacher's Agency

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FINE ARTS BUILDING, CHICAGO

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Our Cover Designer

Mr. G. S. Henderson, the talented young artist who made the cover design for this issue of our journal, and also the design for our February number, spent his boyhood days quite as uneventfully as such days are spent by most boys,—going to school, playing ball, "scrapping," going fishing, swimming, etc.

In 1895 he graduated from the Portland, Oregon, High School. He then took up shorthand and secured a position as stenographer. He soon gave up this work, however, to engage as penman with the Holmes Business College, of Portland. Before accepting the position as penman he had never thought of developing his talent for handling the pen, but as the need of a penman was urgent, he set to work with a strong determination to master his specialty. From a series of lessons ran in the Penman's Art Journal by Mr. L. M. Thornburgh, he practiced and drew inspiration. He later received much encouragement from Mr. Thornburgh, for which he has ever since been grateful. Not content with the mastery of penmanship alone, about the middle of 1896 he began to give his attention to designing, engrossing, etc. He soon found that he had much talent in this line of work and at once began to save up money to attend school. In October, 1897, he entered the Art Students' League of New York, and started at the bottom on the antique. It usually takes the average student about two years to complete the work in antique and gain admission to the life classes, but by hard work Mr. Henderson secured admission to two life classes in just six weeks' time. His funds becoming exhausted in 1898, he returned to Portland and again taught writing in Holmes College. He also fitted up a studio on the top floor of the college building, advertised for work, gave private lessons, did designing, made color sketches for lithography, wrote cards, engrossed resolutions, etc. From these various sources he acquired enough means to warrant his returning to New York and the League.

A few weeks ago Mr. Henderson was greatly encouraged by finding that his work in nude stood third. Thirty-five drawings were entered in this contest, some having been made by persons who have spent five or six years in school.

Surely Mr. Henderson has exceptional ability, and it is hard to predict what the future holds in store for him.

Prosperity on the Pacific Coast

SAN FRANCISCO, CALIF., Feb. 1, 1901.

Enclosed find herewith P. O. money order for one dollar, which please place to our credit, and charge against us one year's subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR. It is a welcome caller at our desk. It is a breez, voice from the other side of the continent.

We closed a most prosperous year and the first month of the new year and century sets a very satisfactory pace. Our business for January is the best for years and January is always the banner month of the year out here. With best wishes, we are,

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This is a good likeness of the genial, skillful, veteran penman, Mr. A. H. Hinman, Worcester, Mass. Mr. H. has been in professional harness almost a third of a century and has seen many fine penmen. He was a pupil of the world-famed Jno. D. Williams, the flourisher. The blackboard designs herewith disclose that he is without a peer in this line. But fine as he is, he says his master teacher was still finer. Mr. Hinman is a genuine artist in ornate penmanship. He is not only an artist on the blackboard, but he is one also on paper. Few have done more to stimulate enthusiasm on the part of individuals, and professionally, than has he. And he is still quite as much interested as ever. None are younger in spirit than he. We are much pleased to be able to present his work herewith.



Mr. P. W. Frederick, proprietor Mansfield (O.) Business College, recently sent students' specimens which indicate that he is teaching practical business penmanship.

B. B. Baker, principal and part owner of the Boston Private Commercial College, Cleveland, O., recently favored us with specimens of students' writing which disclosed excellent instruction. Miss Della Gutentag received first prize.

Miss Lizzie Hardee favors us with specimens of writing and drawing which display art ability.

A packet of unpicked specimens of students writing came from D. A. Casey, of the Woonsocket, R. I., Business University. The work is fair.

J. D. Valentine, Bellefonte, Pa., recently favored us with some of the best text lettering and round hand received at this office. Mr. V. is bound to be one of the very finest.

E. A. Mason, Burnt Corn, Ala., favored us with cards which show that he is getting on to the swing incident to flourished penmanship.



Ho For Columbus!

CINCINNATI, O., February 28, 1901.

DEAR FRIENDS: A great treat is in store for the special teachers of the Ohio schools should they attend the next Convention of the Ohio Commercial and Special Teachers' Association which will convene at Columbus on March 29 and 30. The Executive Committee has received assurances from a number of the drawing and penmanship teachers throughout the state that they will place the work of their students on exhibition. The scheme is destined to wake up unusual interest, and promises to bring about a fine assortment of work. Can we hope to have your assistance in making this exhibit the finest ever held in the State of Ohio? What we desire is quality, not quantity. Bring the best you have if it is but one piece, and place it on exhibition for the good that you can do others in your profession.

On Friday afternoon, March '9, we will visit the state institutions in a body. This in itself should be a drawing card to those who have never visited them. Messrs. Zaner & Bloser will be pleased to have you visit their institution and see their display of Pen Art. This in itself will be of great interest to our Public School teachers of Penmanship. In all it is expected that this meeting will be the largest held by the Association in this state.

We are assured a special rate by the Central Passenger Association of one and one-third fare, providing we have present on that occassion one hundred people. Therefore, let each person place his shoulder to the wheel and influence as many as possible to attend the Convention. You are urged to inform the Executive Committee at once if you intend to be present on that occasion.

Hoping to receive a reply annoucing your intention to be with us, and that you will have one or two friends who will accompany you, we beg to remain,

Yours very respectfully,
C. M. BARTLETT,
Chairman Executive Committee.

Revised and Complete Program of the

Ohio Commercial and Special Teachers' Association

FRIDAY MARCH 29

7:30 P. M. Address of Welcome.—Mr. J. Y. Bassell, Sec'y. Columbus Board of Trade.

Response.—Mrs. J. C. Downend, Supt. Penmanship and Drawing, Public Schools, Mansfield, Ohio.

8:00 P. M. Report of Delegates to Federation at Detroit.

Federation—T. W. Bookmyer, Prin. Sandusky City Business College, Sandusky, Ohio.

Business Section—C. M. Bartlett, Pres. The Bartlett Commercial College, Cincinnati, Ohio.

Shorthand Section—W. W. Patterson, Canton Actual Business College Co., Canton, Ohio.

Penmanship Section—F. F. Mushrush, Superintendent Commercial Department, Public Schools, Lakewood, Ohio.

8:30 P. M. Heart to Heart Talks.

Teachers of Drawing—Mrs. J. C. Downend, Chairman, Room A.

Teachers of Writing—C. E. Towne, Chairman, Room B.

Teachers of Physical Culture—Anton Leibold, Chairman, Room C.

Special Meeting of Commercial College Men, Room D.

Subject: "The Organization of the Commercial Schools of Ohio, by State Legislation, or Otherwise."—A. D. Wilt, Prin. Miami Commercial College, Dayton, Ohio. Discussion led by T. W. Bookmyer, Sandusky City Business College, Sandusky, Ohio.

SATURDAY MARCH 30

9:00 A. M. Devotional Exercises, Singing, Etc.

9:30 A. M. Elocution.—Miss Lucia May Wiant, Teacher of Elocution and Physical Culture Public Schools, Dayton, Ohio. Discussion free to all.

10:00 A. M. Drawing. Miss Helen Frazier, Supt. Drawing Department, Public Schools, Columbus, Ohio. Discussion led by Miss Louise B. Rusk, Supt. Penmanship and Drawing, Public Schools, South Charleston, Ohio.

10:30 A. M. The Normal School Commercial Department.—Ernst C. McDougle, The National Normal University, Lebanon, Ohio. Discussion led by T. J. Henderson, Supt. Commercial Department, Oberlin College, Oberlin, Ohio.

11:00 A. M. Penmanship.—H. C. Rowland, Associate Prin. Ohio Business Institute and School of Shorthand Columbus, Ohio. Discussion led by D. D. Mueller, Prin. The Bartlett Commercial College, Cincinnati, Ohio.

11:30 A. M. "How to Secure Speed in Shorthand."—Benn J. Ferguson, Mgr. The Marietta Commercial College, Marietta, Ohio. Discussion led by W. S. Rogers, Supt. Shorthand Department, Sandusky City Business College, Sandusky, Ohio.

INTERMISSION

1:00 P. M. Election of Officers.—General Business.

1:30 P. M. "Vertical or Slant."—L. W. Stiehl, Prop. Stiehl's Business College, Uhricksville, Ohio. Discussion led by C. E. Towne, Supervisor of Writing, Public Schools, Zanesville, Ohio.

2:00 P. M. Physical Culture. Practical Illustrations.—Anton Leibold, Supt. Physical Culture, Columbus Schools, Columbus, Ohio. Discussion led by Miss Lucia May Wiant, Teacher of Electrocution and Physical Culture, Public Schools, Dayton, Ohio.

2:30 P. M. "Business Teaching Bookkeepin."—L. L. Hudson, Prin. Commercial Department Ohio Wesleyan University, Delaware, Ohio. Discussion led by J. J. Krider, Sec'y. Acfual Business College, Canton, Ohio.

3:00 P. M. "Higher Education for Stenographers and Typewriter Operators."—F. W. Williss, Prin. Williss Business University Springfield, Ohio. Discussion general.

3:30 P. M. Rapid Calculations.—G. H. St. John, Prin. Commercial Department Bryant, Stratton & Smith Business College, Warren, Ohio.

4:00 P. M. Social Reception. Drawing and Penmanship Exhibitions of Private and Public School Work. Zanerian Art College, Columbus, Ohio.—Chairman, Mrs. Belle Wilcox, Supt. Penmanship, Public Schools, Dayton, Ohio.

Special Notice: Through the courtesy of Mr. J. Y. Bassell, arrangemeats have been made for the members of the Association to visit the Ohio Penitentiry in a body, as guests of the Institution, free of charge, Friday, 4 P. M. Meeting Place, "Zanerian Art College." C. M. BARTLETT,
Chairman Executive Committee.

Ho For Providence!

April Meeting of the E. C. T. A.

The April meeting of the Eastern Commercial Teachers' Association promises to be the best attended and most enthusiastic in the history of the Association. The Eastern schools are large and numerous, and Eastern teachers are progressive. Teachers from the Commercial Departments of public schools will be present in force, and doubtless some action will be taken looking toward the organization of a High School Commercial Teachers' Section, where questions of interest only to this class of teachers may be discussed. Several of the Western leaders in commercial school work will be present to enliven the occasion.

The banquet is to be the opportunity for a thoroughly good time socially. It will be informal, and those who have never disported themselves in all the glory of a full-dress suit, need not pawn their watch and bookkeeping keys to purchase such a suit. However, the guard will be instructed to admit members who believe their professional dignity would suffer a collapse if they should exhibit themselves after six o'clock, P. M., in anything but the conventional "claw hammer."

There is no place like a live convention to get acquainted, to exchange experiences, riddle other people's hobbies, look for positions, and engage new teachers. Of course the unbiquitous representatives of the publishers will be on hand, ready, in their inconspicuous, oleaginous manner, to take out to dinner all teachers whose salaries have not been paid during the last six months, and whose presence at the convention is made possible only by the generous general passenger agents of railways over which they have received tie-passes.

Don't stay at home and grunt and snarl at those who go and take action that you do not approve, but go and have a hand in the proceedings. If you are in a rut, get out of it. The E. C. T. A. will help you.

We shall have a full report of the meeting in our next number.

Eastern Commercial Teachers' Association

Office of the President

FALL RIVER, MASS., Feb. 28, 1901.

MESSRS. ZANER & BLOSER,
Editors PENMAN-ARTIST,
Columbus, O.

GENTLEMEN: I am pleased to say that the meeting of the Eastern Commercial Teachers' Association to be held in Providence, April 5 and 6, bids fair to excel any former meeting of this Association. Every member of the fraternity ought to attend this meeting. I really do not see how one can afford to be absent with such speakers on the program as Dr. W. H. P. Faunce, President of Brown University, Mr. W. N. Ferris of the Ferris Institute, Big Rapids, Mich., Mr. J. W. Warr, Moline, Ill., Hon. George A. Littlefield, former principal of the Rhode Island State Normal School, Mr. W. H. Shaw, of Toronto, Canada, and other talent no less distinguished.

The various features of commercial school work that are now attracting the most attention will be discussed by able speakers. "The Card Index System and its Use," by Mr. C. S. Clark, of Rochester, will be interesting and timely. "The Business School Library and General Reading Matter," J. P. Bryne, Boys' High School, Brooklyn, N. Y., cannot fail to be of interest. The program will be divided to periods so as to allow the Shorthand Section time alone and discuss the work peculiar to that department of commercial school work. It is hoped that our members will exert their influence to the utmost to bring about a large attendance. The necessary money to attend a convention of this kind is an investment, not an expense. No one can attend and not be benefited beyond the value of money spent on account of his going.

Mr. Stowell, the host on this occasion, is making every effort in the interest of the meeting, and for the pleasure of the members that attend.

The banquet is under the supervision of Mr. E. E. Gaylord, who has never failed to bring about a most delightful feast for the mind as well as for the inner man, and will certainly excel any previous banquet ever held by the Eastern Commercial Teachers' Association.

Let our members attend; let them bring with them other teachers; let us insist that the public school teachers be in attendance, and with the influence of such papers as yours, and the influence of the members of the Association, we bespeak the grandest and most interesting meeting in the history of the Association. In the interest of the education of the young, and in the interest of the organization of teachers who are responsible for their training, let the cry be, "On to Providence at Easter time."

Fraternally yours,
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MAY 1901



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NO. IX
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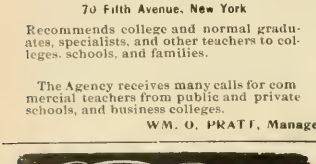
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Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c., 3 pens 15c.

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1 Gross	4.25

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" 1000 either kind by express $1.50

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Lettering and Designing—No.3—by E. L. Brown, Rockland, Me.

The original of the accompanying drawing was made 12 x 12½ inches, the circle coming midway between the two ends. First study the effect of the design as a whole, then give the component parts careful attention. Note the character of the fruit and vegetables, which must conform to Nature's ideas, and at the same time give a good decorative effect. Pencil out the details very carefully. The opposite sides of the circle need not be drawn in reverse, but the two ends must properly balance. Suggest the light and shade of the fruit and leaves, as well as the darker portions of the background. In adding the ink, notice the lines in the treatment of light and shade. Work carefully, as every line means something in the way of effect. Use a coarse pen with some flexibility. In the place of the books, etc., a marine view, landscape, or a picture of your best girl can be used with equally as good effect. In fact, the foot piece can be made appropriate for scores of purposes by changing the drawing in the circle.

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz Thomas Sexton.

Lessons in Engrossing—Number Eight—by H. W. Kibbe, 181 Tremont Street, Boston, Mass.

To practice on this style of lettering, rule spaces one-half inch wide and allow a little more than one-fourth of an inch for the small letters. Use a Soennecken broad pen, number two, and hold the paper in the best position for making the principal downward strokes vertical. Where two strokes are joined, one being made in one direction and the other in another, a combination which occurs in every capital, decide by experiment which one to make first in order to best secure form and position. Use a common pen for finishing. Call it broad pen text.



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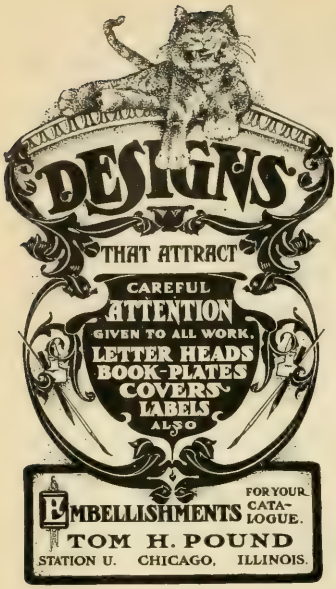
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"Holy Night"
"Friend Fox"
"Morning Greeting"
"Chorister Boys"
"The Storm"
"Sir Galihad"
"Four Little Scamps are We"
"Comfortable Quarters"
"Curiosity"
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THE
PENMAN ARTIST & BUSINESS EDUCATOR

Lessons in Practical Writing by C. P. Zaner.

Number Nine.

@ @ @ @

"Practice makes perfect"—if it is the right kind. perfect perfect perfect perfect perfect perfect perfect per "Practice makes perfect"—if it the right kind. P P makes makes makes makes makes makes makes m. "Practice makes perfect"—if it is the right kind.

How to Practice After writing a line or a sentence, look it over and see which word is most poorly written. Study it to find wherein it is poor. Then write the word over and over carefully until you can say that it is equal to the best that you have written any other word. Then write the entire sentence over again, and again select your poorest work. Practice upon it until it is among the best and then try the entire sentence again. In this manner you can soon weed out poor letters, irregular spacing, etc., and by so doing improve your penmanship more than you suppose.

The plate preceding this illustrates how I improved the sentence by writing thoughtfully the poor words but a few times. The spacing in the word "perfect" was irregular. The *k* in the word "makes" in the second sentence was too wide—practice overcame it. Eternal vigilance is the price of excellence in penmanship.

P. D. Howard Co., Dayton.

1901						1901					
May	6	Day Book	7	350	50	May	6	Day Book	6	268	50
	8	Cash	7	100			6	" " 3/10	7	350	50
	11	Day Book	8	168	50		10	" " 2/20	8	95	20
							12	" " 5/10	9	120	25
	13	Balance		215	45						
				834	45					834	45

The World's Writing is now largely done in books. Typewriting has monopolized the bulk of the correspondence. More writing is done than ever before but it is principally along the line of accounting. To be of the greatest value in this direction, writing should be small, compact, and intensely plain. To be all of these, yet easy and rapid, the letters need to be simple in construction and rounding. Neatness, unmistakableness, and sureness are the essentials of this class of penmanship. Tall loops, complex capitals, rat-tail endings are all out of place here. Facts need to be recorded and condensed in the plainest and smallest form possible consistent with speed and ease.

C. O. D. Account.

1901						1901					
Nov.	2	W. E. Coulter	2	86	72	Nov.	3	Cash	1	86	72
	3	S. A. James	3	109	69		5	"	3	109	69
	7	E. K. Evans	7	63	59		10	"	3	63	59
	10	R. O. Vigus	7	41	13		11	"	4	41	13
	10	S. W. Young	9	124	03		12	"		124	03

Figures are used more and more in accounting, and letters less and less. The need to be able to make figures doubly quick and plain is therefore, greater than ever before. To meet this demand, one needs to omit unnecessary strokes and to shorten the long ones. Plainness and speed are the two chief essentials. Study the figures given herewith and then see how well and how readily you can make them. Learn to make figures in columns and to space them equally.

Sept. 10, 1901.

	John Trumble	Dr.			2	45
	20 lbs. A Sugar	.06	1	20		
	5 " Rio Coffee	.20	1			
	½ bu. Potatoes	.50		25		
	Mann & Wood	Cr.	355	50		
	Inv. No. 4, 2 off 10 days					

Hartford, Ind., Oct. 1, 1901.

1	Cash	800			
1	E. F. Snow			800	
1	Mdse.	431	16		
2	R. U. King			431	16
	2				
1	Expense	13			
1	Cash			13	

May 1, 1901.

	James Lee Winchester					
2	brls A Sugar, 300/305 605 lbs.	04½	27	23		
2	" B " 315/318 633 lbs.	.04¾	30	07		
1	" A Syrup 45 gals.	.42	18	90		
1	" N. O. Molasses 48 gals.	.38	18	24		
	Drayage			50	94	94
	a/c 30 days. 2% in 10 days.					

System and Order are keys to good penmanship. As a rule, the one who is orderly and systematic is not a scribbler. One of the first requisites of good writing is systematic writing. As an aid to good writing, use closely ruled paper and stick to the line. Learn to keep within prescribed spaces. The boxes in the old copy-books served their purpose in discouraging scribbling and recklessness. With our modern need of speed we must be doubly careful or mere scribbling will be the result. Stick to plainness, to neatness, and to system.

Criticisms D. C. D.—Your down strokes look unnecessarily straight, and, consequently, stiff and formal in movement, particularly in loops. Last down stroke in *r* rather short. You are improving.

Go Slow—The second part of *n* looks like *u*. Watch turn and angle. Your exercises are excellent. Detail is now your need. Figures are good. Don't throw tail of *n* so high.

A. C. I.—Small *s* needs attention—curve the down stroke more. Small *a* looks too much like *o*—last down stroke should come to the base line on the main slant. See "How to Practice" in this lesson as concerns spacing.

Nuff Sed—Movement a trifle spasmodic in capitals. Small leiters are excellent. Simplify some of your capitals.

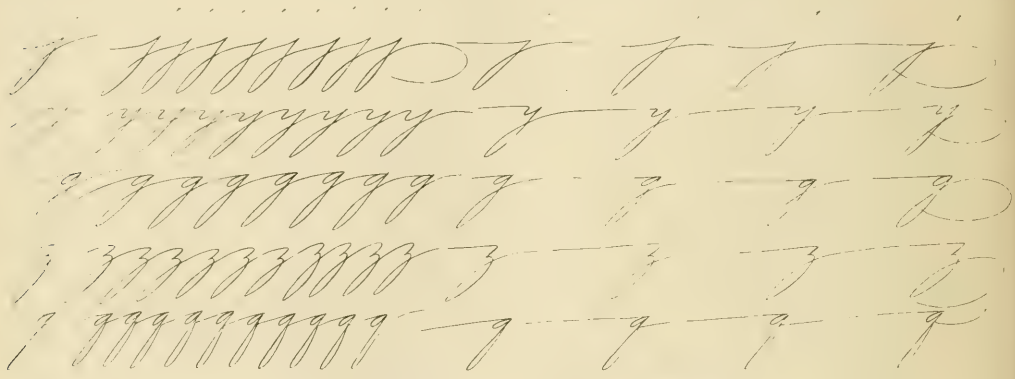
E. E. L.—Shoulder of *r* too pointed. Second part of *n* too sharp. Oval part of *d* too narrow. Last part of *W* too sharp. Small *s* looks too much like *t*—curve down stroke more. You write a strong hand—a good feature indeed.

P. A. M.—You write a good hand. Some letters were written a trifle slowly. Curve up stroke in *C* and *E* more. Don't pause at top of loops—thereby avoid the angle where there should be a turn.

C. W. A. A.—You are doing well. Strive for a still greater degree of accuracy without modifying the speed. You have covered too much work in too little time. Work on one thing longer at a time before taking up something else. You can become an expert. Work you enclosed may have been done with either whole-arm or fore-arm movement.

R. P. H.—Fine practice—good, clean, free, practical writing. Make loops more rounding at top—don't check motion there. Slant *B* a trifle more.—Some turns are too angular. Watch spacing between letters in words—some are too close, others too far apart.

F. H. Y.—Watch last part of *m*, *n*, *u*, etc. Little finger should slip toward the right in making up strokes. It need not slip much up and down. You do not watch details of form closely enough. Exercise more care but write freely. You make third part of *m* to sharp and narrow. Study spacing and proportion. You have made a good deal of improvement. Watch the little things closely.



SUPPLEMENTARY COPIES BY S. M. BLUE, BROKEN BOW, NEB.



Fred J. Hillman, Springfield, Mass., favored us with a photo of resolutions which disclose considerable skill.

J. M. Reaser, Danville, Va., recently favored us with some unusually neat and freely written cards in the copper plate hand. They are what we call success—a style worth having because it is fine-art in character and money-earning.

L. M. Henry, Slocum, R. I., sent us a very attractive Easter design in colors.

A letter from A. H. Ross, Albany, N. Y., clearly demonstrates that he writes a hand that but few can excel.

C. J. Schwebke, Cleveland, Ohio, swings a pen with unusual force and grace.

C. M. Waltz, Fairview, W. Va., writes a very creditable professional hand.

S. L. Overton, Ahoskie, N. C., sends work after practicing from our Compendium, which shows good movement and that he is moving in the right direction.

C. R. Tate, Burmingham, Ala., submits some cards and other specimens which indicate the artistic temperament and touch as well as excellent training.

William Rhoads, 235 Pearl St., Reading Pa., recently sent us some ornamented cards disclosing skill and taste.

J. L. Hayward, Southampton, Mass., although not now following penmanship professionally, but is conducting a commercial college instead, still throws a thoroughly professional quill as evidenced by specimens of ornamental and round penmanship before us.

T. Courtney, Providence, R. I., has favored us with photos of two resolutions executed in a creditable manner with pen and brush. Mr. T. is an all-round penman and artist of more than usual ability.

A. B. Hansford, Science Hill, Ky., favored us with a wash drawing of a water-melon-eating-darkey of the genuine Southern type. It is quite realistic and well executed. Mr. H. has considerable talent and skill in art lines.

E. L. Glick, Concord, N. H., swings one of the most graceful pens in the profession. Mr. G. is a hustler, and were he to make a specialty of penmanship, no one could surpass him.

A package of masterly written cards came from H. O. Keesling, penman in the Indianapolis, Ind., Business University. Mr. Keesling certainly has much ability in this line of work.

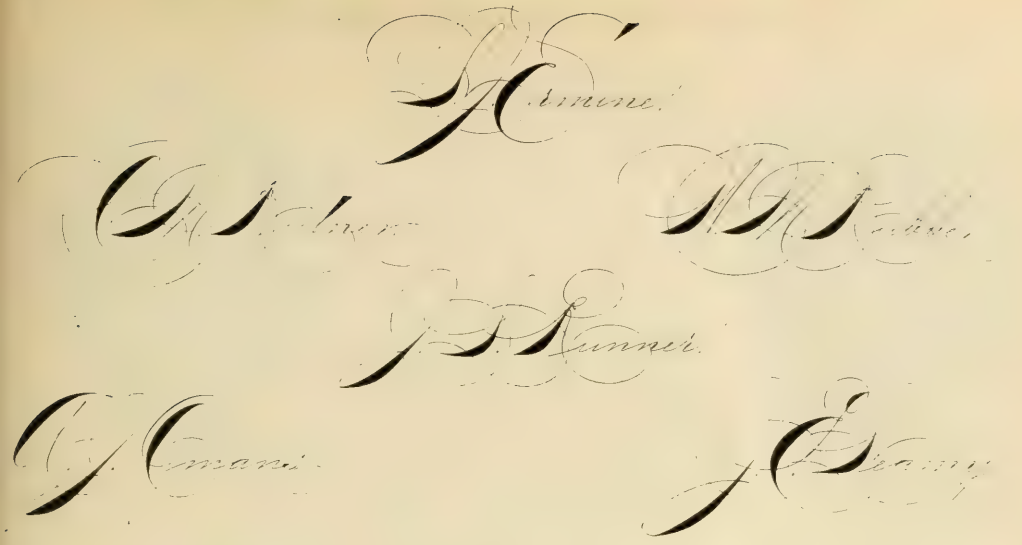
We have received from J. A. Elston, Canton, Mo., some very well written cards, business capitals, rapid business writing, etc. Mr. Elston is now in the insurance business, and he no doubt finds rapid business writing a very valuable accomplishment. He recently sent his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR, and adds that "It is the best paper of the kind published."

Mr. S. C. Bedinger, penman in the Northwestern Business College, Spokane, Washington, sent some dashy ornamental signatures that possess a good deal of merit. Mr. Bedinger swings the pen with unusual force and is certainly on the right road to become one of the masters in this work. He is a permanent subscriber to the PENMAN ARTIST AND BUSINESS EDUCATOR.

Mr. J. E. Thornton, of Carrollton, Ga., submits some dashy ornamental writing which shows considerable ability for handling the pen. Mr. T. could become one of the very finest penmen in the country by proper study and practice.

A letter in a very clever ornamental style came from P. B. McElroy, of the Abilene, Texas Business College. The work is free, easy looking, and shows that he has considerable ability for handling the pen.

A lot of cards written in a very good ornamental hand have been received from W. A. Bode, Pittsburg, Pa. Mr. Bode is making a specialty of this work.



Lessons in Artistic Penmanship

Number Eight

BY J. E. LEAMY, TROY, N. Y.

Here are a few simple combinations. This seems to be one of the aspirations of every young penman, to be able to join capitals and invent combinations. To one who has made a special study of penmanship there is truly something charming in a page of combinations from a master hand. In it you see nerve and muscular energy, as well as beautifully curved lines and striking contrasts in light and shade.

BEAUTY IN CURVED LINES

One of the main essentials in learning this class of work is to recognize the beauty there is in curved lines. For there is beauty in mere lines, especially in those lines which by their delicacy, strength, smoothness and curve reveal a great amount of careful training. The curves must not only be full and strong, but they must also be arranged harmoniously. They should not crowd each other, neither should they appear distant or disinterested. Instead, all lines must appear to be a part of the whole and without which others would be incomplete. But, with all of this the combination would hardly be pleasing without a few shaded strokes to contrast the light lines. In fact, shades are the real life of combinations. They give tone, snap and vitality to the work. Endeavor to keep them about the same size.

GENERALITY

To secure these several results you should first see that your capitals are spaced well, about equally distant one from the other.

You should then see that the joinings do not detract seriously from any of the forms.

In a word, join the capitals so that the combination will be pleasing as a whole, rather than unbalanced and out of tune. Seek the simplest manner possible for producing the desired effect rather than the most complex and intricate way.

PROFESSIONAL WRITING FOR PROFESSIONAL PURPOSES

I would say to the young people who have been practicing from these lessons that there is a time to use this display style and a time not to do so. It is out of place in business just as business writing is out of place in a set of resolutions. It has no place in social correspondence because it is too difficult in execution for clearness of thought expression; it takes too much thought for its own execution. But it is in place in professional work or whenever display is allowable and desirable. To execute beautiful work it takes a great amount of delicate skill, plus a good deal of confidence. These are the product of toil and training. Therefore, if you are unable to do as well as you wish, it may be you have not labored long and faithfully enough.

This style is always in demand, therefore persevere. It will teach you to be neat, pains-taking, critical and accurate. It will teach you to be close observing, not only an admirer of the beauty in others' work, but quick to see your own failings. In a word, it will teach you to recognize that God-given law, that the hand is ever under the direction of the will.

CONCLUSION

This concludes my efforts to arouse in you a desire to do better along these lines. If you have profited by them as I have, your efforts have not been poorly spent. We begin to die about as soon as we cease to learn, and for that reason I always try to learn as much as my pupils. I sincerely hope that you will all outdo me before long. A continuation of your good work in the future, reinforced by your ambitions and desires, cannot do otherwise than carry you to the front. Good-bye,

J. E. LEAMY.

CRITICISMS.

Davis, Lincoln, Neb.—Initial oval in *M, N, U, V*, etc. too large. *J*'s too long and shade too high. Small letters too large also. Touch still too heavy. Better procure some ruled paper. Doing very well.

A. J. K., So. Dakota—I am quite positive you are on the right track. Continue your good efforts and success is certain. Considing the length of time you have worked you write exceptionally well. Keep on.



One of the finest trial-balances we have ever seen was done by H. A. Mason, a student of the Bliss Business College of this city.

P. D. Warner, Burgoon, O., submitted specimens of students which show more than average improvement. Teacher and pupils are to be complimented.

F. F. Musrush, Supervisor Penmanship, Lakewood Schools, Cleveland, Ohio, handed us specimens from the various grades which clearly demonstrate that he is securing practical writing—we have seen none better.

Mr. J. E. Plummer, Burlington, Iowa, recently sent us some specimens of students' work of an unusually practical nature, demonstrating that he is a very successful teacher. The best specimen in the entire lot was by Lena Mickler, though there were many nearly as good.

Miss Dorothy C. Godfroy, Supervisor of Writing in the public schools of Monroe, Mich., sent specimens from the grammar grades, which, for uniform accuracy of form we have never seen excelled, if equaled. All of the work is vertical almost to a degree, demonstrating that pupils can be taught to hew closer to ninety degrees than to any other. The oval exercises were unusually skillful. We think it would be better to infuse into the writing more freedom and arm movement.

25 Cents Each for Copies of the Penman-Artist and Business Educator

A gentleman who is an enthusiastic friend and supporter of the PENMAN-ARTIST AND BUSINESS EDUCATOR wishes to announce that he will give twenty-five cents each for a copy of the October and November numbers of 1900. Persons who have these numbers and wish to dispose of them at this price will please mail them to our office, and oblige.



'.. . SHOEMAKER. FALL RIVER. MASS..

PRESIDENT E. C. T. A.

The Eastern Commercial Teachers' Association

Amid gloomy weather a large crowd of commercial teachers gathered in the audience room at the Matthewson Street Methodist Church, Providence, at 10:45, April 5th, to listen to the welcoming address by Mr. J. E. Kendrick, President of the Common Council of that city. Mr. Kendrick is a former student of the Bryant & Stratton Business College, of Providence, and, loyal to his old school, he came on short notice to take the place of the Hon. Walter D. Vincent who was to have spoken. Mr. Kendrick, although a man of college attainments, found, when he entered the Bryant & Stratton school that his college branches were not all of knowledge to be obtained. He has found in the many years of his active business life the utmost value in the commercial subjects he studied while taking his business course. As a member of the school board of Providence, he advocated the introduction of a commercial department in the High School. This department has been very successful and is now in charge of Mr. F. H. Read, one of the most successful of New England's many successful High School Commercial Teachers. Mr. Kendrick has traveled in all parts of the world, and he found in visiting technical schools in Europe the cause for the present primacy of Germany in commercial affairs on the Continent. The welcoming address was so cordial and graceful that everybody felt at ease when President Shoemaker arose to deliver his annual address. It was brief, practical and forcible.

Friday Morning

PRESIDENT'S ADDRESS

After giving very generous credit to the various committees for the work they had done, he spoke with approval of the change from semi-annual to annual meetings. He believes that new developments do not occur frequently enough to justify semi-annual meetings, and that the incidental expense and inconvenience are not so likely to diminish attendance when meetings are held annually.

The growing cordiality of the relationship between public and private commercial school work, Touch Typewriting, the development of English Departments in business schools, and the recent financial success of business schools received attention. The most important and emphatic note of a professional character in the address was the vigorous exhortation to teach pupils *to think*.

President Shoemaker was followed by Dr. W. H. P. Faunce, President of Brown University, who spoke on "The Evolution of the Business Man." President Faunce, though recently a New York clergyman, is so shrewd a man of business that within his first year as President of the University he secured an endowment of $1,000,000 for Brown University, of which Jno. D. Rockefeller gave $250,000.

Dr. Faunce said that all schools are parts of one school; that their great purpose was expressed in Genesis, in the words, "Let us make man." In the work of education, isolation is death; division, is defeat. If the commercial teacher thinks he can neglect the work of the university, with its high ideals, he errs; and if the university man thinks he can ignore the practical work of the commercial teacher, he too is wrong. We are all partners in one great enterprise. Among the ancients, labor and trade and all things incident thereto, were regarded as beneath the dignity of educated men. The educated gentleman could merely speculate upon philosophical propositions, even in England until very recent times tradesmen were regarded as out of caste with those who were in social favor, but she is waking up to her danger; she sees Germany and the United States grasping her great foreign trade; business men are coming to the front in everything; business methods dominate in politics; business men today, not orators, carry out the work of legislation. One of the finest examples of this is Tammany Hall. Despicable in its influence, but admirable in its methods. Business methods prevail largely in education today. Dr. Faunce hopes, however, that the high ideals of life to be met in university work may not be displaced. In churches, too, business methods are applied. The minister who today has charge of a large church, must be an able administrator. Fifty years ago young people were taught by the apprentice system; that system has largely disappeared; modern schools must do its work. The schools can give students the mastery of the essential tools of commercial life. If students can be taught to use well the English language, their teacher will confer upon them an invaluable power. He regards the ability to use our mother tongue well as one of the fundamental requisites for success. Commercial schools should teach also the mastery of some processes of modern enterprises. The place of self-made men is narrowing every day, and ten years hence there will be no room for them. We should teach alertness in seeing



[From Copyrighted Photograph by Ye Rose Studio, Providence, R. I.]

DR. W. H. P. FAUNCE, PROVIDENCE, R. I.,

"THE EVOLUTION OF THE BUSINESS MAN."

THE HOME OF THE B & S. BUSINESS COLLEGE, PROVIDENCE, R. I.



opportunities; we should wake up our young people; they have every day fifty opportunities for one that they see. The last and greatest essential to be taught young men is the ability to organize, to use the labor of others, to set in motion thousands of other hands and minds. The great organizer is a man of leisure. Andrew Carnegie in his busiest days never worked more than four or five hours a day, but those hours were tense with concentrated application. The power to organize is a power that may be devoted to base uses or to noble purposes. Character must be trained.

In closing, President Faunce paid a graceful compliment to President Shoemaker for the high note he struck in exhorting commercial teachers to teach their pupils to think.

"The Handwriting on the Wall" was the subject of a scathing denunciation of vertical writing. From the text *Mene, Mene, Tekel, Uphorsin,* the speaker took the word *Tekel* (Thou art weighed in the balances and found wanting,) and Daniel himself could not have delivered from it a more excoriating disquisition, although he would probably not have been so lengthy. Mr. Huntsinger had prepared a fifty-page type-written manuscript, embodying the condensed results of an almost incredible expense of labor, time, and money. He spent more than $100 in money and wrote to probably 1,000 persons during his investigations. This list included 500 Connecticut school teachers and 176 American publishing houses. Among the many assertions made against vertical writing, were the following:

It had its origin in China. It died about two hundred years ago, but was exhumed by Germany about twelve years ago. Vertical penmanship would do credit to the hand of a pirate. It is valueless in the office. It develops unnatural position and movement. It is "snail penmanship." It is wholly inflexible and lacks inspiration. It is cruelly wasteful of time and energy. Being based on a circle instead of an ellipse, it occupies more space than sloping writing. Merchants can not, do not, and will not rule and bind new books to accommodate the large, awkward characters of vertical writing.

Vertical writing is the "wild oats" of penmanship. Dollars and cents were back of its introduction into the public schools. With the publishers it was not an educational problem, but a question of business, of monetary gain. Vertical writing is supported and taught, as a rule, by poor teachers of writing. When it was introduced, unusual attention was given to it, far more than sloping writing had received before. It is plain; so is print. Any writing, drawn as slowly and receiving as much attention as vertical writing receives, would also be plain. 52° slant, to which but few persons adhere absolutely in their teaching, has been called "iron-clad slant;" how about vertical? Advanced pupils in schools drop the vertical as soon as possible because it is slow. Its use can be compelled in public schools, but not in business offices. Not even school officers, who happen to be business men, will hire the pupils upon whom their official action has fastened this wretched habit.

The publishers of vertical systems do not use it on their account books, and not even the professionals who prepare the copies sign their name in a vertical hand, but draw out the characters and have a rubber stamp made. This trick is resorted to by the managers of the departments that handle copy books, in order to deceive their correspondents.

The real test of writing is in the business office, and only one of the fifteen publishers of vertical systems uses it at all in his business office. Copious extracts from head bookkeepers in these offices proved this conclusively.

Mr. Huntsinger knows of no person of any great skill who is a vertical writer. He has heard of no business school that teaches it.



E. M. HUNTSINGER, HARTFORD, CONN.,
"THE HANDWRITING ON THE WALL."

The Canadian who started the epidemic in this country was not a decent penman himself, and could not even prepare his own copies. Bankers, insurance men, merchants, etc., condemn it; children of a reasonable age in school write away from it, and we ought to cry out against the wrong perpetrated on innocent children, many of whom will be unable to obtain positions in offices, unless they learn all over again.

Of the 176 publishing houses to which Mr. Huntsinger wrote, less than one per cent. allowed any vertical writing on their account books, and the voluminous quotations from many of them showed that they were emphatically opposed to it. We submit herewith some of the quotations:

"Everybody writes sloping except one girl, and it would be much more convenient if she, too, would use the same style."

"We do not employ vertical in any manner, shape, or form."

"We should never permit any vertical writing on our books."

"All the clerks in the counting room write the slant hand." (A firm that is pushing vertical writing for all they are worth.)

"Only one person in our office uses the vertical hand." (Publisher of vertical copy books.)

"We use the sloping style in all our work in our offices in Boston, New York, and Chicago. There are between 50 and 60 clerks in our offices, but not a vertical writer."

"It is very rarely that we have a communication in vertical hand writing." (Boston house having extensive correspondence in French, Italian, and Spanish.)

"We never permit any vertical writing in our office." (One of the largest concerns in New York city.)

These quotations might be continued indefinitely, but they would merely repeat in substance what has been given. Mr. Huntsinger, at great expense and personal sacrifice, has performed a real service to the cause of good writing, and we imagine that thousands of teachers will join with Palmer, Peirce and Parsons in thanking him. Write him a letter and tell him your experiences.

It was too late to listen to the address scheduled to be delivered by Mr. Chas. M. Miller, of New York; the session adjourned at 12:10.

SENIOR COMMERCIAL DEPARTMENT WHERE THE CONVENTION WAS HELD.



Friday Afternoon

BUSINESS SECTION

The afternoon session began at two o'clock with President Shoemaker in the chair in the Business Section.

Mr. Geo. P. Lord's paper on "Is Professional Canvassing in keeping with the Dignity of a First-class Commercial School?" set forth his well-known views on the subject with accustomed vigor and incisiveness. He said that there are two classes of solicitors—those whose interest ends with the enrollment of the student, and those whose interests are effected by the quality of students obtained; that is, manager, principal, and teachers. Unless more than dignity suffers from personal solicitation, soliciting will go on. However, it would not do to say that there should never be any personal soliciting. A school manager, to succeed, must have a thorough school organization, educated teachers, and intimate knowledge of the conditions surrounding him. In New England, where people are accustomed to pay for a good education, it is regarded as a sign of inferiority to canvass from house to house for students. Canvassing must have the same effect on the better class in any community. Of course, if this better class is not sufficiently numerous to sustain a school, it may be advisable, where public school methods are loose and the educational standard not very high, to use personal solicitation to avoid a cessation of business. But, in his community, Mr. Lord finds that without personal canvassing he can conduct his school on a higher plan, with better tuition rates, a higher grade of pupils, a better class of positions, greater success for his graduates, and a more remunerative business for himself.

Advertising in the newspapers, writing personal letters, sending circulars, personal interviews between prospective pupils and the manager or the teachers is soliciting, but, in New England, more profitable, because more dignified and worthy, than personal, house-to-house canvassing. When soliciting becomes fixed as a custom, it is hard to discontinue it. One important school manager declares that, if he should quit it for six months, he should be compelled to close his doors for lack of business. Under such conditions the school is forced into an unnatural attitude. It is made to appear under obligations to the student. He expects to receive, not to grant, favors.

To secure proper results in the school room, it is indispensable that students feel that the tuition money is but a part of the compensation for the service received, that it does not discharge the debt of gratitude the student owes to the school. A manager should say nothing about competitors in talking to prospective students. Solicitation by the principal disarms him for disciplinary power in the school room and proper independence in the office. For the sake of stability but few changes should be made in the faculty. Teachers should not canvass during vacation. They need rest for vigorous work during the new term. In most instances it certainly lowers, not only the dignity, but also, in time, the bank account of a school, to permit personal canvassing.



GEORGE P. LORD.

SALEM, MASS. "PROFESSIONAL CANVASSING."



MOLINE, ILL.

"BUSINESS EDUCATION AND PROSPERITY."

Mr. J. W. Warr, Moline, Ill., then took the floor. His address on "Business Education as a Factor in the Prosperity of the People," was well received. The teachers showed their appreciation of the fraternal interest that brought a man twelve hundred miles to speak to them. Mr. Warr said: "It is certain that the man who has succeeded, according to the world's interpretation of success, had to study and apply correct principles of business, whether in a school of theory or in the school of experience. Every man, to make himself of highest use, must place the products of his brain on the market. As a professional man, he buys books and the services of others for the necessary training of his mind, and he is endeavoring, after his investment has been made and his intellectual stock in trade laid in, to sell the services of his mind in the best market. Life is thus one vast commercial enterprise. In the olden time no great mental training was required to produce tallow dips, but it demands financial giants now to manage the Standard Oil Company; no especial intellectual equipment was needed to hammer out plows on the anvil of a country blacksmith shop, but splendid intellectual resources and administrative capacity to manage a modern plow factory. A good appetite and strong muscles were formerly the principle requisites for successful farming; it is not these qualities that today make millions on the bonanza wheat farms of the great Northwest. Farmers cannot succeed today without knowing and applying to their affairs the correct principles of business. Even the universities, that sometimes sneer at business education, could not exist, were it not for the endowments obtained from successful business men."

Mr. Warr is a valorous defender of the use of the word "college" as applied to schools teaching the commercial branches. He referred to Lyman J. Gage as the product of Rob't C. Spencer's teaching, and said: "For a religion that is exemplified by correct living and just relations to one's fellow men, I place more reliance upon the teachings of a well conducted business training school

MR. STOWELL'S PRIVATE OFFICE GIVING GLIMPSE OF GENERAL OFFICE.





HON. GEO. A. LITTLEFIELD.
"COMMERCIAL LAW."



T. C. STRICKLAND, E. GREENWICH, R. I.
"THE SHORTHAND CURRICULUM."

than upon any regular school of theology. If every person should put to himself or herself, at the close of each day, the question, "What have I received from the world today, and what have I given in exchange for it?" and should then refuse to allow Conscience to be satisfied if the debits and credits were not equal, this world would be immeasureably improved."

He believes that business schools have exercised a profound influence on office methods, improving, systematizing, and economizing in time and effort. The name "clerk factory," as sometimes applied to business schools, is to Mr. Warr, no more than to the late Mr. Packard, a term of reproach. "A good clerk will become a good manager."

"Business education is too strongly entrenched in the good opinion and confidence of the masses to be endangered by the contemptuous grunt of the educational fossil, or the bigoted criticism of the ignoramus who knows everything except his own idiocy." Mr. Warr's paper was not discussed.

Mr. George A. Littlefield, formerly principal of the Rhode Island State Normal School, but now a practicing lawyer of Providence, delivered an address on the subject, "Commercial Law," which proved to be one of the strongest papers that has been given before the convention at any time. At its close, Mr. Littlefield received rounds of applause for the noble sentiments that he uttered concerning the study of law and its influence upon the character of the young men and women who are now attending school. He said that Commercial Law is a broad term, and always broadening; that the word "business" is badly overworked at present. If Commercial Law is as broad as the term "business," it is certainly very broad. Incidentally, Mr. Littlefield paid the Bryant & Stratton school, under the direction of Mr. Stowell, a glowing compliment. He said that he had recently examined a set of examination papers from this school, that were equal in many respects to those of a regular law school.

Mr. Littlefield condemned some of our text-books as being too complicated in their treatment of the subject for the time at our disposal. He would not expect schools to attempt to make "every man his own lawyer." He believes that an elementary course in law is invaluable to young people from fifteen to twenty years of age. The great principles of law are simple and few; the great task that engages the attention of lawyers is the application of those principles. Mr. Littlefield likes to think of the law as an immense and beautiful growth. At this point the speaker introduced some points in the study of law that he would have the pupils consider. The first was the subject of contracts. He would teach this subject so thoroughly to the students that they would grasp all the primary principles concerning it. In the application of law, he would be satisfied to raise a doubt in a business man's mind concerning the law. This would cause him to look the matter up; people who make mistakes are those who think they know, when really they do not know. If a man can be induced to look the matter up, he is likely to free himself from error.

Mr. Littlefield proceeded to give an illustration of the various stages of contracts; such as who may make contracts, what people must do to enter into them, and things that will vitiate a contract after it has been made. He gave illustrations of partnership, corporations, etc. He spoke of corporations as being a fourth person in a corporation composed, say, of three.

Mr. Littlefield closed his address with a magnificent peroration, in which he placed the study of law upon a high plane. He eulogized the men who had interpreted the Constitution, the highest law of the land, and paid a glowing tribute to those who had laid the foundations of law in this country. They had builded better than they knew, and builded those foundations so large and so deep that all of the ever-changing circumstances that come up may be adapted to these deathless principles.

At four o'clock, Mr. W. N. Ferris, of Big Rapids, Mich., delivered by far the most stirring address of the entire meeting, on the subject, "The Moral Side of Business Training." This address was a fitting climax to an afternoon of unusual profit to teachers. Mr. Ferris will long be remembered by those who heard his noble words, and we venture the opinion that scores of teachers will have carried to thousands of young people a more helpful influence, inspired by loftier motives than ever before. After all squabbles about subjects and methods are over and gone, the great fact must loom large before us that character-building is the ultimate, the most exalted, the eternal result of teaching. All of the rest is but temporal and fleeting, merely a means to an end. Mr. Ferris' splendid paper is published in full on another page.

At 4:30 the meeting adjourned for the day, and, after a short time spent socially, the members dispersed to prepare for the reception and banquet.

Friday Afternoon

SHORTHAND SECTION

The Shorthand Section met Friday afternoon at two o'clock. The first paper, "The Shorthand Curriculum; What Studies Should It Embrace?" was read by Mr. T. C. Strickland, of East Greenwich, R. I. It was one of the most practical papers read during the convention.

THE NEW STATE CAPITOL AT PROVIDENCE.





M. D. FULTON, AUBURN, R. I., DISCUSSED STRICKLAND'S PAPER.

Mr. Strictland had written to twenty-five experienced stenographers and twenty-five business men in all lines, covering the field from Boston to New York. He found the concensus of opinion to be that the first study should be by the teacher in estimating the aptitude of the pupil for office work; that a certificate of proficiency, or an examination in the ordinary subjects taught in the high school be required as a condition of entrance for a shorthand course, general intelligence being a fundamental requirement. Says one, "The English branches are, I believe, absolutely essential to the equipment of a first-class stenographer." Another thinks that "The foundation of a successful and satisfactory amanuensis is a good English education." Another writes, "The cities are over crowded with stenographers who are only half educated, and the result is that they can never command the salary a stenographer should receive. One says, "This city is full of schools that make the study of shorthand, typewriting, spelling and correspondence a complete shorthand course. The result is shown by the large number of ungrammatical letters received here daily. They come usually from small lumber dealers, builders, supply men, etc., and very few from architects' offices. This goes to prove that the better educated stenographers fill the higher positions, and those who have studied simply shorthand and typewriting fill the poorer places, and usually get no farther."

Among the foundation studies recommended by these practical men were penmanship, arithmetic, geography, history, grammar, and rhetoric. The greatest emphasis was put on the study of grammar. One metropolitan stenographer says: "The men in this office deal directly with wealthy and well educated people, and a poorly worded and badly punctuated letter might cost the firm a good sized contract. Mr. ———, wants his letters to leave the office in first-class shape, and he knows such a letter when he sees it, though, strange to say, he does not dictate his letters correctly half the time. It is my duty to make them grammatical. If I hadn't studied grammar before I took up shorthand, how long would I hold my position?"

The fifty writers were unanimous in saying that the ordinary standards of spelling and punctuation are much too low. Teach pupils to comprehend, if possible, the matter dictated. Let them become so familiar with outline construction that they make outlines automatically, leaving the mind free to follow the thought of the speaker. The questions of shorthand systems was not raised, and speed was specifically mentioned by but one. Neatness and accuracy were the fundamental requirements.

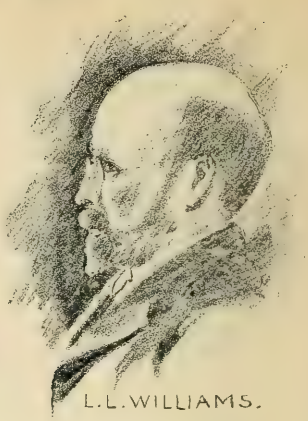


CHAS. T. PLATT, HOBOKEN, N. J.

"Teach pupils to leave their business knowledge in the business office," said one writer, certainly a significant hint. Nothing was said about duplicating processes, card systems, or even the copying press. The demand was for well-trained thinkers, for heads as well as hands.

Discussion of Mr. Strictland's paper was opened by M. D. Fulton, of Auburn, R. I. He emphasized the importance of making men and women and developing thinking human beings; also the importance of a general training to precede the shorthand course. He recommended the study of rhetoric as well as grammar, and a special study of words. He emphasized the quality of loyalty to an employer's business interests. He thought this could be taught by the teacher's assuming himself to be the employer and the student the employee.

Mr. Thorp advocated the use of the typewriter in the public school as an aid in teaching spelling. Mr. Smith, of Port Deposit, Md., said that business men insist that stenographers have a knowledge of mimeographing. He said that business men are anxiously inquiring how to obtain



ROCHESTER, N. Y., TOASTMASTER.

work from stenographers who are always looking for three things: Twelve o'clock A. M., five o'clock P. M., and pay day. Charles T. Platt and Charles M. Miller favor the use of desks in the study of shorthand but think that pupils ought to be able to write without them.

The discussion of Mr. Strictland's paper was followed by a paper on "The Value of Taking Dictation Directly upon the Typewriter." This paper, by Miss Stella Smith, of the Eagan School of Business, Hoboken, N. J., was substituted for a paper that should have been read by Mr. William Billings of Passaic, N. J. Mr. Billings was absent.

Miss Smith advocated the giving of dictation directly on the typewriter to teach a pupil to have confidence enough to take dictation thus in an office in cases of emergency. She thought correct spelling under such circumstances would become an unconscious act, and to that extent a liberation from drudgery.

NEW UNION STATION OF THE N. Y., N. H., & H. R. R., PROVIDENCE.—CAPITOL AND NORMAL SCHOOL IN REAR.





GEO. S MURRAY, NEW YORK.
"THE CART BEFORE THE HORSE."



T. B. STOWELL, PROVIDENCE, R. I.,
WHO ENTERTAINED THE ASSOCIATION.



JAMES REA, NEW YORK CITY.
"BOOKKEEPING—MERCHANDISE ACCOUNT."

Miss Smith's excellent paper was followed by an exhibition of Touch Typewriting by a class of six students of the Bryant & Stratton Business College. Their teacher, Mr. Kenyon, dictated to them, requesting that no one time them, because it was not a time exhibit. He said that about thirty minutes a day is devoted to writing directly from dictation. The exhibition consisted of three tests: Direct dictation, copying from printed matter, and transcribing shorthand notes. One correct copy was produced. The young ladies did well under the trying conditions of a public exhibition, and the large audience appreciated their efforts highly.

At 3:30 P. M. the shorthand section adjourned to meet with the business section to listen to an address by Mr. W. N. Ferris, on "The Moral Side of Business Training."

Reception and Banquet

At six o'clock P. M. the parlors of "The Eloise," a spacious, elegant entertainment hall, were filled with a happy company of teachers. From an alcove overlooking the beautiful dining hall, the American Band sent forth strains of inspiring music. At seven o'clock President and Mrs. Shoemaker led the way to the banquet tables. One hundred and fifty-three persons were present, the largest number that ever took part in a commercial teachers' banquet. After two hours of gastronomic exercise, the intellectual activity began. Mr. L. L. Williams, with the easy grace that characterizes all of his efforts, performed perfectly the delicate duties of a toastmaster. Mr. C. C. Beale, of Boston, responded to the toast, "Round Pegs in Square Holes." He did not attempt to be humorous but his sensible, high-minded remarks were received with manifest approval. Mr. Geo. S. Murray, of New York, who reached the city just in time for the banquet, expressed some very suggestive ideas about orderliness on the topic, "The Cart Before the Horse." Mr. Murray is a splendid young man, who has a very promising prospect in professional life. Mr. W. H. Shaw, of Toronto, who should have spoken next, was not present, owing to an unexpected business incident which made it impossible for him to leave Toronto in time for the banquet. Mr. T. B. Stockwell, member of the Rhode Island State Board of Education spoke next, and he was followed by Mr. G. H. Aymar, of Boston, who told some humorous stories and performed an entertaining pantomimic act. Everybody enjoyed Mr. Aymar. Mr. J. W. Warr, of Moline, Ill., spoke on, "The Egg Problem," taking as the text of his sermonette, the question: Why does a hen lay an egg? Mr. Warr's inimitable wit and sound sense added scores to his already long list of admirers.

"Address," in the sense of "manners," was the theme of an address by Mr. W. N. Ferris, of Big Rapids, Mich., which evoked the heartiest applause. Mr. Ferris has won the affection and admiration of the entire Eastern Association. We shall want him with us next year, and every year. At eleven o'clock the assemblage broke up, loud in their praise of the care and success with which everything had been arranged. The credit for this most successful banquet belongs to Mr. W. H. Scott, and Mr. A. S. Hubbard, of the Bryant & Stratton Business College, of Providence. In co-operation with Mr. T. B. Stowell, they attended to the planning and to the details. No small part of the enjoyment of the occasion was due to the fact that the Association had the use of an entire building especially adapted to meet every requirement of such an event. This was made possible through the generosity of Mr. Stowell, who personally bore the large expense required.

Saturday Forenoon

BUSINESS SECTION

The plan of the Executive Committee to have practical discussions covering the principal subjects of the Business Department, brought out a good attendance Saturday morning. Mr. Jas. Rea read a brief paper on "The Merchandise Account." He said: "That to debit Merchandise with every thing, including goods returned, would not show correct total cost of Merchandise, and to credit the account with everything, including goods returned, would not show what it has produced. Many accountants keep two accounts for Merchandise, a Purchase and a Sales account. The Purchase account is debited with the invoices of goods as they arrive, and with such other items effecting the cost as freight, marine insurance, duties, warehouse charges, etc., and is credited with goods returned, discounts, and other deductions, the balance thus showing the actual net cost. The Sales account is conducted on the same principle. In this way the general result of the gross gain is not altered, the volume of business and the exact per cent. of profit on sales may be ascertained. These two accounts should be closed into a general Merchandise account, which, after inventories are entered, is closed as usual. Some accountants keep a Returned Goods journal, and deduct the total allowances shown by it, from the sales recorded in the Sales journal, before any posting is done, posting only the net Sales. Purchases are similarly recorded.

Other accountants follow a method which is designed to show at any time the actual stock on hand at cost prices. When sales are made, two sets of prices are extended—one representing the cost, and the other the selling price of the merchandise sold. Before the ledger is closed, the total of the cost column of the sales is carried to the debit side of Sales account, and also to the credit side of Purchase account. The Sales account, having been debited with the cost of the goods sold, and credited with the sales, will exhibit as a balance the gross profit. The Purchase account, having been debited with the cost of the merchandise purchased, and credited with the cost of the goods sold, will exhibit as a balance the cost value of the merchandise on hand; that is the inventory. With fixed selling prices and discounts, a correct inventory may be obtained in this way, but with fluctuating prices and changeable discounts, it is, with miscellaneous merchandise, almost impossible to get correct results.

"The Voucher System," was the subject of a short, practical paper by Mr. F. J. Hillman, of Springfield, Mass. He said: "When we speak of 'The Voucher System,' we mean a system which provides a record of accounts payable, arranged with a sufficient number of columns for the distribution of purchases, to their proper accounts, a record of the payment of these accounts, and some form of voucher to accompany the payment which, when signed, shall not only be an acknowledgement of payment, but shall specify the particular purpose for which the money was paid, bear the O. K. of the purchasing agent, and be arranged numerically for ready reference. In the cases of large concerns, it should bear the O. K. of the bookkeeper that the extensions are correct, also those of the auditor and either the secretary or president. According to this system, the Voucher Record is the only book that is used other than those ordinarily used. The system is intended to do away with the necessity of keeping accounts with creditors. It brings all of the outside liabilities, except bonds and mortgages, under one head,



E. . HILLMAN, SPRINGFIELD, MASS..

"THE VOUCHER SYSTEM."

We have several divisions of The Voucher System, brought about chiefly by the difference in the Vouchers. Prominent among these is the one that gives the total amount only of invoices attached. Those who use this system save labor, but compensate for it in postage and storage.

Another Voucher used by the majority of our railroad companies is combined with a check in one document. To my mind this style has many advantages. When the voucher is returned, we have in one document a record of goods purchased, the distribution, the time of purchase, the time of payment, and a receipt.

There is another system in which a remittance statement takes the place of the voucher, and the distribution is made in a Cash Journal. The remittance statement is copied and no voucher returned except the endorsed check.

The Voucher system facilitates the auditing of accounts, reduces to a minimum the opportunities for errors, is the best safeguard against dishonesty yet discovered, and is sufficiently flexible to admit of use in almost any line of business. It is said that it consumes more time than other systems, but I am sure that its advantages outweigh any considerations of additional expense or labor. It has already been adopted by the United States Government, by nearly or quite all railroad and express corporations, and by thousands of private companies.

This paper was discussed by A. W. Holmes, of Salem, Mass., and by Mr. H. M. Rowe, of Baltimore. This completed the program under the general head, "Bookkeeping." Under the title, "Arithmetic," two excellent papers were read, accompanied by blackboard demonstrations. Mr. E. C. A. Becker, of Worcester, Mass., read the first paper, on "Equation of Accounts." Before preparing his paper, he had visited many large business houses to learn their methods of equating accounts. He found no uniformity, and but little of such equating as the school books give. One firm, by "Equation of Accounts," meant adding interest on overdue amounts. True equation is used comparatively little. Mr. Becker, in a careful and detailed manner, explained and demonstrated the "product method," which he prefers.

The second paper was on, "Interest." It was prepared by Mr. H. B. Cole, of Fitchburg, Mass. Mr. Cole does not believe in spectacular methods, and he dislikes the

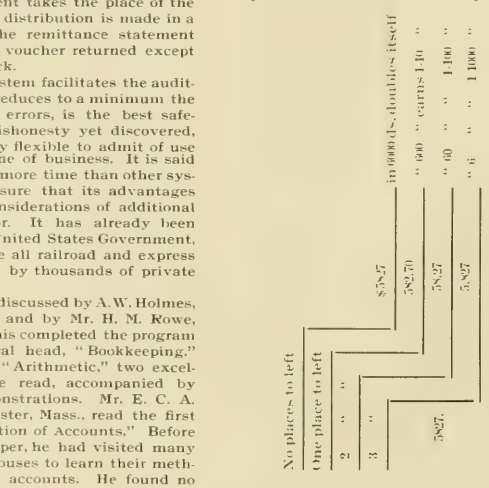


A. W. HOLMES, SALEM, MASS.

phrase, "Lightning Calculator." He wants his pupils to reason, and to learn to use one method thoroughly. Having explained how to multiply and divide by ten and its multiples, he explains what is meant by six per cent. per annum. He then prepares the following equations.

$1 00 earns 6c in 360 days
1 00 " 1c in 60 days
7 00 " 7c in 60 days

This demonstrates the reason for pointing off two places in the principal to get the interest at six per cent. for sixty days. He then prepares the following diagram to show how long it takes any sum at six per cent. to double itself, to earn ten per cent., one per cent., or one-tenth of one per cent.:



The following table gives the corresponding results at the indicated rates:

Rate	Earns 10 per cent	10 per cent	1 per cent
4 per cent.	9000 days	900 days	90 days
$4\frac{1}{2}$ "	8000 "	800 "	80 "
5 "	7200 "	720 "	72 "
$5\frac{1}{2}$ "	(5 percent. plus 1-10 of itself)		
6 "	6000 "	600 days	60 "
$7\frac{1}{2}$ "	4800 "	480 "	48 "
8 "	4500 "	450 "	45 "
9 "	4000 "	400 "	40 "
10 "	3600 "	360 "	36 "



H. B. COLE, FITCHBURG, MASS..

"INTEREST."

Mr. Cole would have each student construct a diagram, and practice on the best way of dividing up the days into convenient divisions of say, 6000, or 600, or 60 days, when the rate is six per cent. He does not believe in long, hard tests, for a good teacher knows what his pupils can do, without using them. He grades problems so that each one in the class may be kept busy. He believes in the use of one method only, because he believes that a student should learn one thing so thoroughly that it becomes automatic. He thinks that there is another sense in which we need to teach *interest* and we shall all agree with him.

Following the papers on "Arithmetic," were two talks on "Penmanship." The first was given by Mr. E. L. Glick, on "Letters," and the second by Mr. T. Courtney, on "Figures." He is skillful, practical, and speaks with ease. Mr. Courtney analyzed the figures, giving his method of teaching them. He uses cross-ruled paper to assist in obtaining accuracy and small forms. Papers that were to have been read by Mr. J. P. Byrne and H. G. Healey were put over until afternoon.

THE SHORTHAND SECTION

"The Phonograph for Dictation Work" by Mr. B. J. Griffin, of Springfield, Mass., was the opening exercise. Mr. Griffin said that it is irksome to dictate over and over again the same material, no matter how valuable it may be, and we sometimes use material not the best, for the sake of a change. The phonograph never becomes tired, doesn't vary in speed, isn't detracted by visitors. After dictating into the phonograph at the desired speed, the class can be called, the current turned on, and the teacher may give his attention to the pupils' writing. Easy words may be arranged into sentences early in the course, and the phonograph may dictate these over and over again until the pupil has learned to write them at the desired rate.

Mr. Griffin doesn't think it well to use the phonograph for new matter. It is possible that it may be used in dictating to pupils at the typewriters, but here the tubes and not the horn must be used. Some pupils object to the use of tubes because others have used them. Extra ear pieces might be used to overcome this difficulty. The phonograph requires great care, both in making records and during operation, while it is so delicate that it is easily injured. Its use is still experimental.



E. L. GLICK, CONCORD, N. H.,
"PENMANSHIP—LETTERS."



A. S. HEANEY, PROVIDENCE, R. I.,
"ENGLISH TO SHORTHAND PUPILS."



NEW YORK, "THE MAN SIDE OF BUSINESS MEN."

Mr. Griffin was followed by Mr. A. S. Heaney, of the Rhode Island Commercial School. Mr. Heaney made a very practical address, characteristic of the man and his methods. He holds that in a business training school, in view of the material we get, and the brevity of the course, the English teaching must be the work of a carpenter, not of an architect. Attention to apparently trivial things is indispensable.

Dictionary work and grammar work are necessary. The more advanced work, the sphere of the architect, lies in rhetoric, for which we do not have time.

Mr. W. J. Kinsley, of New York City, left his work as a hand writing expert, on the Rice murder case, and went to Providence to tell teachers "What an Amanuensis Should be Able to Do Upon Entering an Office." His paper consisted largely of Shakesperian quotations and Hibernian Classics, interspersed with a graphic account of his trials and tribulations with the would-be typewriter girl who thought that "Woonsocket" was "Woudn't Socket;" that *critizum* was the classical way of putting *criticism*, and that "anonymously agreed" was sufficiently accurate for "unanimously agreed." Our good-hearted friend simply couldn't put up with inability to wrap a newspaper, to use the postal scales, to attach enclosures to letters mentioning them, to write the form of salutation that was dictated, to paste newspaper clippings in a scrapbook, to address individuals in a corporation without troubling the corporation officials to read the letters, etc. Mr. Kinsley thinks that an amanuensis should know the rudiments of English grammar; spelling, including proper names; punctuation and capitalization; letter writing; at least rudimentary geography; mechanism of the machine sufficiently not to injure it; how to file letters and use the mimieograph; how to write a fair business hand; how to write and read shorthand, any system—at fifty words a minute; how to write on the typewriter,—some one machine—at ten words a minute; how to exercise tact and common sense. The ready wit, the frank and kindly manner of this genial man have won for him a host of friends, who always enjoy the privilege of hearing him speak.

"Should Bookkeeping be an Elective Study in the Shorthand Course?" was the subject of a vigorous, terse address by Mr. Chas. M. Miller, of New York. He held that it ought not to be taken while students are taking shorthand. A vote showed that the teachers present believed that it ought to be studied, but that it should be taken before shorthand study is begun.

Mr. Frank A. Tibbetts, of Hope High School, Providence, prepared a brief, pointed paper on "Touch Typewriting," and Mr. Thos. P. Scully, of Boston, read it. He said, in part, "Begin with the Touch method at once. Do not allow your pupils to see the characters on the machine. I merely tell each pupil that the little finger of the left hand is over the letter "Q," and the little finger of the right hand is over the letter "P;" that he is to use the first finger of each hand upon the two inside keys, and not to move his hand from this position. The exercises do the rest. It is not necessary to have the keys of a piano lettered. Why those of the typewriter? I use blank cushion covers on all keys and find that they are far more satisfactory than anything else. Copy holders of some kind should be used. The lifting of the carriage should not be allowed. The pupil should learn that lifting the carriage loses time and therefore reduces his market value. Erasers should not be allowed in the typewriting room. Exercises for practice should be so arranged as to take one row of keys for each lesson. The work of transcribing shorthand notes should begin just as soon as the pupil has a good knowledge of the key-board. Insist on correctness, but say nothing about speed. Correct all exercises and letters, and have them re-written until they are perfectly written. Pupils should be taught to read through transcripts; correct, if necessary; re-write, and hand them to the dictator in perfect form. Never tell a pupil how to spell a word, or the meaning of a word, but make him consult his dictionary. Discussions on each of these papers were lively and practical.

Saturday Afternoon

BUSINESS SECTION

A 1:30 o'clock the afternoon session was called to order and Mr. C. S. Clark, of Rochester, N. Y., read the most practical paper, from the business manager's point of view, that was presented at the convention. The subject was "The Card System and its Uses." We shall publish it in full in our June number.

J. P. Byrne, of the Brooklyn Commercial High School, read a very suggestive and thorough paper on the subject, "The Business School Library and General Reading." He said that breadth of culture and wide discrimination come of varied intelligence, and varied intelligence does not lie between the covers of one formal text-book. In both colleges and secondary schools the library has become more and more the center of mental life. The business world is demanding more general intelligence, and is willing to pay for it. A library for a business school should contain general reference works; books on money, banking, insurance, transportation, corporations, business law, etc.; publications on manufactories, agriculture, mining, etc.; geographical treatises; government publications treating of commerce; some books on general English literature, and current publications of both a general and a trade character. The library makes possible a wider preparation for school work; it is often the key to an otherwise dull intellect; it presents a field for cultivating the general mental growth of pupils who are but a short time with us. Much broader views may be obtained when special or even general subjects are followed up by library work in special books or in the current literature of the subject in hand. Banking, Transportation, every phase of Manufacture and Trade have their special journals, and general current literature abounds with material having a commercial significance. Mr. Byrne referred to the use of these advantages by students of the Brooklyn Commercial High School, mentioning particularly Mr. A. R. Kip, and his bookkeeping work. He is sure—and every experienced teacher will agree with him—that pupils need only suggestions from an enthusiastic teacher, and they will gladly do supplementary reading along the special line of their work. The commercial teacher should co-operate with the city librarian. It will be to the utmost advantage of his pupils. Librarians will accept suggestions as to books that ought to be purchased for the library, and will often make special arrangements to collect all of the books of the institution bearing on some special subject, and put them in an available place for pupils to consult. The development of the library habit, of the spirit of investigation, is the ultimate and most valuable purpose of this supplementary work, for it is what a pupil does for himself that is of lasting value.

Mr. Byrne was followed by Mr. H. G. Healey, of New York City, with a splendid paper on "The Man Side of Business Men." It glowed with the fervor of a character builder. The following excerpts inadequately suggest the intense earnestness and lofty purpose of Mr. Healey:

"There seems to be a spirit of unrest in our profession, a feeling of dissatisfaction with our results. This feeling is accompanied by a sense of our duty as developers of character. The earnest teacher knows that in successful teaching more depends on his understanding of the nature of the student than upon his knowledge of the subject. The formation of character is of greater worth than the possession of knowledge. Knowledge without character is a power for evil which will surely bring ruin. Human nature and temperament are like the constant in mathematics, the keynote in a tune; they run as warp through every thought and act and habit. Consciously or unconsciously, skillfully, or unskillfully, every day, every hour, and every minute we are influencing the character of the students under our control, and to this extent we are instrumental in affecting their destiny. The High School teacher fits his pupils for college, the college professor prepares them for special schools, but the commercial teacher knows that when they leave him their school days are over. In trying to do the work of this high station, it should be remembered that an indirect suggestion is better than a direct one; that a look, an act, a habit, a story, may impress upon an observant student a truth or moral, when he would not heed it if told in words. The teacher should seek to embody in himself those characteristics which he considers necessary to the make-up of a man. "Whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report, if there be any virtue, and if there be any praise, think on these things. For this work, no general or special direction can be laid down, as each teacher must be a law unto himself and his pupils in these matters.

"Our goal is success, success means character; success means happiness; success means the best use of our talents; success means sacrifice,—sacrifice of caprice for capacity, of leisure for labor, of dissipation for discipline, of sham for sincerity; of pleasure for purpose. We must not shirk our duty, nor suppose that some one before us has, or that some one after us will, sow the seed or water the tender plant, which may already have taken root. We are changing the course, not of a great river, but of a little brook. We should first teach our pupils self-control. If one is master of himself, he is generally master of any situation. He is able to curb his passions, to make the best of the worst, and to find in every incident a new rung in the ladder on which he climbs from darkness into light and from defeat unto victory. Teach your pupil to be true to himself, true to his ideals, true to his principles, true to his convictions, true to his purpose. Teach him to respect his own ideas, and to have confidence in his own worth and ability. Teach him not to stifle an inward aspiration, if it can be followed to perfection; that work is a natural law; that everything works, from the holy angels singing "Hosanna in the Highest," down to the animalculæ that play in a drop of water; that out of work come life and strength and growth, and even genius and virtue. Teach him not to live for himself alone; that to be helpful, warm-hearted, kind, courteous, cheerful, will insure him not only success but happiness."

After the reading of Mr. Healey's paper the members prepared to meet with the shorthand teachers in joint business session.

THE SHORTHAND SECTION

The Shorthand Section met rather late, with Mr. Byron Horton in the chair. Mr. C. C. Dexter, of Lynn, Mass., who was to have read a paper, was absent, as was also Mr. Frank Rutherford, of New York, who was to have followed Mr. Dexter. Mr. Rutherford's paper was read by Mr. Holmes, of the Remington Typewriter Company.

An effort was made to commit this Section to an "official organ," but the teachers very sensibly disapproved the plan. At 3:30 o'clock, the Section adjourned to meet in joint session with the Business Section, for the transaction of business.

BUSINESS MEETING

Nearly half of the teachers had left the city when the business meeting was called to order by President Shoemaker. The time of holding the business meeting should be changed so that all members could take part in it.

The several reports were very satisfactory. The treasury shows a substantial balance, thanks to the energy of the treasurer, M. D. Fulton, who is a veritable little human dynamo of activity. The membership is now about 210, the Membership Committee having recommended 63 new names, which were affirmatively voted on.

President Shoemaker asked for the pleasure of the members as to methods of nominating and electing officers. It was voted not to nominate by committee, as heretofore, an eminently satisfactory change. Mr. C. C. Beale nominated Mr. Horace G. Healey; Mr. J. P. Byrne nominated Mr. E. E. Gaylord; Mr. E. M. Huntsinger nominated Mr. T. B. Stowell. The last nomination created a furore of applause, and Mr. Stowell would have been elected unanimously if Mr. Stowell—the nominations having been closed—had not declined election. Mr. Stowell's royal hospitality has endeared him to a host of new friends, and it was a matter of general regret that they could not be permitted to indicate in this way their high regard for him. There being but two nominees left, and they life-long friends, who, during the convention, had been quietly working for each other. The situation was an embarassing one until Mr. Healey, with unexampled generosity arose and withdrew his name, in favor of his old friend. Mr. Gaylord was then elected unanimously, after a complimentary vote to Mr. Healey. Miss Cora Burbank, of Boston, Mr. F. B. Moore, of Trenton, and Mr. W. B. Sherman, of Providence, were elected Vice Presidents. The former efficient Secretary, Mr. A. S. Heaney, was re-elected, as was also the former Treasurer, Mr. M. D. Fulton.



W. B. SHERMAN, PROVIDENCE, R. I.

Invitations for the next meeting were received from the Packard Commercial School, New York, and from Temple College, Philadelphia. Mr. E. M. Hull, the gracious principal of the Commercial Department of Temple College, presented such an array of incentives to go to Philadelphia that that city was chosen almost unanimously.

The Providence meeting was a record-breaker in every way, and it will require energetic, faithful effort to make future meetings equal it, although we believe that the ultimate magnitude and importance of the organization is no more than suggested by the size of its present enrollment.

The Moral Side of Business Training

W. N. FERRIS, BIG RAPIDS, MICH.

(Read before the E. C. T. A., Providence, R. I.)

The subject, "The Moral Side of Business Training" implies that business training has more than one side. This is an unfortunate implication. For hundreds of years, perhaps thousands of years, the unity of life has been ignored. Hence, it has been assumed that there is a religious life apart from the life that deals with the getting of bread and butter, clothing and shelter. Even at the beginning of the twentieth century, we hear men and women remark that "Mr. Jones got religion last night," or "Mrs. Smith has back-slidden." This idea has been emphasized by the churches. Services are held once or twice a week. These services are supposed to deal exclusively with religious matters. In the home the same notion prevails. So long as an attempt is made to divorce man's religious life from his essential life, religion will retain some of the characteristics of superstition, and produce little fruitage. Every normal man is religious, that is to say the kingdom of heaven is within him. To objectify this kingdom, is to recognize the brotherhood of man and the fatherhood of God.

MORALS GROW OUT OF SOCIAL RELATIONS

The so-called teaching of morals in the school, in the church, in the home, in society, and in the state, emphasizes the notion that man has a moral life apart from his essential every day life. As a consequence, abstract moral precepts are taught, exercises are set apart for the purpose of inculcating morals. No doubt, a little something is accomplished by this method. The method, however, is not sound pedagogically nor is it any longer worthy of any special consideration. The same criticism holds true with reference to the moral side of business training. It is not the purpose of this paper to show how moral training can be engrafted *upon* business training. Morals grow out of social relations. Whenever two or more human beings attempt to live a *related* life, morals are involved. Robinson Crusoe found it difficult to live either a moral or an immoral life. For him, the ten commandments had very little significance, because they were given, not to an isolated man, but to a social man, a man living with other men. Robinson Crusoe resumed his social life when he found his man, Friday, and, at that moment, most of the ten commandments came into immediate force.

THE MORAL ELEMENT IS INSEPERABLE FROM A BUSINESS LIFE

I shall occasionally use the term Moral side of business training, because the term occurs in the subject assigned me. I shall always mean the moral factor or the moral element in a business training.

The object of business training is to prepare men and women for a business life, and a business life cannot be pursued on the Robinson Crusoe plan. It involves the life and welfare of men working together. It is not, therefore, left to a business college to decide whether the moral element shall or shall not enter into business training. This element is *inseparable* from a business life. Every course of business training involves the training of men and women organized into a social unit called the school. This social unit is either moral or immoral, some of the time, perhaps most of the time, and the remainder of the time this life is *un*moral. Just a word about unmoral acts. Whether a student goes down the right aisle or down the left aisle to his class is neither moral nor immoral, provided in so doing he has violated no school or social regulation. His conduct is unmoral. Whether he employs vertical or slant writing, whether he uses a steel pen or a gold pen, whether he parts his hair in the middle or on the side, are not acts that can be classed as moral or immoral. They are unmoral acts. It is my purpose to examine as best I can, the moral factor in this course of business training.

Business training with an immoral side, or immoral factor, is self destructive. A course of business training with a moral side, or with a moral factor, is self-preserving, self perpetuating.

BUSINESS USAGES INVOLVE QUESTIONS OF RIGHT AND WRONG

It should be remembered that the business college had its origin in the demands of the business world. The business world asked for helpers who could make arithmetical computations with accuracy and dispatch, who could make a history of accounts with accuracy, rapidity, and in such a way as to secure economy in interpreting said history. The business world is beginning to demand something more of the business college graduate. It is asking that the business college graduate be able to pass from the making of mere records to the transacting of business. In other words, it is asking that the graduate become a business man.

In his attempt to master pure arithmetic, he does not encounter the element of morality. The fundamental processes of addition, subtraction, multiplication and division do not involve social relations. Unless he is obtuse, he will recognize the moral factor in *applied* arithmetic. In applied arithmetic, he is obliged to become familiar with business usages. These business usages involve questions of right and wrong. To what extent these usages can be profitably discussed in class work, it is not for me to say at this time. The wise teacher will, however, call attention to the moral factor. He will suggest that the student scrutinize every business usage. Profit and loss, commission, trade discount, insurance, taxes, duties and customs, stocks, interest, bank discount and partnership are phases of applied arithmetic affecting human relations. For example, it would be difficult to teach successfully the subject of stocks and bonds without touching upon what is termed watering of stock and stock gambling. While the teacher may avoid dogmatizing upon this subject he cannot avoid some of the ethical considerations involved in the conduct of a stock speculator. He will call his attention to the fact that in a human world the acquisition of wealth ought to have some quantitative relation to service rendered. The acquisition of wealth ought not to depend upon the influence of mercenary motives.

DEBIT AND CREDIT INVOLVE EXACT EQUITY

In teaching the different applications of bookkeeping, questions of morals constantly arise. The bearing of the teacher can be made to permeate the life of the student. If, in the teaching of bookkeeping, the instructor takes special pains to commend illustrations of commercial shrewdness and cunning, he will utterly fail in awakening moral responsibility. Theoretically, the principles of debit and credit involve exact equity. The element of loss and gain will present itself daily. If the transactions clearly illustrate the laws of compensation, only wholesome results will follow. Not a few commercial teachers are saturated with the spirit of modern commercialism, and modern commercialism is only a new name for a form of slavery that is more destructive to the individual than ever was the slavery endured by the American negro. Every teacher of bookkeeping has come in



W. N. FERRIS.

contact with the student who from day to day incorporates dishonesty into his proof sheets, or who in "actual business practice" prides himself upon his ability to embarrass financially the college bank, or to ruin financially some firm in the business circle, or to take a technical legal advantage of a commercial brother. Occassionally some one of these phases of conduct is actually commended by the teacher under the pretence that the student will need this practice in order to better meet the exigencies arising in actual business life. This kind of commercial training cannot be too severely condemned. Let the business educator who questions this condemnation, read and ponder over the ethical features of bookkeeping as expounded by Ira Mahew.

In the teaching of commercial law, questions of equity constitute the backbone of the entire subject. If the spirit of the modern heartless attorney permeates the instruction, the pupil will discover new means for getting to the front without so much as making an appeal to conscience. It is true that Emerson is correct in saying that, "imbecility is the key to all ages." It is not, however, the highest function of law to enable attorneys to take advantage of the masses. If every student could be made to appreciate the attitude of Abraham Lincoln toward the functions of law, the business college graduate would be inspired to use every effort in his power to promote commercial justice.

A NEW AGE COMING

If the business educator is fortunate enough to have the subject of Economics in his commercial course, he will have occasion to deal with those relations that are fundamental in every form of national morality. John Ruskin and Edward Carpenter of England, George Herron and his followers in America have done much to give the world a revolutionary form of economics. So long as men are taught to deny their fellowmen free access to the world's natural resources there can be little progress in national morals. Just at present the evolution of economics indicates clearly that there is a new age coming, an age in which men shall not be owned, an age in which men shall be free, an age in which men shall realize the joy that comes from having *all* of the products of their own labor. At present the larger part of their products is appropriated under the sanction of the laws favoring individualism. I am aware that this view is considered in many parts of the United States, to be rank heresy.

A BUSINESS LETTER IS AN INDEX OF CHARACTER

In Business Correspondence, the thoroughgoing business educator has an excellent opportunity for teaching ethics. The spontaneous expression of a business man's thought in a letter is not infrequently the moral index to the writer's character. The business man who always conveys in his written communications the spirit of brotherhood, consecrates, in no small way, business life. As a rule, the exacting, domineering and tyrannical business man always reveals himself in his correspondence. As yet, there is not a text-book in Business Correspondence that fully and freely brings out the ethical side of business correspondence. Every week there are letters sent out by our great business houses that express magnanimity, kindness, and a fraternal feeling. The teacher who believes in the moral side of business training should exercise the utmost care in selecting model letters. As yet, literature does not recognize the contributions of the business world as literature. I believe that the business moral enthusiast will yet be found who will triumphantly gather together the best forms, and the best expressions that have been sent forth by the business world. When the business college young men and young women of this country are saturated with these models they will find in their businesss communications with their fellowmen a mighty power for good. I am the last man to suggest moralizing in connection with this work. The deserving student will never fail to recognize the beauty of justice, and the transcendent loveliness of practical kindness.

The moral element involved in teaching rapid calculations, penmanship and spelling is of minor importance. The other features of a business education are of so much greater importance that I forbear to make special comment upon these.

MORNING EXERCISES

The moral side of business training can be emphasized in a most delightful and successful way by having what, for want of a

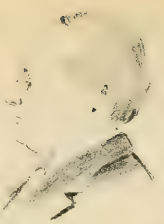
Continued on Page 254.



C. A. BLISS, Columbus, O., Who Entertained the Association Friday Evening.



F. F. MUSRUSH, Cleveland, O., Delegate to St. Louis Penmanship Association.



F. W. WILLIS, Springfield, O., Higher Education for Stenographers.



MISS LENNA DICKINSON, Elyria, O., the New Secretary.



J. J. KRIDER, Canton, O., one of the Nominating Com.



J. Y. BASSELL, Columbus, O., Who welcomed the Associatio



J. D. FAIR, Marion, O., Who Reported the Meeting.



H. C. ROWLAND, Columbus, O., Paper on "Penmanship."



C. M. BARTLETT, Cincinnati, O. The Hustling Chairman of the Executive Committee.



L. L. HUDSON, Delaware, O. "How I Teach Bookkeeping"

Report of Ohio Commercial and Special Teachers' Association

Held at Columbus O., March 29, and 30

REPORTED BY J. D. FAIR

From the four quarters of Ohio came the Knights of the Pen and Pencil, together with those expert in accounts. According to the mandates of our superiors, we did hasten to that grand city, Columbus, the capital of our great state. The state which is the mother of Presidents, the birth-place of religion and politics, and the center of wealth.

The command went forth from President Barnhart, and, in obedience to it, we were all at the home of the Zanerian at four o'clock Friday, March 29, from where we marched in very irregular order to the State Penitentiary. Through the courtesy of Mr. J. Y. Bassell, we visited in a body, free of charge. We arrived too late to visit the shops, but were conducted through the main buildings and dining room where 1,906 prisoners were eating their supper. We visited the gallows, from which twenty-eight persons have been hanged, and the electric chair room in which nine persons have been electrocuted. There are but two electric chairs in the United States, one in New York, the other in Columbus. The visit to the penitentiary was very instructive to those who had never had the privilege before. All but a few, whose names we will not mention, succeeded in getting out without being questioned.

The first business meeting of the Association was held Friday evening, March 29, at 7:30 o'clock, in the rooms of the Bliss Business College. The meeting was called to order by President J. F. Barnhart, after which Mr. J. Y. Bassell, Secretary of Columbus Board of Trade, delivered a very able address of welcome, in which he stated that our mission was second to none. The response by Mrs. J. C. Downend was certainly an appropriate one. T. W. Bookmyer being absent, we had no report of the Federation at Detroit. (Another case in politics.) C. M. Bartlett was not informed that he was to report the business section until a few weeks ago, and so had nothing prepared. W. W. Patterson was not present. F. F. Musrush gave a report of the Penmanship Section, in which he complimented Mr. Faust's address to the National Association very highly. Mr. Musrush thinks that movement cannot be successfully taught to young students. He asked that all teachers prepare an exhibition for the next National Convention, at St. Louis.

At this time the writing and drawing teachers adjourned to a smaller room to partake in "Heart to Heart Talks." Drawing was first discussed by a number of members, Mrs. Downend being chairman. The subjects of water color, brushes, mass drawing, pose work, copying, object of drawing, etc., etc., were touched upon in a most interesting and enjoyable manner.

Penmanship followed, Mr. Zaner acting as chairman. Evils of writing in primary grade, too much written work, pencil writing, pens, backhand, speed, vertical, etc., were some of the subjects discussed.

The meeting as a whole was truly a "Heart to Heart" affair, nearly everyone having his or her say and the privilege of hearing from all the rest. This sort of meetings need to be encouraged as one can secure so much more information in a given time than when formal meetings are held.

The meeting of the commercial college men was led by A. D. Wilt, who gave a very able discussion of the subject in hand. He declared we were essential to education and deserved better recognition from the public at large, and that in order to do this we must have a system of grades, and that the general standard of schools can be raised by a general state examination. Mr. Wilt submitted a very good plan by which this could be accomplished. He was supported by C. M. Bartlett, while L. W. Stiehl and Benn J. Ferguson continued to bombard their position. No action was taken in the matter, although every one present fired at the target. At this point, Prin. C. A. Bliss ordered a retreat, which was obeyed, and at the rear of the room, Mr. Bliss, assisted by some of his students, served hot coffee and sandwiches, a delightful surprise, and certainly a very appropriate one, as the hour was late. So closed our first meeting.

SATURDAY, MARCH 30, 1901

Nine A. M. Meeting called to order and members registered as given below:

First on the program was Miss Lucia May Wiant's paper on "Elocution." Miss Wiant is certainly master of her subject. She took up the subject of "Poetry," showing its usefulness in all educational lines, such as in teaching Nature Study, Geography, History, Music, Politeness, and Discipline, and the moral obtained from the study. Miss Wiant received a hearty applause, which she responded to by reciting "When Melinda Sings" in a most faultless manner. Mr. Fox, of Columbus, and Mr. H. Spillman Riggs, of Cincinnati, gave talks on Miss Wiant's paper, in which they said she had touched the science of teaching Poetry and Elocution.

"Function of Art in Education," was the title of the paper read by Miss Helen Fraser. She stated that every one cannot be artists, and that it was wrong to lead children to believe that they would all be great artists or great men and women some day. Miss Fraser made one statement with which we must all agree, "that young people in America were considered grown up too soon." She thinks school rooms should be decorated with works of art, but care should be taken not to select pictures representing intense pain or distress. The reading was followed by an exhibition of drawing done in the various [illegible] schools.

A. D. Wilt the[illegible] teachers, could [illegible] work to a great [illegible]

H. C. Rowland [illegible] ship." He think[illegible] "fads" not bes[illegible] average teacher[illegible] to movement a[illegible] Give more atten[illegible] that form shou[illegible] movement.

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Benn J. Fergu[illegible] Secure Speed in[illegible] drills should be[illegible] enters school—"[illegible] That we should [illegible] the dress of ne[illegible] work, but unde[illegible] laziness. In ord[illegible] and to become t[illegible] work, all studen[illegible] tain state of t[illegible] students to hol[illegible] tails," but to c[illegible] own canoe." Not[illegible] but study, write

W. S. Rogers, [illegible] system thorough[illegible] to write withou[illegible] who writes 60 [illegible] write 120 if he [illegible] words. And in [illegible] "Learn the mech[illegible] tice speed." Th[illegible] experience in te[illegible] opinions do not [illegible] This proves that [illegible] in the same cha[illegible]

L. P. W. Stiehl, [illegible] raphy, delivered [illegible] of vertical writi[illegible] the workings of [illegible] ing. It seems [illegible] proven that ver[illegible] written correctl[illegible] method, also th[illegible] in shorthand, as [illegible] lines, straight a[illegible] gave a very instr[illegible] tical writing, es[illegible] work.

"Physical Cult[illegible]



ARNHART, President.



MISS HELEN FRASER, Columbus, O., "Function of Art in Education."



E. A. HALL, Youngstown, O., The New Vice President.



BENN. J. FERGUSON, Marietta, O., "How to Secure Speed in Shorthand.



ANTON LEIBOLD, Columbus, O., "Physical Culture."



J. S. MERRILL, Urbana, O., the new Treasurer.



MRS. JENNIE C. DOWNEND, Mansfield, O., Secretary.

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Columbus schools, who gave a practical illustration by using a class of bright little boys and girls from D. Primary grade, conducted by their graceful teacher, Miss Jeannette Hall. This was certainly a fine illustration, showing how, by a little care, children can be trained to obey commands as perfect order as does a regiment of soldiers obey the commands of their Colonel. Following this came a class of A Grammar students, conducted by Miss Ella C. Burkline, illustrating how to cultivate grace in movement, and style of carriage. This proved to be one of the most enjoyable features of the entire meeting.

L. L. Hudson read his paper on "How I Teach Bookkeeping." He teaches Theory before Practical bookkeeping. He is also, a strong advocate of Special Ruled Books, as a labor saver to teacher, student and bookkeeper.

Discussion by J. J. Krider, who is a strong believer in actual business from the start, so of course he attacked Mr. Hudson with all the strength he could muster. He believes that we, as teachers in commercial schools, have a very difficult task before us in starting new students, as the average student we receive has absolutely no knowledge of the subject of accounts, and very little other knowledge of use to a practical business man.

A better article on "Higher Education for Stenographers and Typewriter Operators" was never delivered, than that by F. W. Williss. He said that short courses led to producing $3.00 salaries among stenographers. Low prices indicate cheap teachers, and cheap teachers lead to more $3.00 stenographers. Raise the prices of tuition, lengthen the course and produce $10.00 to $15.00 stenographers. "Shorthand, when properly learned, will prove to be not only a most agreeable and remunerative profession, but in many cases a stepping stone to something much better, and as a means of mental training, it is without a rival."—*James A. Garfield.*

The report of the nominating committee composed of C. P. Zaner, J. J. Krider, and D. D. Mueller was adopted, and the following officers for the ensuing year were elected. President, A. D. Wilt, Dayton, Ohio; Vice President, E. A. Hall, Youngstown, Ohio; Secretary, Miss Lenna Dickinson, Elyria, Ohio; Treasurer, J. S. Merrill, Urbana, Ohio; Executive Committee, Jerome B. Howard, Cincinnati; F. F. Musrush, Cleveland; T. W. Bookmyer, Sandusky; Delegates to the Federation at St. Louis, Federation Delegate, M. H. Davis, Toledo; Shorthand Section, D. D. Mueller, Cincinnati; Business Section, H. C. Rowland, Columbus; Penmanship Section, C. E. Towne, Zanesville.

The following resolutions were adopted:

In behalf of the Ohio Commercial and Special Teachers' Association, be it resolved, that we express our appreciation of the hearty reception to the city of Columbus, tendered us through Mr. J. Y. Bassell, of the City Board of Trade. And also to the special teachers of said city for their kind treatment, especially for the delightful surprise provided for us by Mr. C. A. Bliss, of the Bliss Business College, following so appropriately our "heart to heart" talks. We also heartily appreciate the fine exhibits of Art work furnished by Miss Fraser, of Columbus, and Mrs. Downend, of Mansfield, and of writing by Mr. Barnhart, of Akron, and Mr. Slocum, of Columbus. It is to be hoped that at our next meeting there will be a larger number of exhibits, even though they may be small, as we believe the exhibits to be a very helpful feature of the work.

Signed: BENN J. FERGUSON,
F. W. WILLISS,
MISS DICKINSON,
Committee.

The meeting was adjourned to meet next Spring at the home of our new President, A. D. Wilt, Dayton, Ohio.

Members Registered

L. P. W. Stiehl, Uhrichville.
H. C. Rowland, Columbus.
H. H. Beck, Hamilton.
C. E. Towne, Zanesville.
W. H. Davis, Toledo.
Minnie Kriegbaum, Springfield.
P. Hammel, Akron.
Louise B. Rusk, S. Charlestown.
Frank S. Fox, Columbus.
Mrs. Belle C. Wilcox, Dayton.
J. S. Merrell, Urbana.
J. R. Fortney, Cincinnati.
Benn J. Ferguson, Marietta.
F. W. Williss, Springfield.
Mary Bowman, Springfield.
A. D. Wilt, Dayton.
F. F. Musrush, Cleveland.
Jerome B. Howard, Cincinnati.
H. E. Barnes, Tallamdge.
F. T. Weaver, E. Liverpool.
C. W. Lucas, Springfield.
E. P. Miller, Marietta.
J. J. Krider, Canton.
Jennie C. Downend, Mansfield.
Edith B. Rector, Dayton.
J. S. Wetherill, Kenton.
E. C. Rogers, Columbus.
L. L. Hudson, Delaware.
W. J. McCarty, Scio.
Mrs. V. A. Mathews, Dayton.
D. D. Mueller, Cincinnati.
W. S. Rogers, Sandusky.
E. A. Hall, Youngstown.
C. P. Zaner, Columbus.
C. M. Bartlett, Cincinnati.
J. F. Sterner, Akron.
J. D. Fair, Marion.
J. F. Barnhart, Akron.
C. A. Bliss, Columbus.
A. McFadyen, Columbus.
T. W. Bookmyer, Sandusky.
Miss Dickinson, Elyria.
H. B. Parsons.
Ella Bartholomew.



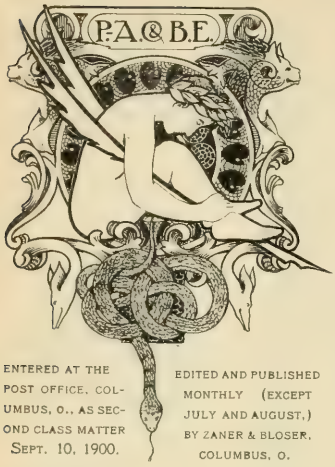
MISS LUCIA MAY WIANT, Dayton, Ohio, Paper on "Elocution."



D. D. MUELLER.
Cincinnati, Ohio,
Delegate to the Shorthand Association at St. Louis, Mo.



C. E. TOWNE
Zanesville. Ohio,
Delegate to the Penmanship Association at St. Louis, Mo.



ENTERED AT THE POST OFFICE, COLUMBUS, O., AS SECOND CLASS MATTER SEPT. 10, 1900.

EDITED AND PUBLISHED MONTHLY (EXCEPT JULY AND AUGUST,) BY ZANER & BLOSER, COLUMBUS, O.

VOL. VI. NO. 9. WHOLE NO. 34
COLUMBUS, OHIO, MAY, 1901

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

SUBSCRIPTION RATES.

1 subscription, $ 1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscription, 75 cents each, 10 or more subscriptions, 60 cents each.

ADVERTISING RATES—Made known upon application. Write for them.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or post-masters.

Good Things In our next number we will begin the lesson-articles on "Ornamental Penmanship,"by Mr. C. C. Canan. Get in trim for them. They are unique and high grade. We have also "on tap" a series of lessons in business penmanship from the skillful hand of H. B. Lehman. They are par-excellent. Another series are in preparation by Mr. A. R. Burnette, Newark, N. J. These lessons will reveal a new power in the penmanship profession as Mr. B. writes a fine hand. Another attractive feature will be a series of portraits in various mediums and technique by the talented and enviable young artist, Mr. G. S. Henderson, N. Y., whose advertisement appears in this number.

Simpler Writing The trend of the times in matters pertaining to penmanship is plainly toward legibility. We hear much also concerning speed, but not as much as a few years ago. The same is true of movement. The need of the business world is plainness rather than speedier writing. To secure stronger legibility script forms must be simplified. Notions of fancy—of fine art in penmanship—must give way to practicability. Plainness, not prettiness, is the modern need. Flourishes, fish-hook forms, fine lines, long loops, complicated capitals, straight-jacket down strokes, abnormally wide spacing, etc., must step aside for plain, simple, easy, rapid characters. Turns need to be more rounding, angles sharper, ovals fuller, lines stronger, capitals smaller and simpler.

Penmanship Philosophy

Speed in writing is a good thing, but to shout speed, speed, speed, and nothing but speed, at the neglect of numerous other essentials, is not productive of the best results. The same is true also of movement, form, etc. The best teacher of penmanship recognizes all of the essentials and does not unduly emphasize one at the expense of the others.

The professional penman has frequent use for the whole arm movement, notwithstanding the claims of the one idea, one-movement-for-all-work enthusiast. If you intend to become a fine all-round penman, don't let the prejudices of another prevent you from learning all you can in all the ways you can.

While there has been in existence for a good many years such a thing as simplified or abbreviated penmanship, it has not been of a practical kind, and the senior editor of the PENMAN ARTIST AND BUSINESS EDUCATOR has therefore been the first to originate, use and advocate a really rapid, practical, and sensible style of simplified writing.

The nonsense of using fine pointed pens for business purposes is daily becoming more apparent. Pupils should be taught to use such pens as they can use when they enter the business world.

He who labels his specimens "Written with pure muscular movement," when combined movement was used, shows more zeal for movement than regard for truth.

There are still a few persons who insist in calling combined movement finger movement. This is either dense ignorance or an attempt at rank deception.

Suppose that 70² were to become the standard of writing in the future, who should be given credit for the same, the verticalists or the fifty-degreeists? Since seventy is midway between fifty and ninety, would the honors not be about equal?

Will those who so strenuously insisted that it was wrong to require a pupil who had acquired a slant hand to change to the vertical, now claim that it is equally wrong to require those who have acquired a vertical hand to change to the slant? It is a poor rule that won't work both ways.

Because you can write one style best and another is no excuse that we foist those styles upon the public as standards. A standard is broader than an individual—it fits everybody in general and nobody in particular. It is free from peculiarity and yet common in character. No one can appropriate it, yet everybody can adapt it to his individual service.

If finger movement is worthless, paralyzing, slow, cramped and illegible, how is it that Shakespeare and Milton, Dickens and Thackery, Ruskin and Hugo, and nearly all the other great writers used it? Rather strange, isn't it, when they had the other up their sleeves! Strange, too, that such immortal documents as the Declaration of Independence and Emancipation Proclamation which liberated so many souls were written by the much maligned, despised, and miserable finger movement!

Pure finger movement is certainly not desirable for practical writing. How about pure arm movement? Are they not both extremes? The one belongs to the hand, the other to the shoulder. The two combined comprise a golden mean. Is that not the thing desired?

One slant, one movement, one idea for all in penmanship, is about as sensible as one tone in speaking, one step in walking, one thought in thinking for all.

Mr. Madarasz

Informs us that those desirous of profiting by his summer school should correspond with him at once as his advertisement will not appear again. Now is the accepted time.

Printers' Ink

"Printers' Ink," the well known journal for advertisers, published at No. 10 Spruce St., New York, devotes much space in its issue of April 10th to business college advertising. Mr. G. S. Walworth, of the Walworth Institute of New York City, and Mr. Norman P. Heffley, of the Heffley School, Brooklyn, New York, state very interestingly how they advertise their schools. Both institutions being very successful, the methods employed by their promotors can be profitably studied by others. Considerable other interesting matter regarding school advertising appears in this same number. In fact, it may be appropriately called a special business college number. The publishers think that "Printers' Ink" ought to be extensively used in business colleges as a text-book on advertising. It certainly is a very bright and interesting "Little Schoolmaster" in this subject.

Let the Good Work Go On

Mr. W. H. Carrier, the accomplished teacher and all round good fellow, of the Meadville, Pa., Commercial College, sent in a club to the PENMAN-ARTIST AND BUSINESS EDUCATOR, and with it the following letter: "I have been vigorously preaching the gospel of Good Penmanship of late. Below you will find the names of nine converts, and a post office order to admit them to full membership, and it is safe to say that there are more on the "anxious seat."

The Last of the Greatest Book on Penmanship

We have on hand a few of the remaining copies of the "New Spencerian Compendium of Penmanship," by far the greatest work on professional penmanship of modern times. The size is 10 x 12½ inches, one inch in thickness, and sumptuously bound in cloth and leather with large gilt stamp. It covers the various styles of writing, lettering, flourishing, and pen drawing, and contains the richest gems in these lines that have probably ever been given to the world. It cost a fortune to produce it and no more will be published. The few copies that are left can be had only of us, as we have secured the last of the entire edition. This work has ever been the companion and inspiration of such masters as Madarasz, and is a complete school of penmanship itself.

Now is your chance to secure one before it is too late. They are worth $25.00 each, but you can secure one *now* for much less than it is worth. For price, address,

ZANER & BLOSER, Columbus, O.

NEWS ITEMS



Mr. F. P. Baltz, proprietor of the Union Teachers' Agency, N. Y., recently accepted a position as teacher in the Peter Cooper High School, Third Ave., 157th St., N. Y. City.

C. E. Doner, with whose fine penmanship our readers are quite familiar, is now winning laurels as a student in Dennison, University, Granville, O. In a recent contest between the literary societies Mr. Doner won first place on declamation.

* * *

Mr. D. T. Ames, the esteemed and able expert on questioned handwriting, recently delivered a lecture, "Handwriting" before the faculty and students of Leland Stanford Junior University, Stanford University, Calif.

* * *

"The Independent," Roseville, O., gave a very complimentary article concerning the excellent work done in drawing under the supervisorship of Miss Anna M. Hall.

* * *

Frederick J. Hillman, Springfield, Mass., in "The Homestead" of March 9, presented a very effective illustrated article against vertical writing. He recommends a medium slant.

* *

Principal O. A. Hoffman, of the Metropolitan Business College, Milwaukee, Wis., has been doing some expert work in handwriting, and as a consequence he has received extensive notices in the daily press of that city. The following is an extract from the "Sunday Herald," March 10, 1901: "Mr. Hoffman was placed on the witness stand, and explained to the jury that every individual has certain characteristics in his writing, which cannot be changed, even though strong efforts and attempts are made. He compared it with the shadow of a man, which follows him, and cannot be shaken. The old way of using a microscope for detecting imitation or disguise was very well as far as habits go, or in alterations, but habits can be changed under altered conditions. It is possible that these ideas may establish a precedent in determining future cases of questioned or forged handwriting."

* * *

Rev. Sam Small delivered a lecture before the students of Spencer's Business College, Kingstown, N. Y., Monday, February 27, entitled, "The Education that I consider worth while."

* * *

Our old friend, G. E. Weaver, of Mt. Morris, Ill., keeps entertaining the people by his funny and entertaining chalk-talks.

* * *

A. R. Burnette, the skillful penman, is now with the S. I. Wood Business College, Newark, N. J.

* * *

All persons interested in the "American Isaac Pitman Shorthand Association (Incorporated), should address the Secretary, Mr. N. Flanter, 2253 Seventh Ave., N. Y. City.

* * *

Two prominent business educators of whom we have knowledge ran for mayor in their respective cities this Spring. We refer to Messrs. T. W. Bookmyer, Sandusky, O., and J. W. Warr, Moline, Ill. This means well for practical education, particularly so when the candidates ran upon reform and non-partisan platforms. Upon such issues they are winners whether they become mayors or not.

* * *

Mr. S. M. Funk, recently of Yorkville, S. C., is again located at his home city of Hagerstown, Md.

* * *

Mr. S. M. Blue, who for the past three years has been connected with the Zanerian as student, all-round office boy, and finally as teacher, is now connected with the Broken Bow Business College, Broken Bow, Nebr. Mr. Blue swings a pen that is the envy of thousands.

Angular Precise Penmanship

a b c d e f g h i j k l
m n o p q r s t u v w x
y z 1 2 3 4 5 6 7 8 9 0.

Sharp, positive, decisive, rigid, regular, uniform, up-to-date, angular penmanship.

Writing is a utilitarian art

A B C D E F G H I J K L
M N O P Q R S T U V W X
Y Z

H. U. Mumford & Son

Appreciation and Shekels from a Veteran

MESSRS. ZANER & BLOSER,
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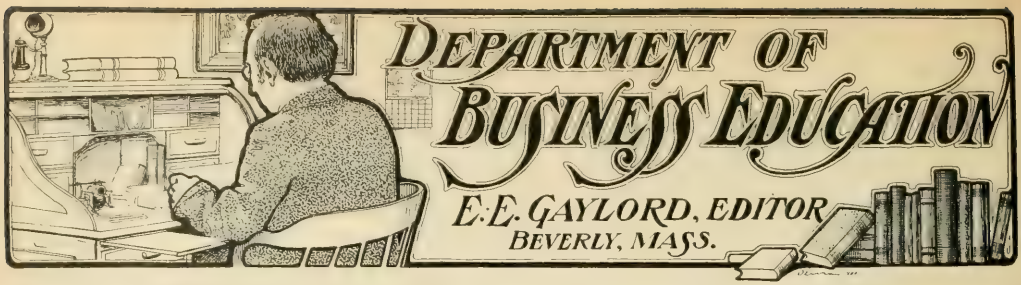
GENTLEMEN: For several months past I have been the recipient of an ideal chirographic publication known as the PENMAN AND ARTIST for short.

I am well pleased with it, and I have seen copies enough to justify me in saying that it is first class in every feature. Your treatment of the whole subject is broad and courteous. It appears to me to be thoroughly solid, having length, breadth and thickness, and withal about square.

Keep right on in the same direction! Now this is good advice, isn't it? But how are you to keep on without the shekels? It seems high time my dollar should clink in your till. I have thought so for some time, but you know how it is yourself when one has too many irons in the fire. Commence me back where I belong by good rights.

Very sincerely yours,
H. W. SHAYLOR.

122 Pine St., Portland, Me.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Indefiniteness in Teaching Commercial Geography

W. I. AMOS, PEIRCE SCHOOL, PHILA-DELPHIA

If there is any one word that characterizes a large part of the instruction in Commercial Geography, I believe that word is "Indefiniteness." We are all more or less guilty. No teacher who knew enough about his subject to teach it, ever stood before a class without occasionally finding himself drifting away from his text.

DRIFTING

This tendency to drift is, I believe, more frequently found in teachers of Geography, than in any others. The subject, being comparatively new and exceedingly interesting, presents the best opportunities for branching away from essential principles, and following out unimportant chains of thought.

The truth is, there are so many facts surrounding every important kernel of information, that, before a teacher gets at the vital point, he has so filled himself and the class with the husks that there is no room left for the really important facts.

This tendency to drift is a continual menace to the enthusiastic teacher. This is especially true in those schools in which the time is so limited as to preclude any but the essentials of any given subject.

WHEAT: THE BOTANICAL AND COMMERCIAL POINTS OF VIEW

Let me cite an illustration: The other day I had the pleasure of visiting a school in which Commercial Geography is considered one of the leading subjects. The subject happened to be "Wheat." The teacher had evidently spent a great deal of time in preparing his lesson from the standpoint of cultivation. The pupils, however, had prepared their work from a commercial point of view. The subject was to be given one period of forty-five minutes. The teacher began to lecture by stating that "Wheat and its products are the most valuable of the cereals," and then immediately began with the cultivation. He never got his wheat out of the field where it was planted. Not a word said concerning states producing, methods of transportation, markets, commercial effects upon given localities. Not a city, state or country mentioned.

ESSENTIALS FIRST, DETAILS AFTERWARD

That a lecture on "The Cultivation of Wheat" might prove interesting and helpful, no one denies; but I do maintain that, in cases in which the time element is to be reckoned with, no teacher has a right to spend a moment on matters of secondary importance, especially when spent at the expense of fundamentals.

To be sure the best method of developing a given subject is to treat it in all its phases; this is true of any product, but if the course of study is so arranged as to make this impossible, give the essentials and no more.

As the courses of study are planned in the majority of the commercial schools, both public and private, the time for Commercial Geography is woefully curtailed. The best public school commercial course in this country only allows for three periods per week, covering a total period of two and a quarter hours. This means but eighty-one hours per year; and in this particular school, this subject must be completed in one year.

Now, it must be obvious to any person at all familiar with the essentials of Commercial Geography, that scarcely the preliminaries of the subject can be touched in this time, not to mention technical details.

HOW NOT TO DO IT

The other day I visited another prominent public school and had the pleasure of hearing a talk by the worthy principal of the commercial department on "Cotton Seed." It was wonderfully entertaining. The pupils gave the closest attention, took no notes, merely listened. At the close of the period, the teacher said: "I shall give you a talk on 'Silk' next time." No home work assigned, no clippings called for, no discussion. Before the class was dismissed, I was asked to say something concerning "Cotton Seed," but I injudiciously asked a lad in the front seat to tell me the leading product of the cotton seed. He promptly replied, "Cod liver oil." Another said, "Butter;" another said something about "Axle grease." No one said a word about the cotton plant. I thereupon asked a young lady to name a state producing cotton. "Kansas" was the reply. I asked for the leading American cotton market. Chicago was given the preference. I was also surprised to find that Manila was our leading foreign market, while Hoboken was the leading cotton manufacturing city in the United States.

Now, my friends, there is a pedagogical screw loose in that school. One year to complete Commercial Geography. Precious periods absorbed in leaving impressions such as I have mentioned. Is it any wonder that our people sometimes find fault with million dollar institutions and ten-cent instruction?

HOW TO DO IT

It does seem that the teacher in that school would have been doing more *definite* work had he given those pupils plenty of home-work, which, when discussed in the class, would have brought out the fact that cotton is raised for fibre and seed; that it is the leading product of this country; that Great Britain is our leading foreign market; that there are reasons for this, as well as for the fact that New England is the leading cotton manufacturing section of our country; that this industry is gradually moving southward. Then, when this field had been covered, he could have discussed the seed and other products.

Understand, I am finding no fault with details in Commercial Geography. They should be taught—*if you have the time.* If you have not the time, teach a few, definite, needful facts. Stir your class by getting them into action. Let them do things. Don't swamp them intellectually with your pedagogical "muchness."

The Moral Side of Business Training.

Continued from Page 249.

better term, I call morning exercises. For a quarter of a century, I have used thirty minutes every morning of every school day in which to awaken and stimulate the heart side of human nature. A large number of young men and young women enter the modern business college hypnotized by the "get there" spirit. Nearly all of them are hero worshipers, worshipers of the almighty dollar hero. They feel sure that a small number of men and women should own the world. This spirit of ownership not only relates to material wealth, but even has a distinct reference to the ownership of man. Even at the beginning of the twentieth century, the dominating idea in the marriage relation continues to be ownership, and such ownership is always at variance with freedom. The morning exercises should not be employed for preaching sermons nor for the purpose of telling men and women that they are on the road to hell. I do not recommend reading in these exercises the biography of millionaires or such books as "Matthews," "Getting on in the World," Marden's "Pushing to the Front," or Conwell's "Acres of Diamonds." I prefer Drummond's "The Greatest Thing in the World," "The Investment of Influence" by Hillis, John Ruskin's "The Crown of Wild Olive," Bishop Spalding's five little books, "Education and the Higher Life," "Opportunity and Other Essays," "Means and Ends of Education," "Thoughts and Theories of Life and Education" and "Things of the Mind;" David Starr Jordan's "Care and Culture of Men," some of the very best selections from the "Saturday Evening Post"; now and then an article from the "Outlook," or from some one of the great magazines will awaken latent emotions, will awaken a love for the best books, will give men and women a broader vision of life and enable them to get out into the world as builders rather than destroyers. A novel like "Eben Holden" will do more to sweeten and ennoble the life of business

students than will stereotyped scripture readings and prayers. Men and women need to be awakened morally and spiritually in order that they may do their best work intellectually. The half hour that is properly used in the morning is never thrown away. In these morning exercises men and women will get new views of life. They will discover what life really means. They will get a clearer vision as to the value of time: a clearer vision as to their mission in this world. The morning exercises should be a permanent feature of every school in the world, from the kindergarten to the university. No school that attempts to educate the whole man can afford to dispense with this feature. It is the one way of all ways for arousing moral and intellectual hunger. When men and women are morally and intellectually hungry, they will find the necessary food When this hunger has been aroused the larger part of the teacher's work is already done and *well* done.

THE SCHOOL MUST BE A BROTHERHOOD

The essential feature of the moral side of business education constitutes the last section of this paper. The school by whatever name it is called is a social organism, a social unity. The director of this school organism is the teacher. If the teacher in all his relations to his pupils is morally invigorating, both teacher and pupils must grow in the direction of a high and beautiful manhood. The proprietor or director who is grasping, who is selfish, who is ugly, who is petty in his dealings with his pupils cannot hope to build strong men and strong women. The school must be a brotherhood in which the pupils are not owned by the teacher nor the teacher by the pupils, a school in which students make their own laws, and enforce their own laws with the co-operation of the teacher. If in this social unity students drive sharp bargains, attempt to get ahead of one another through the influence of wrong incentives, for example, through prizes, then we have a right to expect that the school is engaged in furnishing new recruits for the growing commercial army that is already attempting to conquer the world through ownership. The teacher who believes in *beautiful* schoolrooms, who believes in the most comfortable and attractive appliances, who believes in furnishing the very best instruction possible, who believes in music, who believes in amusement, who believes in *courtesy*, who believes in justice, who believes in the golden rule is really the leader in giving significance to the moral side of business training.

PICTURES OF REAL ART

The day has gone by when the pictures upon the walls of the business college consist of flourished eagles, horses, lions and dragons. The business college no longer makes an apology for its existence. It is, at the dawn of the twentieth century, an integral part of the great system of popular and universal education. The business college is no longer doing fragmentary work. The business college of today is engaged in precisely the same kind of work as is Harvard, Yale and Columbia Universities, the building of men. On the walls of the rooms of the thoroughly equipped business college hang pictures of real art. There the Angelus, The Sower, The Breaking of Home Ties, A Madonna, here a portrait of Washington, Lincoln, Grant, Longfellow, Whittier, Bryant, Lowell, Holmes, Harriet Beecher Stowe, Florence Nightingale; in yonder room, pictures of mountain and lake, forest and plain. These decorations contribute to the joy of work. Young people carry away from the beautiful business college rooms memory pictures that some day will find expression in their own offices, in their own stores and in their own homes.

In connection with every business college there should be a reading room. On the tables the great American magazines should have the first place: The Atlantic, Harper's Monthly, The Century, Scribners, The American Monthly Review of Reviews, The Cosmopolitan, McClures, The North American, The Forum, The Arena, The Popular Science Monthly, The Educational Review, Outing, The Critic, The Bookman. The second place should be given to the magazines relating to business, economics and sociology. Among the weekly publications should be found: The Outlook, The Independent, The Saturday Evening Post, Harper's Weekly, Leslie's Weekly, The Scientific American, The Youth's Companion, Puck, Judge, Life, and two or three clean, metropolitan dailies. Among the books, those already mentioned together with the complete works of Cooper, Irving, Hawthorne, Emerson, Longfellow, Whittier, Lowell, Holmes, Bryant, Burroughs, Charles Skinner, Charles Abbott, Donald G. Mitchell, Mark Twain, Josh Billings, Artemus Ward, Prescott, Bancroft, Parkman, Motley, Schuler, Scott, Dickens, Thackeray, George Eliott, Chas. Kingsley, George McDonald, Ruskin, and Hugo. If possible complete sets of American Statesman Series, English Men of Letters, American Reformers Series, Great Commanders Series, Famous Women Series, Beacon Biographies, and as many more great books as the proprietor can afford. This reading room should be open seven days and seven evenings in the week. Students should be permitted to borrow the books provided they prefer to read them in their own rooms during their leisure hours on Saturday or Sunday. The masterful teacher should give suggestions relative to the right use of books. This feature of any school nourishes and inspires the soul.

THE LECTURE PLATFORM

The business college has another mighty agent at its command. This agent is the lecture platform. Bring to your school the great men and the great women of the land. Your students, their friends, and your friends will bear the expense. One hour in the presence of a world builder will frequently reveal the existence of a student genius. It is your magnificent privilege to thus awaken souls that are dormant, to invigorate and inspire men and women who are hungering and thirsting after the power to do something, and be something.

COURTESY BELONGS TO A BEAUTIFUL HUMANITY

The business educator must not assume that student relations are incidental and of little value. Courtesy is one of the flowers that belongs to a beautiful humanity. The gentleman is next to the highest product of a Christian civilization. When the student becomes a gentleman there is little danger of his ever becoming a demagogue or a tyrant. The business educator who recognizes the moral side of a business education will seek to bring his students together as often as circumstances will permit for social recreation and enjoyment. Furthermore, he will in the morning exercises give specific instruction relative to social usages. Through these usages men and women work together, live together and get a glimpse of the coming of the brotherhood or man. I said that the gentleman is *next* to the highest product of a Christian civilization. The highest product is *man*. In a school where there are factions, cliques, superiors and inferiors, where there are brilliant students and blockheads, one cannot hope to maintain law and order.

LABOR AND MORALITY GO TOGETHER

The moral side of business training is the essential side, not the incidental side. If the student in acquiring a business education is not kept in balance, if he does not grow in the beauty of the lily, it were better that a mill stone were hanged about his neck. Men and women do not derive the best things of life from the use of a multiplication table nor from the use of debit and credit, nor from the use of legal technicalities. Their chief joy or their deepest sorrow comes from the healthy manifestations of their emotional nature. In the new democracy, and the schoolroom is the nearest approach to this democracy, men and women are to manifest all their powers through their daily work. If this lesson is learned in the schoolroom, men and women will go out into the world possessing the grandest ideal that men can entertain. The lowest ideal that dominates society today teaches man to hate his daily routine. This is the lowest form of infidelity that I am able to describe. The majority of men and women devote the larger part of their lives to work of some kind. If man is to grow morally and religiously at all, he must, therefore, grow morally and religiously while doing his daily work. If he does grow morally and religiously while doing his daily work he helps every other man in society to grow morally and religiously in doing his daily work, and when all men and women grow morally and religiously in their daily work the new democracy has been established. This is the democracy that Jesus of Nazareth outlined in his sermon on the Mount. Anything short of this ideal is unworthy of a modern school. Give us then the moral side of business education not as a side feature, but as a vitalizing feature, as an inspiring feature, as a creating feature in all of our educational work. Thus may we build the educational house not on the sand, but on a rock.

Accurate, Systematic Penmanship

The Tenth of a Series of 24 Script Alphabets Illustrating as Many Practical, Unique, Ornate, Freakish, Characteristic Hands

[SEE FOLLOWING PAGE.]

These forms are not only suited to careful, slightly ornamental writing and for rapid, cheap engrossing, but they also serve as a foundation for ornamental or professional writing. Indeed, this is no doubt its most serviceable function. It is a most excellent hand to cultivate as it systematizes and reduces to order the more frisky, flourished styles.

Use a fine, flexible pen and an oblique holder that is properly adjusted. In the small letters, the little finger should slip gently toward the right. The thumb and first and second fingers may act to advantage in such letters as *a*, *t*, and *l*, but the main motion should come from the arm—it should seemingly center and originate at the elbow. No finger action should be used in the capitals except in such places as the second part of *W*, and second part of first style *I*, *M*, and *N*. In making the second part of these letters it is well to keep the elbow well to the right, then the fingers need be used but little.

Accurate Systematic Penmanship

a b c d e f g h i j k l m n
o p q r s t u v w x y z
1 2 3 4 5 6 7 8 9 0

Accuracy, system, plainness, uniformity, grace, beauty, skill, strength, and ideality.





MR. STIEHL ILLUSTRATING THE POSITION HE RECOMMENDS FOR "CYCLOGRAPHY."

Uertical or Slant

Read Before the Ohio Commercial and Special Teachers' Association at Columbus, O., March 30, 1901

BY L. P. W. STIEHL

These associations of congenial spirits and kindred workers are the golden links which bind many souls in an unbroken chain, and the chords touched in our hearts will vibrate for an age. I sincerely hope that our desires may be attuned in harmony, and may lines of duty and mutual benefit keep us within a circle of eternal love, friendship, and fidelity toward each other, and devotion to our noble calling.

VERTICAL OR SLANT?

"Vertical or Slant" is the subject of this paper, I now declare for approximate uprightness for one stroke in every ten, and the other nine to be parts of a circle. The public took me with its strong arms and master grip, and raised me gradually from an inclining system of writing composed of long, slightly curved, and straight lines, executed by sliding movement of the pen at slopes of fifty-two to thirty degrees slant, and acute angles, to a perpendicular position, and circular system of penmanship.

About ten years ago I began a thorough investigation of "Vertical Writing," proceeding at first to change the position of my paper and straighten up my dear old Spencerian penmanship. This I practiced faithfully, using finger, muscular, and combined movements, but with little success. The next step I took was along the line advocated by Mr. John Jackson and other foreign authors whose stiff Roman print letters are labored and positively ugly in construction. Said authors and their systems are not good examples and convincing teachers, and too many American and Canadian authors and teachers are making fatal mistakes by continuing to imitate such slow finger movement, and marking letter systems. I soon discovered that my work was not satisfactory from any standpoint. Therefore I was not satisfied with the different systems of vertical writing published in this and foreign countries. Believing it important to the cause of education that the principles of this Art and Science be settled on such basis of artistic beauty and practical utility as shall lead all teachers to uniformity in their instruction.

BASED ON THE CIRCLE

I love the beautiful in nature and art, and could not forget the exquisite and artistically beautiful in the art of writing, the unlimited opportunity to choose from an infinite variety of ever-changing forms and shades of vesture of the "Spencerian Queen of Arts," was then, and is now, altogether too irresistibly fascinating for an old teacher, practitioner and admirer of that system. But the system I have formulated does not contain all of the artistic lines twisting hither and thither like tropical vines. The system of writing that I call your attention to is named "Cyclography," meaning circle writing. I am the author and publisher of this system. The copyright was granted by the Librarian of Congress to me as the "author, proprietor and designer of an improved system of vertical penmanship developed from a straight line and circle principle." Based on a circle, thereby the most satisfactory degree of rapidity, legibility, simplicity and beauty is obtained. The position while writing may be a healthful and natural one, with paper in most convenient radius of sight and direction for a free rolling motion, produced by a combined action of the pronator, supinator, extensor, biceps, triceps and deltoid muscles and humerus, radius and ulna bones. Nine strokes of the pen out of every ten are parts of a circle, and the tenth stroke is a straight line which may be made from one to fifteen degrees leftward from a vertical line by all persons not having a convenient arm rest—such as store, railway, express, mail, bill, check and many other clerks, time keepers, reporters, inspectors, collectors, conductors, delivery men and others required to hold a book in their left hand while writing with the right hand. This straight line may lean from one to fifteen degrees rightward from a vertical line and thus harmonize all advocates of intermedial slant writing to an approximate concept and practical application of improved upright penmanship. The ideal "Cyclography," is written in the following manner:—Front position—nearly erect, bending slightly forward from the hips, chest free from the desk, paper to right of center of body, turned slightly to the left and nearly in line with the arm from elbow forward. Move the paper or book forward as you approach the foot of the page. Train your hand for correct penholding by grasping a hollow rubber ball of proper size, affording comfortable feeling in the hollow of the right hand. Fasten the penholder to said rubber ball by a tight loop, and loop each finger to the ball that does not assume the correct curvature. Adjust the penholder between the thumb, first and second fingers, about one inch from the point of the pen, the holder pointing along the arm toward the elbow. Another loop fastened to the holder and encircling the first finger between first and second joints will prevent and break the probable faults of gripping the pen and cramping the fingers. Get the Cyclographic notion and write with the rolling motion, but do not generate more rotary movement than you can control. I have faith in the movement adopted in this style of writing, because the laws that govern the innumerable worlds in their cyclic or circular travels through the realms of space, teaches us that rotary movement is nature's plan. I have not time at my disposal now to discuss the most useful movement that man and God demonstrates everywhere, day and night. I recommend that rolling movement be used in the formation of circular letters. Proceed to practice on circle and straight line principles, and at no stage of the work is the process necessarily violent. By using the rotary motion necessary for easy and accurate round writing, we do not disturb our slant writing or the lateral sliding movement practiced by all successful slope writers. Circular writing is altogether different from slant writing in execution and form. No danger of mixing the mental conception and physical constructions of Cyclographic and Semi-Angular Slant Penmanship.

CROSS SECTION RULING

I commend the use of cross-section rulings by all persons learning to draw the circular letters either on paper or blackboard. The writing surface divided into squares enables the student to draw straight lines, describe correct arcs of a circle of any radius geometrically exact, which is impos-

sible any other way. As soon as a correct system of letters can be readily drawn, (which is about one-tenth part of the time required without guide lines), proceed to develop a free rolling movement and discard the guide lines gradually until there is no need of them, but not so rapidly as to ruin form. When all the letters can be visualized without guide lines or copy, do not arrest development by continuing the use of cross-section paper and a slow drawing movement, but develop the rotary motion without space limitation. Primary teachers will not have to resort to such phrases as, "Freedom of movement, not nicety of form"—"No limitation as to size of letters," if cross-section paper is used. And higher grade teachers will not make such statements as: "Children from the lower grades are not able to write rapidly enough to accomplish the work required of them; that they soon loose the smooth uniform hand common on entering from a primary grade; that in trying to make up speed they soon fall into a small cramped style; that it seems impossible for them to hold their pens with a light touch, and finger motion is the only movement they can use," etc. All maintainable objections against other systems of vertical writing are defenceless and will be entirely withdrawn from "Cyclography" after thorough investigation, due trial and proper examination.

I have taught and practiced Drawing, Penmanship, Book-keeping and Shorthand as a Specialist for more than twenty years and have endeavored to make use of the experience of these years in originating a system of writing to please admirers of the beautiful in the most useful of arts; compact and economical, so simple in form and pen travel that none need fail under a competent instructor and exemplary writer; next to short-hand in rapidity, and especially adapted to book-keeping and all record writing and letter writing; the entire page will be uniform in appearance.

CYCLOGRAPHY

"Cyclography" will give the most satisfaction to the greatest number of persons for the least expenditure of time and money. By way of comparison, one thousand children accepted at the age of six years and instructed to write a fifty-two degrees slant system of penmanship during their twelve years of common school life, four years in preparatory college work, four years of university training, ten years daily practice in life's various vocations,—thirty years of instruction, education and practical application,—a great majority of them will continue to be miserable scribblers. While on the other hand the same one thousand children instructed in "Cyclography" from the age of six years until they are ten years old and approximately all of them will be able to write a beautiful, round and legible handwriting, and at the expiration of thirty years,—a great majority of them would be the most rapid and practical writers in the world.

A large portion of pupils quit school before it is possible to acquire a readable handwriting in other systems, this fact is worth the candid consideration of all good people, patrons, educators and publishers everywhere. Another fact should be kept in mind, namely the general introduction of shorthand into schools, colleges, universities, offices of all kinds and the actual practice the same by so many persons in their various vocations demanding the most rapid method of writing. "Cyclographic Penmanship," is constructed from the most simple and easily executed geometric diagrams used in the formation of the "Standard Phonographic Alphabet," and so the greatest degree of speed may be attained, and speed practice in either longhand or shorthand under such conditions will be equally and mutually beneficial.

Now is the time for Business Colleges to strengthen their Penmanship Departments. They should employ skillful Penmen in the most practical Circular, Vertical, Medial Backward and Forward, and Plain and Ornamental Slant Penmanship. We must not scatter our opportunities by underestimating the work done in the common schools, nor overestimate our powers to control the diversity of opinion. We will lose much valuable patronage if students are required to drop all styles of writing except fifty-two degrees slant. It will pay to build up, add to, perfect the work commenced and never tear down or diminish any good means of improvement. Our reward will be success if we do not practice the injustice of everlasting undoing and tearing to pieces honest work. Harmonize the character of opposite directions, instructions and models that have been so zealously advocated by others, and do not condemn as altogether erroneous, their entire work. "Prove all things, and hold fast to that which is good."

I sincerely and fraternally hope that boys, girls, young women and men everywhere will strive for "Cyclography" and all other systems of utilitarian writing and pen art, as a source of mental, physical and financial stimulus for us all.

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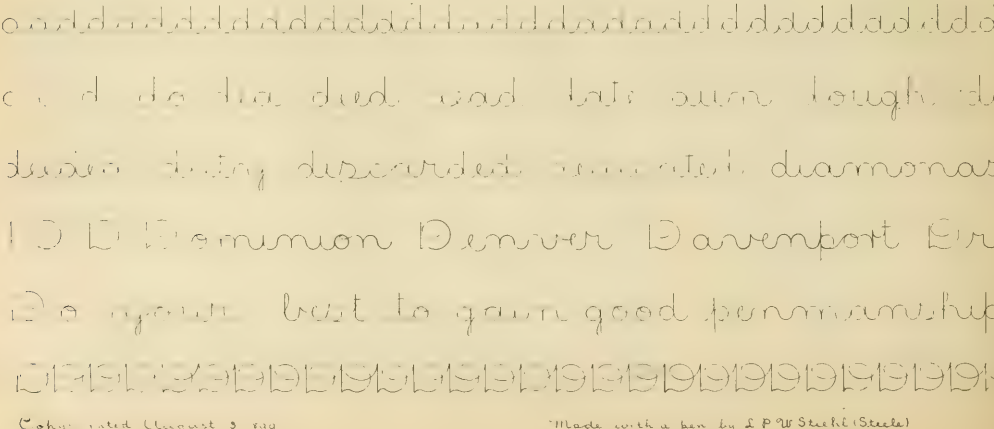
or any of the commercial branches, it will pay you to investigate our methods and learn our prices before sending your "coin" elsewhere. Write to us concerning our . .

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and if you will send the names of five of your friends who are interested in our line of work, we will mail you free, a beautiful specimen of penmanship and a short-hand trial lesson . . . Address,

RANSOM & DRYDEN,

Central College, KANSAS CITY, MO.



Copy-yated (August 3 1904

Made with a pen by L P W Steele (Steele)



Writing

It is not my intention in this article to discuss the merits or demerits of vertical writing, but will simply say that if I had my choice of teaching vertical or extreme slant, I think I should select the vertical. I mean to be broad in my views, and I have no patience with anyone who cannot see any good in the vertical, or in the slant, as the case may be.

The vertical possesses advantages and disadvantages; the same can be said of the slant. In the past year I taught both the vertical and the medium slant in the Public Schools, and I have come to the conclusion that vertical is better for little folks, and the medium slant for older pupils. So if I were allowed to select a style or styles of writing for Public Schools, I should start all pupils with copy-books with vertical copies, medium size, with broad turns, and keep them on that style up to and including the fourth year, and at the beginning of the fifth I would give them copy-books containing medium slant copies, and besides a few good movement exercises, and by changing the position of the paper and using a free movement it would be but a short time until the greater part of the students would be writing an easy, free style just a little forward of the vertical.

Perhaps it would be well at this point for me to give my reasons for changing from vertical to slant. Slant can be written more freely than vertical, because the motions in vertical are mainly up and down, instead of to the right, as in slant, and anyone who has practiced writing realizes that one's ability to write freely depends upon his ability to move the pen to the right without allowing the hand or fingers to drag heavily on desk or paper. I imagine I hear some one say that vertical is much more legible than slant, to which I will agree, provided, however, that the turns are broad, and it is executed slowly and carefully; but if slant style is written slowly, and turns are broad, the slant will be as easily read as the upright, and it will be prettier and more graceful, on account of smooth lines which the vertical does not possess.

At the beginning or during the sixth year, I should do away with copy-books, and give movement exercises, and follow up with word and sentence writing. If the above plan was carried out by a careful writing teacher, with the co-operation of the regular teachers, high school students need not be turned out ashamed of their writing.

P. W. FREDERICK.

Mansfield, Ohio, March, 13, 1901.

The Sadler-Rowe Co.

The growth and progress of the Sadler-Rowe Co., Baltimore, Md., is truly remarkable. As commercial text book publishers they have accomplished more in a decade than is usually accomplished in a life time.

The latest book this house has brought out is Bank's "Easy Method" of Touch Typewriting, a most thorough and exhaustive work by Benj. S. Banks, of Banks' Business College, Philadelphia, Pa.

Our readers have probably noticed in their announcement in our April number, that they have recently added a complete department for the manufacture of blank books and stationery. While this was a very expensive addition to their business, it will enable all customers to secure just what they want in this line, however different it may be from regular stock goods. All of their books are of the very highest order, and their methods of pushing the sale of the same and meeting competition, are dignified and straightforward.

No one is doing more to promote the welfare of young men than they, and no one is doing more than they to lift commercial education out of the mire of superficiality and quackdom. Merit and push win. That is the secret of their success.

Outline of the Ohio Commercial College Board of Examiners Association.

PREPARED AND PRESENTED AT THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION, BY A. D. WILT, DAYTON, OHIO.

This Board will consist of the Local Examiners appointed by the Local Boards of Trade or other Commercial Bodies, or of a committee of not less than five prominent business men. On convening at their first meeting, they will elect a President, a Vice-President, and Secretary by ballot; and a majority of all composing the Association will be required to elect. These officers to be elected for a term of one year or until their successors shall have been regularly elected. They shall assemble not less than once a year at a place agreed upon by a majority of the whole body.

The Secretary shall also be the Examiner in Chief, to whom the Principals of the several colleges of the Principals Association shall transmit their lists of questions for examination. It shall be the duty of this Examiner in Chief, to select from the lists furnished him in this way ten questions on each topic, reserving a copy of these ten questions on each topic, in a permanent record. He shall transmit to the Local Examiners in each city, all on the same day, these selected lists. After the local examinations have been held, the Local Examiners will transmit to him the result of the examinations, giving names, residence, age and grade of each candidate examined. To such candidates who shall have passed this examination, the Examiner in Chief shall send through the Local Examiners a diploma of the Association, signed by the President and Secretary of the Examining body, the local examiner, and the Principal of the local college.

The records of the Examiner in Chief shall be accessible only to the members of the Principals Association, and of the Examiners Association, and all information concerning the examinations shall be withheld from any but the members of the two Associations. The expenses of the Board of the General Association of Examiners, including printing, postage, salaries, and other expenses shall be paid out of the general fund of the Examiners Association, which shall be derived wholly from the Principals Association, and all payments on account of said expenditures, shall be made by the draft of the President of the Principals Association on the Examiner in Chief. The amount of salaries and other expenses shall be such as may be mutually agreed upon between Principals and Examiners.

No person shall be allowed to be present at the examinations but the candidates and examiners, and in no case shall the Local Principal or any of his teachers or employees be present or have access to examination papers or records, until such examination shall have been passed upon by the Local Examiner and the result forwarded to the Examiner in Chief. The Examiner in Chief shall notify each Principal, whose students have been examined, of the result of the examination; including grades of successful and unsuccessful candidates, and this shall be done the day the Examiner in Chief sends diplomas to the Local Examiner for distribution, and not sooner.

The examinations shall be made on the second Thursday in January, April, July, and October of each year, unless otherwise agreed upon by a majority of the Principals Association; and all examinations shall always be held on the same day or days by each examiner; and their results sent to the Examiner in Chief not later than ten days succeeding each examination. All blanks, questions, papers, envelopes, and other stationery used in examinations, shall be uniform in quality, ruling, size of paper, and printing; and all printing for said examinations shall be done by one printer selected by the Examiner in Chief with the approval of the President of the Principals Association; and bids shall be taken by said Examiner in Chief before determining by whom the printing shall be done, and the Examiner shall retain the right to reject any or all bids.

Constitution of Ohio Association of Business College Proprietors

I. PREAMBLE

This Association is organized for the purpose of elevating the standard of business education in Ohio, and of promoting the interests of its members.

II. MEMBERSHIP

The membership shall consist of the Principals of the schools whose names are subscribed to this constitution previous to May 1, 1901, and of all others who may be admitted by a two-thirds ballot of the charter members, and complying with the regulations herewith adopted, or which may be adopted hereafter.



Applications for membership may be addressed to the Secretary at any time, and on the first day of each month all such applications made the previous month shall be submitted to each of the members then belonging, of whom two-thirds must vote favorably to insure the candidates admission.

III. OFFICERS

Officers of the Association shall consist of the President, Vice-President, and Secretary who also acts as Treasurer, and an Executive Committee of three; one shall be elected to serve one year; one two years; and one three years. Successors after the first election shall be elected for a term of three years, one retiring each year.

IV. DUTIES OF OFFICERS

The duties of the President, Vice-President, and Secretary-Treasurer, shall be such as are ordinarily performed by such officers. All bills shall be audited by the Executive Committee and paid by their order on the Treasuser, signed by either one of them. The Executive Committee shall also revise all reports of proceedings, or other matter for publication, call special meetings when desired.

It shall be considered a misdemeanor for any officer of the Association to use his official title for advertising purposes.

V. MEETINGS

Meetings of the Association shall be held not less than once a year, or such time and place as the Association shall designate by ballot, not less than three months in advance of the time of meeting, or said date, shall be determined at the annual meeting of the Association.

VI. FEES

Each member of the Association shall pay an annual fee of $5.00, due the first meeting of the year, and failure to pay within six months will be understood to mean that the member has withdrawn from the Association in the absence of any other formal notice of withdrawal.

VII. EXAMINATIONS AND DIPLOMAS

The Association will issue to students of the representative colleges forming the Association a diploma signed by the President of the Association, President of the Board of Examiners, hereafter provided, and the Local Examiner, also hereafter provided. Candidates for examination for this diploma will be required to pay $2.00 in advance of the examination and $5.00 more if the diploma is granted them.

VIII. ELECTIONS

The President, Vice-President, and Secretary shall be elected each for a term of one year, by ballot of a two-thirds majority of the members, present at the annual meeting, shall be required to elect.

The Executive Committee and the President of the Association shall form the Board of Arbitrators, together with one other member of the Association, to be chosen by the defendant in any case which may require settlement, three to form a quorum. Cases for arbitration shall be those in which one member is charged by another with violation of the Constitution or By-Laws of the Association, or with any personal or professional mis-conduct which, if true, would bring reproach upon his associates. All settlements by arbitrations shall require a majority of the Committee of arbitration, and no appeals shall be made to the general body without a written recommendation of four of the six arbitrators.

X. ORDER OF BUSINESS

The following order of business shall be followed at each regular meeting of the Association:

First: Reading of the Minutes.
Second: President's Address.
Third: Application, for Membership.
Fourth: Communication.
Fifth: Appointment of Committees.
Sixth: General Programme.
Seventh: Reports of Committees.
Eighth: General Business, Including Elections.

XI.

This Constitution may be amended by a three-fourths vote of the members present, who shall vote by person or proxy sent to the Secretary, and any amendment proposed shall be made known to members either in writing or personally, not less than two weeks before the meeting which will take action on it.

[There was no action taken and therefore nothing done concerning the above, but we give it for what it is worth.—EDITORS.]



BY S. M. BLUE, WITH BROKEN BOW (NEB.) BUSINESS COLLEGE.



"The American Illustrator," Scranton, Pa.

"The Western Penman," Cedar Rapids, Ia.

"Science and Industry," Scranton, Pa.

"The California Educator," Los Angeles, Calif.

"The Budget," Baltimore, Md.

"The Danville Business College Journal," Danville, Ill.

"Charles Commercial Instructor," Brooklyn, N. Y.

"The Western Home," Pasadena, Calif.

"The Typewriter and Phonographic World," 332 Broadway, N. Y.

"Human Faculty," Inter Ocean Building, Chicago, Ill.

"The Educational News," Elkhart, Ind.

"The New Era," Salina, Kans.

"The Heffley Educator," 229 Ryerson St., Brooklyn, N. Y.

"The Penman's Art Journal," 202 Broadway, N. Y.

"The Butte Business Educator," Butte, Mont.

"Our Young People," Mt. Morris, Ill.

"The Advertising World," Columbus, O.

"The Gregg Writer," Chicago, Ill.

"The Tack," Storm Lake, Ia.

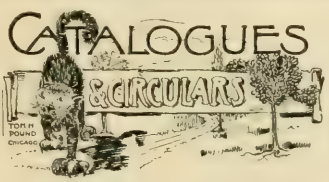
"Healds College Journal," San Francisco, Calif.

"The Practical Age," Moline, Ill.

"The Business Educator," Charleston, W. Va.

"Terre Haute College Quarterly," Terre Haute, Ind.

"Pierce School Alumni Journal," Philadelphia, Pa.



"The Commercial College Reflector," reflects in a creditable manner the faces and opinions of quite a large number of fine looking students of the South Bend, Ind., Commercial College. The journal is well gotten up.

"General Circular" by the International Correspondence Schools, Scranton, Pa., is replete with information concerning their various, complete, and timely courses of instruction.

"Souvenir" Catalogue of the Penmanship Department, of the Omaha Commercial College, Omaha, Neb., is one of the best received at this office. The script and flourishing are unusually fine.

Circulars disclosing high grade diplomas and designs were received from Howard and Brown, Rockland, Me. These men are doing superior work, and it pleases us to say so.

Sanders Engraving Co., St. Louis, Mo., issues an artistic, illustrated, square booklet printed in orange, brown, black, and white.

Parsons Business College, Parsons, Kans., J. C. Olson, President, greets us with a neat little catalogue with numerous illustrations of the various rooms.

The Elkhart Institute, Elkhart Ind., greets us with a forty-eight page catalogue replete with information concerning the school.

Strayer's Business College, Baltimore, Md., puts out a very neat and high grade booklet to advertise their school.

Compliment from Mr. Gregg

I read THE PENMAN ARTIST AND BUSINESS EDUCATOR with great interest and take this opportunity to compliment you on the live tone that pervades its columns.

JOHN R. GREGG,
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Antonio Fabres, the creator of this drawing, seems to take us away from the conventional and lead us into new pastures of beauty. Beauty? did some servant of line say? Yes, that is just what we said, and we said what we meant. The lines herein displayed have been servants of the artist's will. He has used them to express his thought, not their beauty. They are made to serve as the agents of expression, of sunshine and shadow, of manhood and toil. They do not exist for themselves, but for others. They are beautiful in the service they give, not in themselves. But the picture is beautiful for the sunshine that it reflects. How can you look at it without involuntarily squinting the eyes the same as when the sunshine of heaven shines in them. The artist's soul saw the sunshine and caught it for future generations to enjoy. But we think the picture beautiful because it depicts sturdy manhood and hardy toil. What better service could lines perform, or human heart feel, mind perceive, and hand execute? We think it is beautiful because it is a communication of a human soul to humanity. If it teaches nothing else, it teaches the dignity of labor. It dignifies toil by associating it with sunshine.

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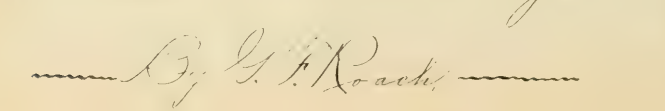
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Lessons in Engraver's Script

Number Nine

BY CHARLTON V. HOWE, 3578 VINCENNES AVE. STATION M., CHICAGO, ILL.

Instructions for Practice

The first stroke of the *N* is made *straight* and is curved only after it reaches one space above base line; it is finished with a dot same as *H* and *K*. Do not make the first stroke with too much slant which makes the letter too wide. The shaded stroke should commence with a hair line and end with a hair line; the shaded stroke is compounded more than than the second shaded stroke of the *V*; lift pen at the termination of shaded stroke and connect the terminating stroke at base line. The terminating stroke is finished with the dot, as in the standard *V* and *W*. The introductory and terminating strokes of the standard *N* should be parallel. The *N* can be modified by finishing with an oval at the bottom and the curved stroke at the top, same as modified *V* and *W*. The introductory stroke of the *M* is same as the *N* in every respect, join introductory stroke at top and gradually increase pressure on pen until nearly to the base line, then relax pressure to taper it off like the small *I*; the connecting hair line is made the same as the introductory stroke, and the second shaded stroke is exactly same as the first; the]terminating stroke is same as small *I* and *u*. The first and second shaded strokes should follow the introductory and connecting hair lines very closely, especially for a space and a half from the top, care being taken not to leave too much space bstween the hair lines and shaded strokes. The hair lines should be of the same slant and parallel to each other. The standard *M* is a space in width at the top. The first shaded stroke and connecting line (at base line) should be round and not too pointed. The modified *M* can be made with the first shade compounded very slightly, and the rest of the letter same as the standard *M*.

The introductory stroke of the standard *A* is made the same as the introductory stroke of the *M*, except it has much greater slant. The shaded stroke commences with a hair line and gradually becomes broader until the base line is reached, where it is the broadest. The shaded stroke should be slightly compounded to give it proper slant. The loop or oval of the A is made last. It should connect with the shaded stroke at the base line and form a perfect oval, crossing the shaded stroke one-fifth of a space above the base line. The shade is added after loop is finished and care should be taken not to shade it too heavy; it should be on the same slant as the first shaded stroke. The modified *A* is almost same as the standard form, except it is finished with a shaded oval instead of the dot.

N. Y. N. N. N. Y. Nantic

M. M. M. M. M. Manning

A. A. A. A. A. Albany

Criticisms

J. R. N.—Capital letters should be three spaces in height. shaded strokes are too heavy in proportion to height. Capitals *H*, *I* and *U* should rest on base line. Small loop of *K* should be made a space and a third above base line. Connecting strokes between small letters should be more round. By carefully trueing up small letters at top and bottom and going over strokes that are too thin, will greatly add to the appearance of your work. Ruled pencil lines should be very light so they will erase easily.

C. F. G.—Introductory hair line stroke of *H* should be made with more curve; finishing dot of second shaded stroke is too heavy and not round enough; space between second and third shaded strokes is too narrow, make it wider; the small loop of capital *K* should not touch the second shaded stroke. *U* is too narrow. Your small letters are better than your capitals, which is a very good fault. See suggestion at the end of "Instructions for Practice" in March number regarding ruled lines, and apply same to your practice work. Let me hear from you again.

J. M. D.—I would suggest that you review the criticism which I gave you in the March number regarding ink and pens. Pay more attention to confining your strokes within base line and guide lines. Shading is too heavy in proportion to height of letters. Study form more closely and use *good black ink.*

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Faust and Tsetse

Will you kindly grant me a little space in the P. A. & B. E. to suggest a "right about face" to "Tsetse". He seems to be on the war path and unless some "cruel thug" from Chicago, (the only place they are to be found) hits him in a vulnerable spot and awakens him, he may continue to see horrible things during his peaceful slumbers, and may never know really what the president's paper did contain. I infer from the deductions he has drawn that the head lines inserted by ye editors, are all that he has read of the address. The paper I know is quite lengthy and I would not think of burdening him by asking a careful perusal, but will merely call his attention to a few extracts from it, which ought at least to enlighten him somewhat, and at the same time let the penmanistic craft know just where I stand. First, I want to say that I have always advocated *Muscular Movement* and no doubt always will, and the very reason I advocate a change of slant is to have a style of writing to which muscular movement can be applied under all conditions. Certainly the following lines from my paper clearly demonstrate my position regarding movement: "I recommend the use of a plain unshaded back-hand because it has many advantages over the universal slant. In the first place it is conducive to compactness without destroying its legibility, an attribute which is absolutely necessary in writing in account books of any description. Again, in the use of this style the arm has such a position on the page as will render it just as easy for the writer to use Muscular Movement on the lower portion of the page as on the top. Furthermore, in the use of this style, the entire page will be uniform in appearance. While in the other or universal slant writing, *Muscular Movement* may be successfully used at the top, or convenient portions of the page, yet at the bottom finger movement often must be resorted to, thereby giving the page a varied and uneven appearance, which is in no way commendable." Seems to me there is no chance for argument regarding my attitudes towards movement. Finally "Tsetse" should be cautioned against allowing his imagination to run rampant lest it should cause him to conclude that all sorts of freakish acrobatic attitudes for writing were advocated at the last convention meeting. If he had attended the meeting and been an attentive listener he would have heard the interlineations that were announced: The style of writing that I have taught for twelve years and had recently found to be one I could not use in business, was long loops, extended perpendicular and horizontal strokes, and writing that was too large. I was getting results second to none in teaching that kind of writing, but since have learned that it is not the style business demands.

CHICAGO, ILL., March 21, 1901.

C. A. FAUST.

Penmanship Renaissance

BALTIMORE, MD., March 16, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.

GENTLEMEN: Enclosed is ten cents for a March number. It certainly sets a high-water mark for distinguished contributors—Zaner, Spencer, Lehman, Madarasz, Howe, Kibbe, ! ! ! If this continues and Madarasz' summer school is a "go," there will be another renaissance in penmanship, as in the time of P. R. Spencer, or Gaskell.

Speaking of your efforts in behalf of his plan, Madarasz says: "Awfully clever and generous of Zaner and Bloser." Let me say so too, both because it *is*, and because I wish to attend. In September, 1896, I think, Mr. Zaner, you published in the Penman's Art Journal a little design a verse on, and decorated by the water lily. Its beauty has haunted me since. Would you kindly inform me who was the author of the verse? Was it Goethe? And if so, who is the translator? Sincerely,

H. C. BEATTY.

[Thanks for compliments. Regarding the origin of the water lily poetry, we cannot say who the author was. EDITORS.]

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A Compromise Slant

CINCINNATI, O., March 21, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.

GENTLEMEN:—In response to your favor of recent date will say that after a discussion of the subject of writing in our schools a resolution was adopted, practically unanimous, recommending to the Board of Education, a change to a natural slant.

I opened the discussion, with about a forty-five minutes talk, and then a large number of principals spoke on the subject, after which I introduced the resolution, which passed with but two dissenting votes.

We have had very good results with Barnes' Vertical, but I have felt that we could get more freedom, and still retain legibility, by using a slant which is more natural than the old 52 degree, and yet not force pupils to strive to make down lines vertical.

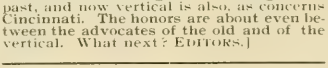
The man who has never had charge of the writing in a large system of public schools, has no conception of the difficulties to be overcome.

Yours very respectfully,

A. H. STEADMAN.

[The above speaks for itself. It clearly illustrates that 52 degrees is a thing of the past, and now vertical is also, as concerns Cincinnati. The honors are about even between the advocates of the old and of the vertical. What next? EDITORS.]

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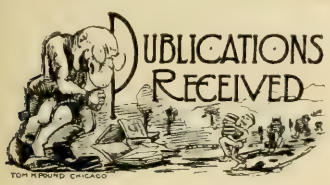
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Lettering and Designing—Number Four—by E. L. Brown, Rockland, Me.

The style and character of pen work changes as the years go by, and the work of the modern pen artist is quite different and of greater variety than that produced by the ink slinger from twenty-five to fifty years ago, when the ability to dash off a wildeyed bird or a ferocious looking lion was considered by some the extreme height of a penman's skill. Late years, however, flourishing has lost some of its charm and usefulness, and when considered in this way no one has time and money to waste on any accomplishment lacking in bread winning features. And after all what decoration can be added to German Text and old English lettering with such rapid and pleasing results? We believe this one use makes it a very useful accomplishment for the engrosser. Its study also cultivates a taste for grace and harmony. Flourishing may be carefully drawn out in pencil and inked over, but when produced in this manner it always lacks the natural dash and spirit of off-hand work. Then again not only has off-hand work more "snap," sharper and clearer cut lines, but it can be executed in one-tenth of the time necessary for the drawn out process.

INSTRUCTIONS—Make compound curves with pencil compass about one inch apart for height of letters, then add two more lines between these to regulate depth of the shoulders of the letters. Now pencil out the word "Resolutions" observing uniform spacing, width of strokes, etc., and see that the letters conform to the curve. Proceed about the same with the word "Engrossed," then add the flourishing which should be executed with a bold off-hand motion. See that your ink flows freely, otherwise it will be impossible to do good work. Study direction, shading, and arrangement of each stroke, and avoid adding short broken lines which only tend to weaken the general effect. Stump the letters in with a No. 1, Soennecken lettering pen, then rule up the edges, and add other finishing touches with a common pen. Avoid slope in the letters.



"High Speed in Shorthand," by Bernard De Bear, published by Isaac Pitman & Sons, 33 Union Square, N. Y., price 25c., like all the publications put out by this firm, is first-class, clean, well written and printed, and timely.

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"The Miller Reading and Dictation Book," written in Gregg Shorthand, by Charles M. Miller, 1133 Broadway, N. Y., is another really up-to-date work on shorthand. It is strictly a student's book. A unique vocabulary scheme of practice precedes each letter and legal document—a good thing surely. The work is in note-book form, containing seventy-six pages of neatly written and engraved notes.

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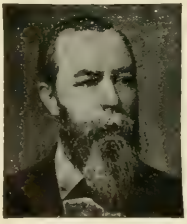


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[At a later date Mr. Murphy wrote: "I make no objection to the publication of my old letter, as, though not written for publication, it merely expresses my sentiments as well known to those who have consulted me on the subject—sentiments formed after observation and examination, and which I have since seen no reason to change."]

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You probably know what *The Penman-Artist and Business Educator* has been in the past, and what it is to-day. Then you will have an idea what it will be the coming year when we say it will be better as well as bigger, more varied in illustration and text, and more intensely practical.

The Department of Business Education

Speaks for itself in each issue. Arrangements are being made with the leading educators and teachers to contribute intensely interesting and practical papers the coming year. This department gives something more than papers read before our associations. It has a policy—the *betterment of business education.*

We know that all will be pleased to learn that Mr. Gaylord will remain at the head of this department, which, according to many capable judges, contains the most able and helpful literature ever contributed to the cause of business education. Surely no business educator can afford to miss a single number of the PENMAN-ARTIST AND BUSINESS EDUCATOR.

The Department of Penmanship

Will contain *nearly double* the amount of high-grade, practical writing from the world's most skilled penmen and teachers that we have presented this year. Our aim is, *not* the biggest, but the *best.* Beginning with our next number, two of the most skillful penmen in the world will each begin a series of lessons in business writing. These lessons will run throughout the year. Never before in the history of penmanship journalism have two such masters given lessons in the same journal at the same time. And you can have the benefit of their skill and professional experience for the price of but *one* subscription. These persons are none other than MR. E. C. MILLS, Rochester, N. Y., and MR. H. B. LEHMAN, Cleveland, O. Don't be afraid to show your appreciation of such unusual merit and enterprise by clubbing us freely and often.

But we have others who are to appear, also, whose work will not suffer by comparison with these masters. Messrs. A. R. Burnett, of Ashland, Ill., and H. O. Keesling, of Trenton, N. J., are each preparing a series of lessons in practical writing. You will doubtless be surprised with their skill. Mr. S. M. Blue, who has been surprising his friends, will continue to do so right along. Mr. Zaner intends to present what he believes to be the best style of writing thus far evolved. At the present time when people are fluctuating between vertical and slant, these lessons will be as helpful as they aim to be opportune.

The Department of Ornamental Penmanship

Starts off with the work from the brain and hand of that skilled artist, Mr. C. C. Canan. Mr. Blue is now preparing a series of lessons which are to follow, the text of which will be no less surprising than the copies. Mr. Zaner will contribute some of his best now and then, and Mr. C. V. Howe will continue the most remarkable series of lessons in Roundhand or Engraver's Script ever given in a penman's paper of modern times at least.

The Department of Art

Will be better than ever. Miss Lenna Dickinson, Supervisor of Drawing, Elyria, O., will edit a page each issue. Messrs. E. L. Brown, of Rockland, Me., and H. W. Kibbe, of Boston, will continue their unique and practical work, while Mr. G. S. Henderson, of New York, and others will favor us with portraits, designs, etc., etc. Mr. E. E. Evans, of Streator, Ill., is beginning a series of lessons in practical automatic pen work which will doubtless be worth a great deal to many. The articles on "What is Fine Art," will continue indefinitely. The inimitable Dennis of Brooklyn, is planning special work for our readers—don't miss it. Mr. M. B. Moore, of Morgan, Ky., the immaculate flourisher will favor us with his skill.

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The Business Forms herewith presented were lettered and written in a business like manner. First plan them by ruling the paper carefully, then letter them and then do the writing. Some employers demand that at least one of their employees be able to do such work as there is more or less lettering, planning, ruling, etc., to be done in nearly all offices and lines of work. Prepare for almost anything that may present itself by doing this work plainly and neatly. Now don't say you can,t. You can if you but earnestly and *patiently* try. Do not think it possible to design, letter, and write a note in a minute, or in five minutes. That would be unreasonable. First learn to do it well, then, if necessary, learn to do it expeditiously.

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J. A. J.—Your work is improving nicely. Lower loops a trifle angular at bottom. Your ornamental is good. Try to make it more accurate. Don't hurry.

D. C. D.—Do not join *S* to following letter as it looks like *L*. Your small *r* fluctuates in form—try to establish some one way of making it. Angles at tops of loops show that the motion is not free enough at that point. Your work is getting easy and uniform.

C. V. D. B.—The small *l* is usually too narrow. Loops generally not full and graceful enough. Watch spacing between words. Your review practice is O. K.

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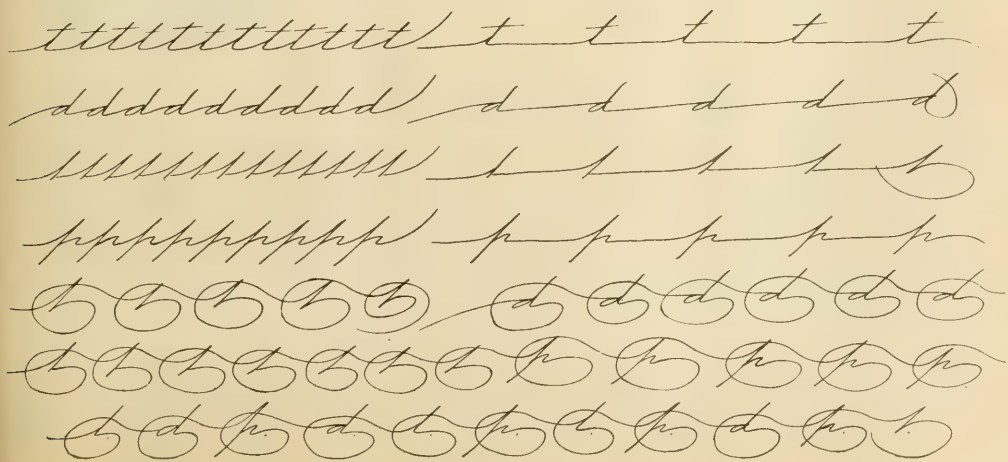
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Hoping that each pupil will give it a fair trial. I am,

Yours truly,

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Mr. C. S. Jackson, whose portrait and penmanship are presented herewith, is a young man of more than ordinary ability. He has a good foundation educationally, and as to skill, that is equalled only by his modesty. He has taken instruction and taught in the Jamestown, N. Y., Business College, and is now employed in the Zanerian. Mr. Jackson is now nearing the front in skillful, graceful, beautiful penmanship, and more will be known of him later.

Gentlemen:- You may consider this a specimen of my writing.

Yours.

Hymeneal

HARRY E. WILSON,
MARY EFFIE WINGERT,
Married
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Nineteen hundred and one,
Shenandoah, Iowa.

Gets at the Why and How of Writing

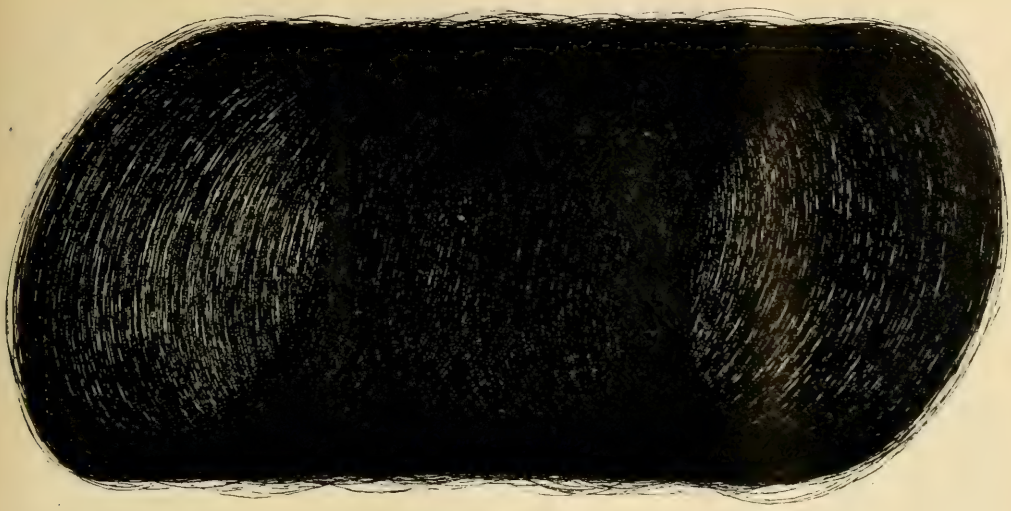
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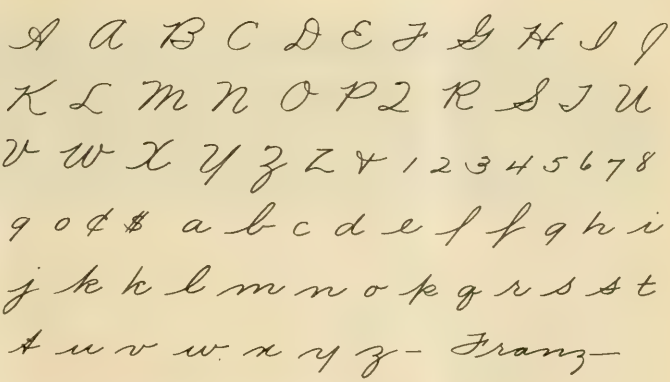
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The pen is crowded into use where the typewriter cannot be used, and we have not always a large table with plenty of elbow room, but generally a standing desk, and frequently simply a tab held in the hand or placed on a box or anything accessible. Simplicity of form is therefore of first importance. Leave off all superfluous strokes, and we have a style of writing easily read and as easily written. Certainly, what is lost in beauty is more than gained in legibility. We are preparing most of our students for business, and especially bookkeeping, where the greater part of the writing is on books, and I find that the simpler the forms the more legible the writing and the neater their work.

I believe in—and in this respect, at least, I practice as I preach—the combined movement, and I give such movement exercises as lead to the letters I wish to present in each lesson, paying especial attention to form, from the very first, and keeping them at form, paying little attention to speed until they can make all letters reasonably well with the forearm rest or with only the hand rest. I also believe in drilling a good deal on wide spacing to cultivate a free sliding motion of the hand. Then more attention is given to speed. Form, however, is never neglected. By resting the hand only, more finger action is required.

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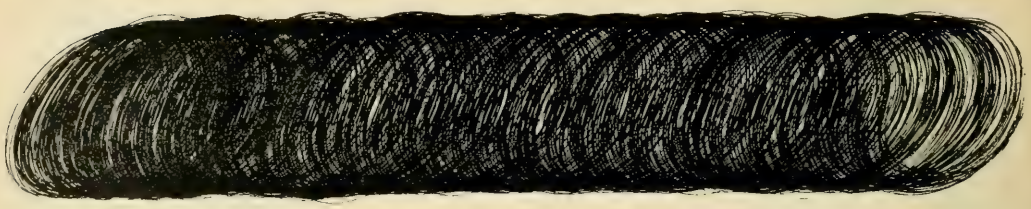
L M N O P Q R S T

U V W X Y Z

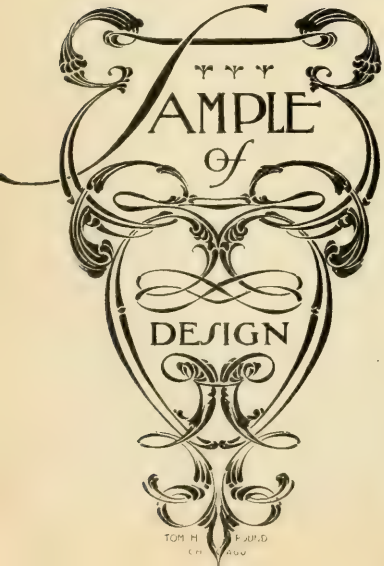
Specimen of my business script

J. C. Henager.

BY J. C. HENAGER, QUINCY, ILL.



BY MISS MARY CHAMPION, DES MOINES, IA., STUDENT OF THE C. C. C. C.



Fort Wayne Ind.
April 22 1901

Mr C P Zaner
Columbus Ohio

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Yours Truly
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J. C. Zimmer,

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Dear Sir:-

You will take pleasure in handing you this as a specimen of my ornamental penmanship.

Hoping it will please you, and that I may hear from you again, I am,

Yours Truly,

D. M. Blue

#

Specimen of my plain business penmanship, as I use and teach it.

J. F. Caskey

Ornamental Penmanship — By C. C. Canan — Article No. 1

Having just read in a recent periodical that "the less you say, the more the people will remember," I have been led to cut out much that was written for six sketches on the subject of ornamental penmanship, and now it appears that I can truthfully call the sketches "Short Sixes." It is hoped that they may at least be of interest to those who are already interested in penmanship.

Instructions for a course of lessons in ornamental penmanship are not easily written. Our best writers of this style do not write alike and it is my opinion that they do not use the same movements. Instruction for all will not always apply in individual cases, and especially is this true in regard to ornamental writing. Instead of much instruction in these lessons that might, after all, only confuse the student, criticisms will be given and also a few inside facts regarding the history and practice of art penmanship in this country.

Much credit for originating forms and popularizing shaded writing is given to "Father Spencer," who, in the early '50's, sent forth from the little log school house in Ashtabula County, Ohio, many young men who advocated the cause of good writing. The life and works of Platt R. Spencer are worthy the careful study of every penman. He is thought of by many writers as having lived the ideal life of true greatness. The following tribute is by James A. Garfield: "His mind was too large, his sympathy too quick and active to be limited to any one pursuit. * * * To the thousands of young men and women who enjoyed the benefit of his brilliant instruction, to the still larger circle of his friends and acquaintances, and to all who love a gifted, noble and true-hearted man, the memory of his life will remain a perpetual benediction."

The New "Spencerian Compendium," published in 1879 by Ivison, Blakeman, Taylor & Company, with plates engraved by A. McLees, is the first great work of art penmanship of which I have any knowledge and it is today a book of reference and delight to hundreds of penmen throughout the United States. Other publications along these lines have appeared from time to time but the accurate forms and delicate engraving of the "Spencerian Compendium" have never been excelled.

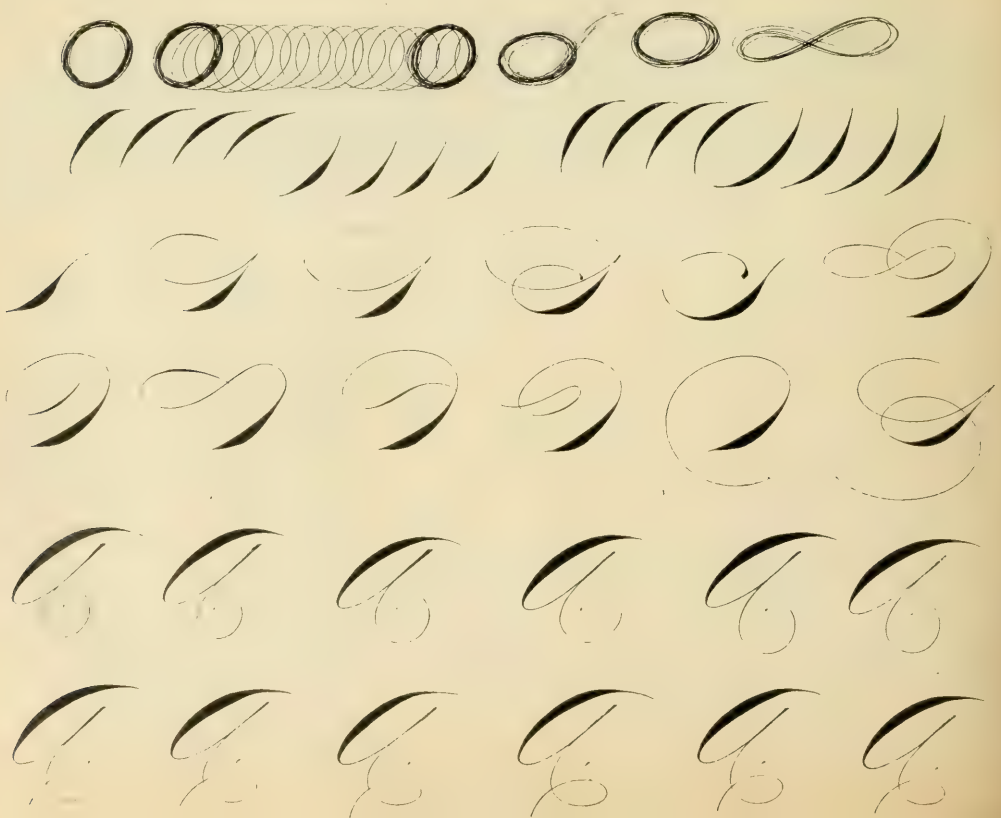
BRIEF INSTRUCTIONS FOR THIS MONTH'S COPIES

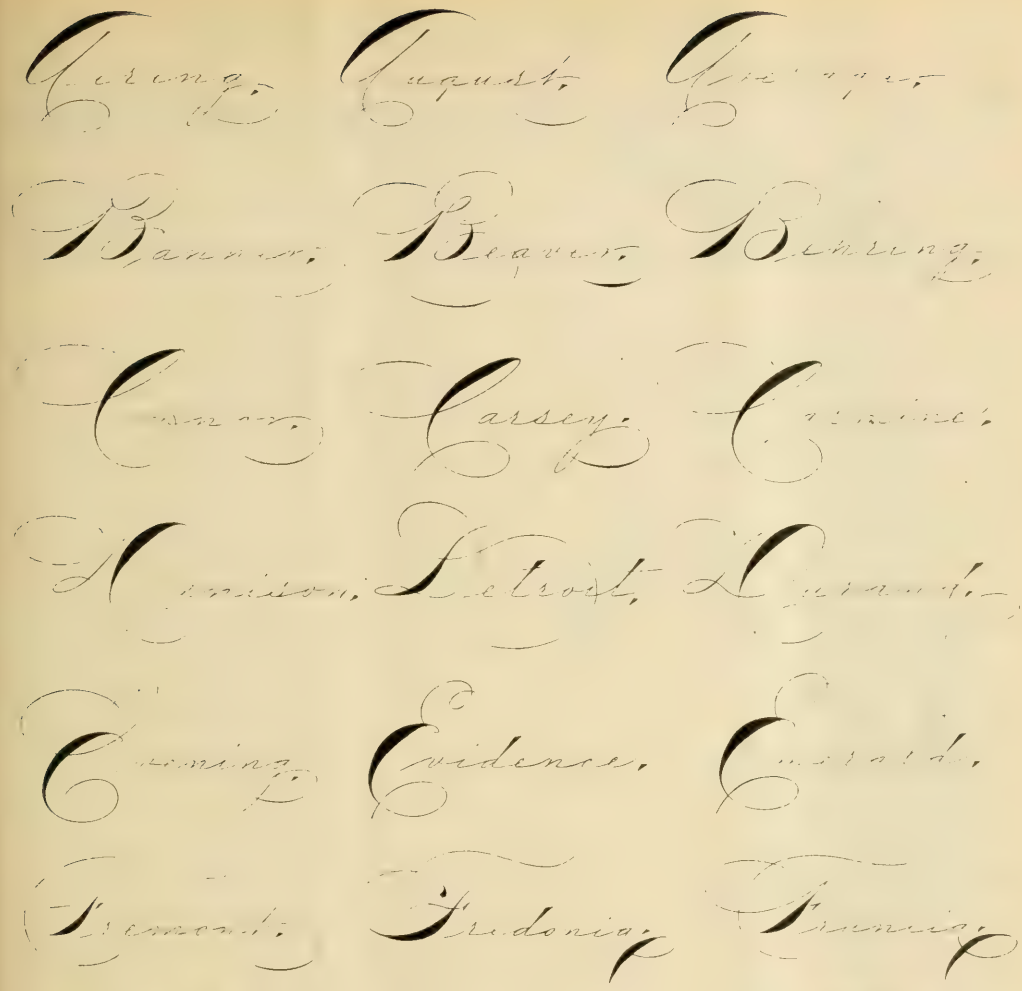
For the copies given herewith use a free movement. Sit facing the table with both arms resting thereon. Bend forward from the hips, so that you can get close to the work and yet sit in a healthful position. Use good materials. The Zanerian Fine Writer or Gillott's Principality No. 1 are the only pens that give satisfactory results in this work. A good quality of white paper and ink that will flow freely and give a clear line should be used. An oblique penholder is indispensable for good work.

Do not let the wrist drag on paper, but the third and fourth fingers and the muscle of the forearm should rest on the paper or desk. Use six or eight sheets of paper at a time, as this gives the proper surface to write upon. Let the muscle of the forearm rest in one place on the desk, the wrist going in and out the sleeve as the movement is applied. Change the position of the arm after making words and exercises, if necessary. The movement should not be very slow nor yet very fast. One should write rapidly enough for firmness and slowly enough to avoid recklessness. A good shaded part of letter is seldom, if ever, made with a hesitating movement. Slow movement will not give a dashy appearance to the letter. Do not use finger movement in making the copies given in this lesson. Study to know the parts of a letter as a watch-maker knows the parts of a watch; be able to place the parts of a letter together in their proper proportion.

Specimens for criticisms should be sent to C. C. Canan, 3610 N. 19th St., Philadelphia.

Write on but one side of the paper and arrange your work neatly. Stamps for return postage should be enclosed.





Student's Specimens

Specimens of students' work from L. Madarasz, N. Y., show that he is developing a business style under ordinary circumstances. The work sent is from pupils quite young, yet they evidence strength and fixedness usually seen only in adults.

Mr. W. H. Wetzel, Supervisor penmanship Greensburg, Pa., sent specimens from students which show superior instruction. Miss Mary Barnhart's being the best, she is entitled to a year's subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR. Others nearly as good were written by Anna Harris, Lillie Goodlin, Hilda Ruffner, Katherine Robinson, Edith Watt, and Harriett C. Wible. Mr. Clark Bell, a boy of but fourteen years swings an unusually strong and business-like hand. We enjoy seeing such work.

C. J. Schwebke, Cleveland, O., favored us with some of his business writing which is very strong, systematic, professional-like in character.

M. A. Albin, Penman in the Topeka, Kans., Business college recently submitted specimens showing improvement in writing. Pearl Stone made most improvement and James Carrel made second-best improvement. Those making nearly as much improvement were Nettie Stevens, F. D. Wilson, Leah Kay, Kenneth Anderson, D. K. Banta, W. E. Whitman, and T. S. Skeen, nearly all made marked, some unusual, improvement. Mr. Albin is a success as a teacher. He gets results.

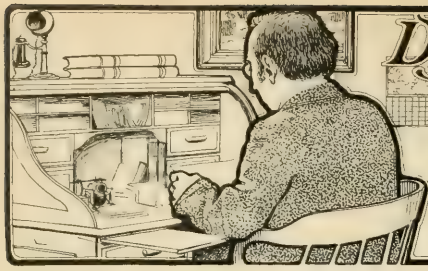
H. English, Mt. Carmel, Pa., sent us specimens of one of his student's writing which show splendid ability. The pupil's name is Miss Laura E. Bahner.

Chas. R. Owen, penman in Draughon's Practical Business College, Little Rock, Ark., sent specimens from students who had received but one month's instruction. The work is excellent considering the length of time given to it. Mr. Owen is in favor of simpler penmanship.

Mr. Jno. Martinon, of San Francisco, recently favored us with a specimen of penmanship from Master P. Escalon, of Santa Ana, Republic of El Salvador, and nephew of Mr. E. Mejia, San Francisco, Calif., Consul General in the United States for the Republic of El Salvador. Master Escalon is but fifteen years of age yet he writes a remarkable hand. It is wonderfully dainty yet bold—a good imitation of the style in vogue during the days of Gaskell and Spencer.



The above is a likeness of Mr. A. R. Burnette, who will contribute a series of lessons in business penmanship to the PENMAN-ARTIST AND BUSINESS EDUCATOR in the near future.



DEPARTMENT OF BUSINESS EDUCATION

E. E. GAYLORD, EDITOR
BEVERLY, MASS.

ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Vacation

Prudent teachers are already planning for their summer vacation. There is no calling in which an annual period of rest is more imperatively demanded than in teaching; and the commercial teacher is one of the hardest worked members of the profession. The working hours in the average commercial school are longer than in other schools, and generally the mental strain endured is more intense. Eastern teachers are favored more than their Western brethren, in that most Eastern commercial schools have a summer vacation corresponding in length to the vacation allowed by the public schools, and, furthermore, the vacation habit has, in the East, become so fixed that even the servant girls must have their two weeks at the sea shore or among the mountains. Our Western brethren do not so regularly grant themselves a leave of absence, and their work necessarily lacks some of the enthusiasm and tonic properties that an annual change of scene and occupation would bring to it. However, the commercial teacher's vacation habit is not deserving of the highest praise, if he make of it merely an opportunity to "loaf." He should be alert to obtain information having to do with his work. We know of commercial teachers who not only do not make a special effort to utilize the advantages presented by special trips, but who do not even become acquainted with the business enterprises in their own communities. It is hard to see how a teacher can make Commercial Geography other than a dry subject if he knows nothing at first hand about the great industrial processes that are going on all about him. It would be a revelation to some of the commercial teachers to go into sugar refineries (if they could get in), oil refineries, silver, copper, and iron smelters, rolling mills, cotton, woolen, silk, shoe, and rubber factories, and to arrange visits for their pupils to such places.

The Pan-American Exposition this year offers pleasure and instruction combined in a most delightful way, and commercial teachers should spend some time there, either just before or just after a trip to Detroit.

* * *

The N. E. A.

President Wm. E. Doggett, of the Business Educators' Section of the National Educational Association, is putting forth some well-directed and energetic efforts to prepare one of the most practical programs ever presented before that organization. This is a meeting that should enjoy the support and attendance of commercial teachers in the public schools particularly, inasmuch as it is now officered chiefly by public school teachers; is closely affiliated with the larger body, made up almost wholly of public school and college teachers, and is not supported by private commercial school teachers as are the Federation and the E. C. T. A. The proprietors of commercial schools and teachers in these schools, were responsible for the formation of the Federation and the E. C. T. A.; and the problems of organization, management, and instruction in the two classes of commercial schools —public and private—are subject to conditions so entirely different that a mixed gathering of the two classes of teachers could not be expected to listen with equal interest to discussions of such topics as "School Advertising" and "Differentiation between College and Commercial English in the High School." It is therefore but natural and right that the interests of private schools should be made prominent in the meetings of the Eastern Association and in those of the Federation. The N. E. A. is the place for the High School commercial teacher to discuss his special problems, at least until there shall have been organized a High School section of the Federation.

* * *

High School Section of the Federation

At the Detroit meeting of the Federation a number of High School commercial teachers met and appointed a committee consisting of the writer; Mr. R. B. Seymour, Springfield, Ill.; Mr. R. A. Grant, Rockford, Ill., and Mr. P. B. S. Peters, Kansas City, Mo. The business of this committee is to confer with commercial teachers in the public schools, to gather general information about the work being accomplished, and to stimulate attendance at the St. Louis meeting next December, when an effort will be made to organize a High School section. In furtherance of this plan it is desired that all commercial teachers in High Schools send to one of the members of this committee their name and address, together with a description of their courses, the subjects taught, time devoted to each subject, text-books used, number of pupils in the various classes, salaries, etc. This information will be tabulated and put into such shape that it may be made the basis of offhand discussions at the St. Louis meeting in December.

* * *

Books for Commercial Teachers

Many commercial teachers are now receiving regularly the monthly Consular Reports issued by the State Department at Washington, and others are obtaining the equally valuable Monthly Summary of Commerce and Finance sent out by the Treasury Department, Bureau of Statistics; but many teachers do not know that, at slight cost, excellent government maps may be obtained, and that the Agricultural Department sends out reports and special monographs of great value to every live teacher. Write to Superintendent of Documents, Union Building, Washington, D. C., and ask him to put your name on his list to receive announcements of government publications.

Current literature is full of material for enterprising commercial teachers. *The Review of Reviews* is always good, and among the very best are *The Saturday Evening Post* and *The World's Work*. The May number of the latter is a perfect mine of information for those who are interested in the business side of life.

The newer books have also much that is splendid. We have seen no single book recently that is more to be commended than "South America," by Frank G. Carpenter, the famous traveller and newspaper correspondent. Many of us have read with delight Mr. Carpenter's syndicate letters in the metropolitan press, while he was making this "25000-mile journey in quest of information," but it remained to peruse the collected manuscript, with its fine illustrations, in order to appreciate the real service that Mr. Carpenter has performed. His descriptions of the cacao orchards of Ecuador; the rubber forests, the Peruvian bark, and the marvelous silver and gold mines of Bolivia; the nitrate fields of Chile; the sheep farms and wheat fields of Argentina; the coffee plantations, diamond mines, gold fields, and rubber camps of Brazil; and six hundred pages of other information so varied, valuable, and fascinating that one cannot quit it before he has finished it, any more than he could quit one of Cooper's Indian tales before completing it. We have it in our own library, our school library, and the public library. It is published by the Saalfield Publishing Company, Akron, Ohio. We hope that Mr. Carpenter, who has recently been writing from China, will publish as interesting and helpful a book about Asia when he returns.

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Retrospect and Prospect

With this number we close the first year's work of the Business Educator. We promised a great deal, more than could be put into the limited space at our disposal in twelve numbers. Therefore some of the good things are still to come. We have regretted that Mr. W. J. Amos was unable to continue his plan of a monthly review of articles in current literature touching on Commercial Geography, but we shall be able to resume this work in September, with a plan that promises to be exceedingly serviceable. We are better prepared than before to present articles on Methods of Teaching. Some of the foremost commercial teachers of the country are at this time preparing articles of this character. Our friends, the business college managers, have meant to exchange views during the year, through our columns,

but business has been so good that their time has been more than absorbed in caring for it; nevertheless, some especially practical articles are now in course of preparation for next year. We shall continue our descriptions of important schools, and shall have some of the most important business schools of our own country in the number.

We are thankful for the almost numberless expressions of kindness and encouragement that have come to us during the year, and we shall try to show our appreciation by better service next year. Meanwhile we shall welcome suggestions from our readers, as to means of improving this part of THE PENMAN-ARTIST AND BUSINESS EDUCATOR.

Business Arithmetic

BY WALLACE H. WHIGAM, CHICAGO, ILL.

A noted writer has said: "A man should know first, where he is; second, where he is going; and third, how to get there."

In the province of mathematical equations there are two general principles dominating: having two quantities, to find the relation one sustains to the other; and having the relation of two numbers and one of them, to find the other.

While the caption of this article is Business Arithmetic, I shall divert from the subject enough to preface this article by an introduction that may be termed the "Theory and Practice of Teaching."

In conducting a recitation it is needless to say that the teacher should have a thorough and comprehensive knowledge of the subject at hand; that the method of instruction should be based largely on relationship proceeding from the known to the unknown. I shall take as a text in this article that "The basis of any lesson is the student's related knowledge of the subject at hand."

SCIENTIFIC QUESTIONING

When a new principle is being introduced to a student, the questioning is doubtless three-fold. First, questioning that enables the instructor to determine the actual condition of the student's mind; as it were, he conducts a reconnoissance in order thoroughly to inform himself of the conditions. The second aim of questioning should be largely for the purpose of determining the student's wants, stimulating and directing the student to awaken new ideas and develop new capacities for satisfying new desires and the full developing of the student's powers. The third set of questions is of a review nature, and may be termed "Test questions" reviewing the work covered by the second set. It is a recapitulation of the work. It shows how much the student has done himself, and indirectly it tests the teacher's work.

NUMERAL RELATIONS ADMIT BUT TWO CHANGES

Arithmetic in its relation to numbers admits of but two possible changes. Irregular increase, as in addition; irregular decrease, as in subtraction. Regular increase by addition, or, addition simplified,—multiplication; regular decrease by subtraction, or, subtraction simplified,—division. It, therefore, logically follows that the departments of arithmetic or subjects thereof are closely related. A proper relation of number to number, value to value, etc., is not properly appreciated by the average student, or the ridiculous results which are frequently obtained would not be found.

While not attempting to maintain that the fact of relationship is not recognized by the average teacher, it is asserted that this fact is frequently not fully and properly explained.

STUDENTS LACK SENSE OF PROPORTION

Students do not have fully or clearly in mind an image of the quantities dealt with; a square foot and a linear foot are misapplied because they are words, words, words. Quantities are not before the mind of the student and he becomes confused over the words. A noted psychologist has said that he believes that if nine-tenths of the time spent in making a child learn certain things were spent in seeing to it that he formed proper images, the work of instruction would be incalculably facilitated. Wherever possible the student should be called upon to picture out the conditions of the problem; to see at the start where he is going. He should be able to do this even if he cannot solve the problem. Much reading can and should be taught in arithmetic. Endeavor to form the habit of "sizing up" the answer and seeing whether, in a general way, it fits the conditions, and is not ridiculous. Impractical and unnatural conditions in problems should not be given place in arithmetic. They serve to take the student's mind away from realities, and tend to form the habit of thinking that problems are all on paper. Students should be encouraged to make problems to be solved, and they should be criticized as to their practical fitness regarding quantity and conditions. In life what the student will meet is not five-nineteenths of four and three-seventeeths pounds of sugar but a set of varying conditions, which will require that he form correct images of what he is doing or wishes to do, and he should be trained to act thoughtfully and not mechanically to be caught with a question such as, if a two-seated rig cost $150, what will a one-seated rig cost?

We teach that if one pint of molasses cost twelve cents, a gallon will cost ninety-six cents, but most of the time the student will get it for ninety cents, etc,

I do not argue against exact mathmetical work; the Lord knows that we need that enough, but to show that in life we do not use this, and that we must learn the varying conditions accordingly.

[This is but an introduction to other articles that are to follow in succeeding numbers, Mr. Whigam is one of the most practical teachers in the profession.—EDITOR.]

The Card System and Its Uses

(READ BY CHARLES S. CLARK, ROCHESTER, N. Y., BEFORE THE E. C. T. A. AT PROVIDENCE, APRIL 6, 1901.)

Every business man is interested in the card index because it signifies economy in time, and accuracy in system. Every progressive business educator is interested in it because an understanding of its principles is an essential part of a modern business education.

It would be unkind in me to presume to tell the Eastern Commercial Teachers' Association what a card index is; this would be a disparagement of the intelligence of those present. I shall therefore make an effort to tell how such a system may be used. In doing so I shall speak from experience.

The card system may be used any place where a book can be used; it is cheaper than a book and better than a book,—cheaper because it saves time in referring to memoranda—better because it perpetuates itself, admits of any kind of change in classifications, and lends itself readily to an alphabetical classification under as many subdivisions as may be necessary. It absorbs new material and admits of the elimination of dead matter, thus adapting itself to any business, whether that business be increasing or diminishing in volume. Books are bound—the card system is boundless.

IT IS ELASTIC

Take an ordinary alphabetical or vowel index, and write two thousand names into it; if your business expands until you need four thousand names you will find your original book inadequate. Soon your records will be clogged with a lot of matter that has outlived its usefulness. You will be obliged to re-write all your data into another index. If you use a card system you can remove the names that have become useless through age and substitute the new ones. It will not require the scratch of a pen to make the change and all the original information, and data will follow the card into its new classifications.

Suppose you start an index in which you



MR. C. S. CLARK.

think you will use five thousand names at the maximum and make your classifications accordingly. Suppose the business increases rapidly and requires twenty-five thousand names; with the card system this would be no inconvenience at all. For five thousand names you would need five hundred guide cards to put an average of ten record cards behind each guide. When the business expands so that you have twenty-five thousand names, you can put a larger sub-division of the alphabet and still have only ten names between each sub-division. To handle the business with books would require re-writing the name, and you would never have them in such position that they would be easy of reference.

The card system is elastic. If you have five thousand names in a book and you wish to reach them quickly with circular matter, only one or two persons can work at addressing the envelopes and recording the data. If they are in a card system you can put twenty-five persons to work and accomplish the task as quickly as the exigencies of the case demand.

CARD SYSTEM IN THE SCHOOL BUSINESS

I have used a card system in the school business to stimulate an attendance. Of

course, Commercial School men are not sensitive about the matter of enrolling pupils. Very few of them care about reaching out to induce an attendance. They have more pupils than they can accommodate, and they are too modest to advertise. Those who are willing to entertain a larger attendance, however, will find a good system a most valuable aid. Probably the best method is to make a separate card for each name that you send circular matter to. Arrange the cards so that you can tell where you can procure the name and something about the scholarship and probable aspirations of the prospective pupil. Make a record of the advertising matter that you send; of the letters you write; of the calls you make; of the calls the prospective makes. Sub-divide prospectives into such lists that you can work them with special advertising matter. For instance—grammar school graduates, high school graduates, operatives, clerks, overseers, etc. Probably the best way to do this is to leave a space on the card in which to write the classifications. I thought at one time that there would be an advantage in indicating this classification by the color of the cards. I am now fully convinced that this is neither necessary nor expedient.

WORKING UP A NIGHT CLASS

With your lists arranged in this manner, if you wish to work up a night class, you can address special advertising to clerks, overseers, operatives, etc. To stimulate an attendance in your day school you can address advertising to each of these classes. You can work strongest, however, grammar school graduates, high school graduates and miscellaneous persons who have indicated an interest in your school. If you permit your faculty to canvass, you can arrange the city in streets. I would advocate a temporary file for this and temporary cards for what we term "strong prospectives." It is best at all times to maintain the integrity of your principal files and keep the cards intact. This necessitates some additional trouble, but the end justifies it. With your city arranged by streets, and those who will probably become pupils listed therein, you can send a member of your faculty down a certain street and he can call on all the persons on that street who are interested. This enables him to accomplish twice as much as otherwise would be possible. He should be instructed to note on the cards anything that you would be expected to remember in a subsequent meeting with the prospective pupil. For instance,—the course in which such a person is interested; the progress he has made in his work in the public schools; what session he would probably wish to attend. With the proper card it is an easy matter when the prospective becomes a pupil to reverse the card and make a record of his efforts while in school. When he shall have graduated this card will contain a record of your efforts in inducing him to attend; of his progress in school; of the date of his graduation and such other information as all schools should keep accurately, but many of them fail to keep at all.

SUPERIORITY OVER BOOK SYSTEM

I am using a card system in a mail order business which receives from one to three thousand new names daily, and employs over two hundred people in office work. When I assumed its management it was encumbered with a book system; forty girls were making a futile attempt to do the work now done by twenty-three under the card system. We found it was impossible to work our names to more than two propositions—could not get girls enough around the books to do the work. Under the card system, with an increase of business of more than fifty per cent., twenty-three girls do perfectly, promptly, and accurately what forty girls could not do at all with books. Under the card system the names are followed to five distinct propositions, and through an intricate correspondence in which what has gone before in every individual instance determines what shall follow. A complete record of the correspondence and business transactions of each correspondent is shown on the cards. Our active files contain more than two hundred thousand names and thirty thousand pieces of mail matter are addressed from them every week. The cards that cease to be active are transferred and our files thus perpetuate themselves and contain only the matter in active use.

IT IS A MECHANICAL MEMORY

No other system equals the card system for listing names or detached memoranda of any kind. The card system constitutes an infallible memory; it is a classified memory, a systematic memory; it enables those seeking business to tickle the vanity of the possible customer by a remembrance of details that is marvelous. It is gratifying to know that those we meet do not forget us, and we are all willing to believe that it is our personality rather than the perfection of some system that causes them to bear us in remembrance.

To remember a prospective pupil, his visit or his correspondence is a source of gratification to him that you cannot well appreciate. It begets confidence and fosters credulity; and confidence is, after all, the foundation of a teacher's success. Less conspicuous ability, coupled with a personality that inspires confidence will succeed in the school room against the highest order of talent where the element of confidence is lacking. The use to which a card system may be put may not be told in a brief thirty minutes. It is as broad as business itself, and it bears, wherever it has been used, its own recommendation.

THE SAVING GRACE OF COMMON SENSE

My experience with commercial school graduates in actual business convinces me that they get too much bookkeeping of a theoretical nature, and not enough business of a practical nature. I do not wish to go on record as asserting that they know too much about bookkeeping, though I am frank to say that some of them know too much about bookkeeping of the kind that they know about. The average graduate would be better prepared for business if he had more of the details of an office at his fingers ends, and knew less about the reason why a trial balance that does not balance should balance but won't. It is easy to over-educate him along theoretical lines, and to under-educate him along practical lines. A little of the saving grace of common sense would benefit him wonderfully. We employed a bookkeeper who did not know enough to write consecutive numbers six days in the week. She made a mistake in numbering our courses, to correct which cost us the writing of one thousand letters and a loss of at least $500.00. Probably no teacher present ever thought it necessary to try to teach a pupil aspiring to a business education how to write consecutive numbers. This young lady numbered up to 51,100; then she took on 52,000 and followed that trail until she got to 52,100, when craving a variety, with an appetite that knew no satisfaction, she took on 53,000. By this hop skip-and-jump method of numbering she confused matters in one day so that it took a month to rectify the error. She lost her position. This may not be pertinent to a discussion of card systems, but it lies so near the real reason why some business men sometimes object to commercial school graduates that it is worthy of mention. The fault in this case was not with the school—it lay entirely with the person; it was a question of common sense, or a conspicuous lack of it.

A PRACTICAL SCHOOLROOM SUBJECT

Every school should teach its pupils something about a card system, for every office man can use one to advantage, and thousands of them do. Teach them that the alphabet may have more than twenty-five subdivisions; that it may have even a greater subdivision than the consonants and vowels; show them that indexing has been reduced to a science, like life insurance. Teach them to make memoranda of what they are told to do. I had so much trouble with employees' forgetting things that I was forced to resort to giving all instructions in the form of written bulletins. If I desire to tell the clerk in the next room the simplest thing about routine business, I dictate it; there is no appeal from a written bulletin; it bears but one interpretation and it is an insurance policy against misunderstandings. If I call a clerk to my side and ask him to do a certain thing I make him write it down and file it on his desk until the work has been accomplished. You can confer no greater benefit upon your graduates than to teach them the memorandum habit. The human memory is uncertain, and human interest often lags when it should be most alert. The only memory that I am willing to rely upon is that which I may discern in black and white. A card system enables you to classify such a memory. It is a monitor that you cannot escape. I have seen it fail but once. I had one man whose memory was so poor that he forgot to look at his daily tickler, and then forgot that he had forgotten it. I gave him a single drawer with a guide card for each day of the month and had him write on thirty-one different cards, (one for each day of the month including Sundays) the things he was likely to forget, I told him to file a card under each date and examine that file the first thing each morning. He soon forgot the calendar file. I then told him that he must come to the office nights and do nothing but try to recall what he had forgotten that day; told him to put in his time for the night work. He remembered well enough to come back but forgot to hand in his time, which proves that his was an extreme case,—a case that no device would be expected to remedy.

The average employee will do a thing today and forget to do it tomorrow. He lacks continuity of memory; pertinacity of purpose; longevity of interest. He is like an old-fashioned clock; he must be wound up once a day to keep him going.

TEST TASKS FOR PUPILS

Let me suggest something that will give your pupils one of the best tests for practical business that you can possibly make. Take a class of twenty and give to each pupil a slight task to be performed each day at a certain hour. Ask one, for instance, to write his name on a slip of paper and file it on your desk at exactly ten o'clock; ask another to draw three parallel lines across a sheet of paper and file that sheet in a cer-

tain pigeon hole at a specified time; ask another to come to you at a certain hour and take your lead pencil and sharpen it. Give to each one of the twenty a test of this kind; emphasize the fact that you want him to do that one thing at that particular hour every day for one month; say no more about it and see how many of them come out at the end of the month without having forgotten what you told them to do. You will probably be astonished at the result.

You know, if you have ever been in business, that office work is routine. Duties commonplace in their nature, recur each day and cry for the attention of the office man. The good office man can do something today, tomorrow and every day without neglecting it. The poor office man will forget it—will fail to discharge his duties.

The card system is the greatest incentive to an absolutely accurate and punctual memory that any man can introduce into his business. Without it, to forget is inevitable; with it, to neglect is practically impossible.

Methods of Classifying and Managing a Large Shorthand Department

(READ BY D. D. MUELLER, CINCINNATI, AT THE MEETING OF THE COMMERCIAL TEACHERS' FEDERATION, IN DETROIT)

The methods here presented are now in use under actual conditions, and, to say the least, are accomplishing satisfactory results. They are not such as I might consider practical under certain ideal and improbable conditions. It has appeared to me that much time is quite frequently consumed in telling what might, could, would, or should be done under certain circumstances, which could be more profitably employed by relating what is actually being done under real conditions. If I cannot use the time alloted to me by your Executive Committee in a way which will be profitable to you by telling you of the methods actually made use of to secure the results which we have achieved, it is quite certain that I could not hope to do so by giving you a recitation of what I should do under certain imaginary circumstances and ideal conditions.

THE AVERAGE WORKING CONDITIONS

It may be well first to refer to some of the conditions which surround us, and to get the "lay of the land," as it were. Students enter at any time. Some enter for the shorthand course only, others for the full course, which with us includes both the shorthand and commercial courses. Three-fourths of our students pursue the full course. All students taking the shorthand course must be instructed in shorthand, typewriting, business correspondence, business penmanship, grammar, punctuation, and spelling. All these studies are to be taught in separate classes, having regular recitations.

About the first question to present itself is whether students are to be instructed individually or in classes. In this as in many other things, we have undergone a change of heart. Anyone reading the statements contained in the catalogue of the Barlett Commercial College on this and other matters a few years ago, and comparing them with the stand we take at the present time, might be tempted to exclaim: "Oh, Consistency, thou art a jewel." To such, however, we would say, in the words of Emerson: "Consistency is the hobgoblin of little minds." We do, however, claim to be consistent in this particular: We never hesitate to change our methods when, according to new light and the result of experience, it seems for the best interests of all concerned. This we have frequently done, and subsequent experience in each case has proven the wisdom of the action. We are continually investigating. We are ever ready to receive new or additional light. It may be of interest, and I am ready to confess, that our attendance at the last annual meeting of this Federation caused us to make several radical changes in our methods. These meetings are the worst iconoclasts a commercial teacher can encounter, and I have profound pity for the fond worshiper of antiquated ideals when he comes in contact with them.

THE EFFICACY OF CLASS INSTRUCTION

I will now relate a little experience I had in the beginning of this year, which removed all doubt which I previously held as to the efficacy and advantages of class instruction. At that time we introduced a new system of shorthand, and as I was the only teacher in the school having a knowledge of it, it was necessary for me to take charge of the students entering at that time. However, as my time was already well occupied, it was simply impossible for me to give them individual instruction. I so informed them, and, in view of certain other advantages which we hoped to gain, both the teacher and the students agreed to tolerate what they considered the inferior method, class instruction. Two classes were formed of twelve students each. After a week or so it was apparent which students were of equal capabilities. The classes were then reorganized, and the students of equal, or nearly equal capacity were put together, thus obviating the common objection to class instruction, that it retards the progress of the bright student, and advances the dull or less apt student faster than his undertanding of the subject will permit. From this point on it was plain sailing, and to say that both classes as re-organized became thoroughly interested and highly enthusiastic, is putting it very mildly.

CLASS WORK AROUSES ENTHUSIASM

One incident will serve to illustrate the height of the enthusiasm and rivalry which existed. It being the first time the teacher had taken a class through the text-book used, he assigned on one occasion, a lesson of undue length. The next day one of the brightest students of the class was absent. The word came to me from one of her classmates that she was ill. Later in the day, however, the father of the absentee called and explained that the cause of his daughter's absence was due to mental rather than physical indisposition. He explained further that she had faithfully worked on the lesson assigned until about two o'clock in the morning, and even then did not succeed in completing it. Therefore she decided not to be present at the recitation the next day and acknowledge her inability to accomplish the task assigned, but to remain at home one day, finish the lesson assigned, master the next lesson, and be ready for the recitation the following day. The fact of the matter was that there was not one member of the class who succeeded in doing all the work assigned, although all of them confessed to working as late as midnight. This shows what rivalry and competition will accomplish. An incident of a similar character occurred in the other class. This is only one of the many advantages to be derived from class instruction. Just as a business man makes a greater effort to please his customers by offering goods of the highest quality and presenting them in the most attractive style, because there are others in the same line of business with whom he must compete, so the student when he comes in competition with other students of a class in which he may be placed, will work harder and make greater efforts to accomplish the work assigned in a first-class manner than he would had he no one with whom to compare himself. Of course, it is not always possible to have as large a class as ten or twelve students. Sometimes it is even necessary to begin with a class of one. A resourceful teacher, however, will be able to assign the work to several individual students in such a way that they will shortly be in a class, and thankful for it. Of course, this requires tact, and I consider tact one of the essential qualifications of a teacher. We have known many instances where students who were started on the individual plan manifested very little interest in the work, but who, when combined with a class of students who began the work after they did but by greater efforts made more rapid progress, were aroused as though inspired with new life, entered upon the work with zeal and determination, and, becoming thoroughly interested, finished the course in a highly satisfactory manner. For these and many other reasons too numerous to mention in this article, we are in favor of class instruction as much as possible.

HANDLING THE DICTATION CLASS

After completing the principles, which with us requires from four to six weeks, a dictation class is formed. The average dictation class consists of about twenty students. It may happen that a portion of these twenty students are not quite through the manual, but all of them will have covered the principles, as our manual contains more or less supplementary matter, on which when necessary, we can keep a student profitably employed until a sufficient number are ready to form a dictation class. At once on entering the dictation class, we begin a systematic review of the principles, a certain portion of the system being reviewed each day. In this review we proceed just as systematically as when it was gone over in the first place. The student is given particular instructions how to prepare the lesson, and then one hour is taken up each day in recitation and discussion of the principles involved. It is our aim to have the student learn the principles thoroughly the first time he goes over them, but we find that, after the student has finished the manual, many principles which he, as well as the teacher, thought were clearly understood and thoroughly learned, are in reality hazy and indistinct. In the review we aim to clear up all such matters, and give the student a thorough understanding of the system, so that he may be able to write from principle rather than from memory. We go into the "whys" and "wherefores" of things, making a critical study of the system. It is surprising how much reason and common sense lie at the bottom of shorthand. Nothing is better to disabuse the student of the idea which so many get that it is all a matter of arbitrary memorizing. We consider it essential that the student not only know the system, but understand it as well. He will then be able to apply it intelligently and readily.

DEVELOPING SPEED

In addition to a review lesson per day, the student is given the correct outlines for a certain amount of matter which he prepares by writing it a specified number of times in a specified way. This matter is dictated to the class over and over again by the teacher the following day. Each dictation is only a very little faster than the preceding one, so little that it is hardly apparent. Very gradually the student is thus led to the very highest speed on this matter. The inevitable tendency of this kind of dictation practice is to rack the student's outlines considerably. This we provide against by having him do a certain amount of very careful copying of shorthand each day. This matter is carefully examined by the teacher and all mistakes or shortcomings of every description are pointed out. In this way the teacher frequently arrests improper tendencies in the student's work, which if allowed to form would greatly retard his progress, and jeopardize his success. The rapid dictation on prepared, as well as new matter, brings out the student's speed, while the careful writing of correct shorthand cultivates and preserves a correct style of writing. Each dictation period lasts for one hour. I do not believe in short dictations. There is nothing that will so train a student for actual work as dictation for at least a reasonably long period of time. At first we expect the student to become very tired by the time the dictation is completed. If this is not the case, we feel that we have in a measure failed of our purpose. In the words of David Wolfe Brown: "There seems to be particular benefit to the young stenographer from writing up to and past the point of muscular fatigue. Shorthand writing long continued at a single sitting, with no let-up when the writer has become thoroughly weary, appears to limber the writing machinery as nothing else will." Again in the words of Mr. Irland: "Write from dictation until your arm is ready to fall off, until your friends whom you have conscripted as your readers, fly at the sight of you."

DICTATING NEW MATTER

After the review of the manual has been completed, this hour is devoted to dictation of new matter, thus giving the student two hours dictation per day from this time to the end of his course. A portion of the new matter which the student takes from dictation is transcribed and handed to the teacher for review and criticism. All transcripts are carefully proof-read and returned to the student for correction by re-writing, and when rewritten they are again handed to the teacher. This routine is kept up until the matter is rendered perfect in every respect. The new matter thus transcribed is also written once in shorthand by the student. After each line of shorthand he is required to leave ten blank lines. Nine of these lines are afterwards filled in from the correct outlines as placed on the blackboard by the teacher. On the blank line remaining, the teacher makes any corrections necessary. This constitutes the careful practice of shorthand notes already referred to. All the shorthand written by the student in preparing his lesson is placed in his note book which he hands to the teacher daily for his inspection. This has a salutary effect. All new matter dictated to the student and not thus prepared, he is instructed to read over carefully, select all difficult and doubtful outlines, and submit them to the teacher on a slip of paper at the beginning of each day. The correct outlines for these words are placed on the board, and are practiced by the whole class, making a part of the lesson for the next day.

THE VALUE OF SYSTEM

Right here I desire to emphasize the value of system. In our estimation, it is not sufficient to say to the student: "This is your lesson; go ahead and practice it until you know it," but instead, we give definite and particular instructions as to how the student is to do the practicing, as to the minimum amount of practice, and with respect to the particular form in which his work is to be prepared. We find students very poor judges of the amount of practice required and of the methods to be employed in practicing. In fact, we frequently find students who feel convinced that they know a lesson, and yet are mistaken about it when they come to recite it. If the student is required to do everything in a systematic manner all through his shorthand course, he will not only accomplish better results in less time while in school, but he will unconsciously be orderly and systematic in his work after leaving school, because it has become natural to him.

TYPEWRITING

We start our students in typewriting as soon as they begin shorthand. At first they practice one hour per day. When they start in dictation, which is generally at the beginning of the second month, they take two hours practice per day on the machine. All practice is done under the direction and eye of a teacher, who is in the typewriting department at all times, and who gives her whole time and attention to the students of that department. Students are allowed to practice only on their lesson, and all work is handed to the teacher, who corrects it and hands it back the next day approved, or with instruction to be rewritten. Absolute accuracy is required from the beginning. We teach Touch Typewriting, and with us it is an unqualified success. We are accomplishing results with the touch method, both in speed and accuracy, such as we were unable even to approximate by the old method. A large share of our success in teaching our students to operate by touch is due to the use of a device known as the Touch Typewriting Copy-holder, which was invented at the suggestion of Mr. Bartlett. This copy-holder makes it inconvenient for the student to see the key-board, while it places his copy in the most convenient position. Each machine is supplied with one of these holders. Not until the student has fully completed the course in touch typewriting, is he permitted to transcribe from his notes. In other words the student must be able to write miscellaneous matter without a desire to look at the key-board, before he is permitted to transcribe.

COLLATERAL SUBJECTS

We give special attention to business correspondence, two hours per week; grammar three half-hours per week; punctuation, two half-hours per week; spelling, fifteen minutes per day; business penmanship, forty-five minutes per day. I refer now to recitation periods. The entire time to be devoted to these branches is, of course, much greater All lessons in English are expected to be prepared out of school hours. These branches are not optional, but must be pursued by every student of this department. If the student considers himself proficient in any of these subjects, he is given the privilege of taking an examination such as all our students must pass before they are graduated. Supplementary to the work in the English branches, all the matter transcribed by the student is carefully examined and all errors in punctuation, spelling, capitalization paragraphing, form, etc., are clearly pointed out. Not only are they pointed out, but the student is required to correct his errors by re-writing and submitting copy again for examination.

I do not desire to trespass on the ground of another paper, but will simply say in passing that we consider it highly advantageous for each shorthand student to be a good muscular movement longhand writer, since we find that such students make the best shorthand writers, other things being equal.

DISCIPLINE, THE BASIS OF GOOD RESULTS

In conclusion, I desire to call attention to discipline, a very important factor in the proper management of a shorthand department as well as any other department of a commercial school. Order and discipline form the basis of all good results in the schoolroom. If there is disorder and poor deportment, the best systems, the best methods, the best facilities, and the best teachers in other respects, will be of no avail. No teacher can reach the best results unless he is a good disciplinarian. The best disciplinarians are born, it is true, but it is also true that one who is naturally deficient in firmness, executive ability, tact, and influence, can cultivate these qualities, which are so necessary to maintain good order, if he goes about it in the right manner and with determination. One great aid to securing good order in a schoolroom, is to keep students busily employed at all times. Idleness breeds mischief. "Attend to your own business and you will find no idle time," is a motto that should be impressed upon the students' mind in a very thorough manner.

MAKE THE SCHOOLROOM ILLUSTRATE THE BUSINESS OFFICE

Every department of a business school should be conducted as nearly as possible like a first-class business establishment. Do not allow anything of an unbusinesslike nature, such as tardiness in coming to the school or to the various classes, disobedience to rules and regulations of the school, absence from school for any reason except such as would be acceptable to a business man, asking to be excused from school from slight indisposition, and the offering of any but the best excuses for shortcomings or misconduct. Present these matters to the student from his future employer's standpoint and make clear to him that while in school he is working for himself and not for the teacher. Explain to the student that by serving his own interests faithfully and conscientiously while in school, he not only increases his ability to serve others but shows his willingness to do so as well. From the home to the business office is a sudden and marked change, and the business school that fulfills its purpose will prepare the youth who enters its portals, in such a thorough manner that he may make his subsequent entry into the business world as free from embarrassment and as full of confidence as possible. This can only be accomplished by having the student adhere to those rules and customs which he will be compelled to observe in the business world.

Higher Education For Stenographers and Typewriter Operators

PAPER READ BY F. W. WILLISS, PRINCIPAL WILLISS BUSINESS UNIVERSITY, SPRINGFIELD, O., BEFORE THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION, COLUMBUS, O., MARCH 30, 1901.

MR. CHAIRMAN, LADIES AND GENTLEMEN:

While my paper is intended to relate more particularly to Shorthand and Typewriting, I am fully convinced that all I shall have to say applies with equal force to all the other subjects pertaining to Practical Education.

In the first place, there are by no means too many good schools, and the very best are none too good.

There has been a tendency among authors of special text-books and teachers of special branches to take advantage of the general ignorance of the public, and to carry to an extreme, the supposed American idea of, "How soon and how cheap."

PHONOGRAPH NOT A STENOGRAPHER

I am aware of the fact that a fairly good pupil can master the rudiments of any of the standard systems of Shorthand in from eight to twelve weeks, but he is not a stenographer, and unless practice like boarding-house salt and pepper, is made to cover a multitude of evils, practice will not make him one. The ability to write 250 words in a minute does not necessarily constitute a stenographer, nor does the fact that it is accurately done, at that speed, of itself, help it much. A Phonograph will do that, and not only not make a mistake, but will repeat it without a mistake to all generations until the crack of doom, yet a Phonograph is not a stenographer, and the material reason it is not, is because it has no brains.

CHEAPNESS MEANS POORNESS

The Commercial Schools are largely responsible for public opinion in regard to the subjects they teach. The public has been led to believe that the school offering the greatest inducement in the way of the shortness of its course, the cheapness of its tuition and its guarantee of positions to its pupils, is the school. Now the shorter its Course, the less it has in it. The cheaper it is, the less ability the teacher has, because a first-class teacher can command good pay. If a teacher cannot command good pay for his services, what can his pupils expect for theirs? And as for positions, I am of the opinion that the poor fellow with the short Course of Study and his cheap tuition, has already earned his money by sheer physical effort, if in no other way, without going into the question of "Positions for all his flock." Shorthand is not different from other professions. A first-class Medical College would consider it unprofessional to cut its course in halves and its rate in quarters, and then guarantee that inasmuch as an unhealthy season was at hand, that people would get sick and hire its graduates.

MAKE OR BREAK

The Commercial College is the school of last resort; it stands between the other institutions of learning and the Business Life. It is the school last attended. Whatever needs yet to be learned, must be learned there. This school does much either to make or break the pupil. It is not only essential that his teachers be persons of education and ability, but that they be persons of the highest integrity. If he is fleeced by the very people who were to teach him the duties of the Commercial Office, he goes into that office with the impression that the criminal or sharp practice way is the proper way, so long as he is not found out. He will have to be made of very good material if he is not easily ruined.

The Commercial School has been sneered at by the Public School, but Garfield said: "Business Colleges originated in this country as a protest against the insufficiency of our system of education—as a protest against the failure, the absolute failure, of our American schools and colleges to fit young men and women for the business of life. These Business Colleges furnish their graduates a better education for practical purposes than either Princeton, Harvard or Yale. "Shorthand, when properly learned, will prove to be not only a most agreeable and renumerative profession, but in many cases, the steppingstone to something better, and as a means of mental training, it is without a rival."

MUST REMODEL PUPILS

Now the fact about it is, if all Public Schools were as good as they ought to be, the Commercial Schools would not need to be so good. But before we can supply a really competent stenographer or bookkeeper, even though our pupils are graduates of the Public Schools, we must teach them not only arithmetic, grammar and their own mother tongue, but how to spell the most ordinary words, tell what they mean, how they are to be used, and not only that, they actually have to be taught how to write longhand. All this and more is put upon the special teacher. He must somehow create in his pupil a desire for something higher and better all the time, a desire to study and read good books and to be an intelligent force rather than a senseless mechanism, and the special teacher is expected by some people to accomplish all this—to remodel the pupil, as it were, in three to six months for twenty-five or thirty dollars, and then get a position for him that will yield a salary almost sufficient for a king's ransom.

COTTON UMBRELLA LUXURY

The time should be increased, the Course of Study should be broadened and the tuition should be raised so as to allow the school proprietor a sufficient income to keep him on good terms with his washwoman, and enable him to pay his assistant teachers enough salary that they may enjoy the luxury of a cotton umbrella on rainy days and have time and money to attend the Association once a year.

The Commercial College needs more dignity. Its Course of Study, from an educational standpoint, should be worth the tuition charged. Its advertising should be in keeping with other professional institutions. I don't believe an educational institution adds much to its tone and dignity by advertising on fences and barns like a circus or a grocery.

A CRIPPLE, A FREAK, OR A GIANT

Our schools are largely responsible for the cheap stenographer. He has been inveigled into the business by misleading advertisements, he has been told over and over again of the success and salary of such stenographers as Dennis Murphy, and is given the impression that it only requires three or four months' time and thirty or forty dollars outlay to do the same thing; but life loses half its poetry when he finds that such work as he can do is usually rated in the market at three dollars per week. At this rate, the man with the pen (mightier than the sword) is below par when compared with the "Man with the Hoe." At this rate, in a few years, bootblacks and cab drivers will be asking us for our stenographers "on trial" at three or four dollars per week, to "break them in" for us. The degradation of the profession is threatened unless all reputable schools devote themselves to correcting public opinion by raising and maintaining the standard. These pupils who have been fooled, but who have a sufficient amount of self-respect to be above these beggarly positions, finding out they can't hold better ones, go back home disgusted with the business, say it is over-done, and if they can't get work at common labor, they get up classes and teach for practice. This state of affairs is perfectly abominable. The business is in its infancy, and it rests with reputable teachers whether the infant is to be a cripple, a freak, or an intelligent and useful giant.

A LIFE WORK

The average pupil, before he can be taught to do really artistic work in his specialty, even though he be a High School graduate, needs a special movement and English training. To many of them, very ordinary words are a perfect nightmare. If he happens to hear a word like Yucatan, for instance, he has not the slightest idea how to spell it, and as for its meaning, he does not even know whether it is a man or a woman, the bark of some tree, or a flying fish that is referred to. To such a person simply a knowledge of stenography is useless. Whatever may be learned quickly, easily and cheaply, is worth very little. It is a life work, and almost every other subject must be read and studied if he ever hopes to be an artist at the business.

A COMMON BROTHERHOOD

I cannot imagine any material competition between really good schools, since the highest aim of all should be to furnish the very best technical education possible, combined with good training in all collateral subjects, and the ever-present atmosphere of correct office manners and business integrity. The Business and Shorthand Colleges having the last and best chance to influence and elevate the educational and commercial standard of the community, an immense responsibility rests upon them. They should be banded together, shoulder to shoulder, in a common brotherhood, and if there are such things as poor or worthless schools to contend with, they can be so outclassed by superior merit that they will cease to exist. In my judgment, these special schools are a world power for good or for evil, and every pupil should be influenced to believe that he must learn his specialty for the specialty's sake—not so much for what he can make out of it, but what it will surely make out of him. The cheap, worthless, misrepresenting schools, if there are any, bear the same relation to our profession that the street-organ grinder bears to the musical profession. Why not out-class them, as the street-organ grinder is out-classed? They both need a placard like this, "Give me what you have, if it is only a penny. Oh, pity the blind!"

FLOCK NOT FLEECE

A stenographer is not simply one who can "scrawl strange words with a barbarous

Continued on Page 288.

P.A.&B.E.

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Take Notice

THE PENMAN-ARTIST AND BUSINESS EDUCATOR will not be published during July and August. They are vacation months. We need a rest and so do you. Look for us about September 1st. We hope to greet you then with renewed vigor, and to sustain it clear through the year. To make the time seem less long between this number and our next, we have purposely delayed this number about a week.

* * *

Penmen on to St. Louis

It is none too early to begin to think and to plan concerning the coming meeting of the National Penmanship Teachers' Association, next holidays at St. Louis. The meeting, it seems to us, ought to be a distinct success. If we all "put our shoulders to the wheel" we can make it the largest ever held. And why should it not be so? Was penmanship ever so widely discussed? Were methods ever so diversified and, seemingly at least, antagonistic? Now is the time to get together and "strike while the iron is hot." Supervisors from the public schools are expected to be there in full force. Let the business college penmen meet them and battle for better penmanship. Now that many believe that less writing should be taught in the primary grades and more writing be taught enthusiastically in the grammar grades is the time to determine by discussion and experiment what is best. Provision should, and will no doubt, be made for extensive displays, not of wind, but of pupil's work from public and private schools. Able speakers from the penmanship, educational and business worlds should be secured to vent their views on the subject of modern writing. The Executive Committee, Messrs. C. N. Crandle, Chicago, Ill.; J. F. Barnhart, Akron, Ohio; and W. F. Giesseman, Des Moines, Iowa, are hustlers and will doubtless serve the Association to the best that is going in the way of enthusiastic, brainy, practical, thought-provoking, soul-stirring speakers. Be on hand. Make the penmanship section the star attraction. Your presence will help to do it. You cannot afford to miss the to be notable gathering.

* * *

Forward

It has been but a few years since we thought that there was some one style of writing best for all, and that there was some one way of executing it that was best for all. Some still believe it. They, as a rule, who teach as they did ten or twenty years ago. But the great majority now recognize the fact that there are a number of styles of writing upon the market any one of which produces readable, rapid writers, if taught rationally. The many, too, are beginning to recognize that there is no one way of holding the pen, no one position of the paper, no one movement that is suited to all. Individuals differ, and as a consequence, under the best instruction, their product and method of producing it will differ quite as much as they. Indeed, people of intelligence and discrimination now know that no one can produce the twenty-six characters with one movement, but with a number of movements. Then why advocate that which is impossible and impractical? Theorists do such things—not the practical, level-headed, up-to-date fellow. "One way for all," "One style for all," are things now being shelved with the past. The modern, progressive, practical teacher adapts penmanship to the individual and the individual to penmanship. He has quit the "hand-me-down," "ready made," "straight-jacket" methods of turning out writers and is recognizing individuality and flexibility in pupil and penmanship as never before. "The world do move" and he who advocates today that which he advocated a dozen years ago is as many years behind the times. He who does not progress goes back. Our motto is, therefore, "Forward." Be up and doing. Adopt and develop is the watchword. Profit by the experience of others, experiment, study, and practice. These are the tools of progress. "I know it all" is the tool of the fool. Forward!

* * *

Is Writing Unhealthy?

"Penmanship is nice as an art but very unhealthy as a business." Thus wrote a correspondent. We want to say that penmanship is as healthful as the average profession. Far more healthful than many lines of effort. Twenty years ago the writer was working on the farm and at that time people said he would not live six months. He thought so himself. He left the farm and began to improve and is today enjoying good health and has no intention of dying for a third of a century at least. Penmanship discourages strong drinks and tobacco, and encourages correct living, both of which prolong life. Penmanship encourages correct position of the body and thereby aids in keeping the machinery straight.

Vertical for Bookkeeping

"Can vertical writing be written small enough for bookkeeping?" is the question asked us by a correspondent. Our answer is yes. Vertical is one of the most compact styles and can be written quite as small as any other. Vertical occupies a trifle (only a trifle) less space from left to right than normal slant writing.

* * *

Pittsburg for Slant

At a recent meeting of the officials in charge of the Pittsburg, Pa., public schools a change was recommended from vertical to sixty degrees slant. This was due in some measure to the bankers who declared that vertical was not equal to the demands of the business world. One thing seems to us rather queer. It is this: Of all people who tangle their names most, the banker and his cashier easily take the lead. It wouldn't be a bad plan if they would take a dose of their own medicine. But all this change from slant to vertical and from vertical to slant only proves that the old and the new are alike defective. Everything points toward simpler writing. Slant is a minor essential. Plainness and speed are not dependent upon any degree, but upon turn and angle, curve and straight line, retrace and loop. These are stronger in Simplified writing, as advocated by the PENMAN-ARTIST AND BUSINESS EDUCATOR, than in any other. And it is winning. Give it a trial.

E. C. T. A. Committees

Mr. Gaylord announces the following committees for the Eastern Commercial Teachers' Association:

EXECUTIVE COMMITTEE

H. G. Healey, New York City, Chairman; E. M. Hull, Philadelphia.

BANQUET COMMITTEE

Edward M. Hull, Temple College, Philadelphia, Chairman; W. J. Amos and W. L. Anderson.

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RECEPTION COMMITTEE

C. W. D. Coffin, New York, Chairman; J. Clifford Kennedy, Salem, Mass.; Norman P. Heffley, Brooklyn.

The New York Association

Mr. Charles E. Cady, Certified Public Accountant, and Mr. Edgar M. Barber, Supervising Accountant, United States Appraiser's Office, were the speakers at the New York Commercial Teachers' Association, May 4th, 1901, the topics being respectively, "What a Boy Should Know on Entering Business," and "Customs, Administration and Methods of Accounting."

Mr. Barber drew a comparison between the receipts and expenditures of the Government, during Albert Gallatin's time, and the year just past, as shown by Treasury Reports, reciting that the expenses of the Civil establishment, as one item, had increased a hundred times in one hundred years, from $980,000 to $98,000,000.



BLACKBOARD FLOURISHING AND LETTERING BY A. H. HINMAN, WORCESTER, MASS.

He traced an invoice, in detail, from the time of its presentation to the Consul for certification, through the various steps of official procedure until its final liquidation at the Custom House, and, in the case of an advance, either in value or classification, the procedure before the Board of U. S. General Appraisers, the Circuit Court, the Circuit Court of Appeals, and, finally, the Supreme Court. This entire gamut of official procedure was fully illustrated in the history of the celebrated St. Gall embroidery case, which passed through all of the stages indicated above, and resulted in increasing the valuations of a single line of goods from six million to ten million dollars per year, which, at sixty per cent. duty increased the revenues over two millions of dollars per year.

Certain technical processes peculiar to the appraisement of various classes of goods, as textiles, sugar, etc., were illustrated. Specimens of the record books in the Customs were exhibited and their uses explained.

At the port of New York sixty-five per cent. of the customs duties are collected, $151,000,000 out of a total for the U. S. of $233,000,000, during the last fiscal year, at a cost of collection of only two per cent. or one-fourth of the entire income of the Government.



Mr. S. M. Hulbert informs us that he has sold the Ashtabula, O., Business College to Messrs. H. O. Warren and J. J. Ginste who take charge June 1st. Success to the new management, as well as to the old in whatever line he may engage.

* * *

"Saturday Post," town of Union, N. J., presents a finely illustrated, extensive article upon the merits, completeness, and largeness of Eagan's School of Business, Hoboken, N. J.

* * *

H. O. Keesling, recently with the Indianapolis Business University, is now located with the Stewart Business College of Trenton, N. J.

* * *

W. L. Thomas is now teaching in the college in Abilene, Kansas. Mr. Thomas is a man of ability and a strong teacher.

F. L. Haeberle, Fairbault, Minn., and C. W. Stephens, Lincoln, Neb., have pooled their interests and abilities in the purchase of the Globe Business College, St. Paul, Minn. This means that the Northwest is to have another A. 1 business institution. Our best wishes.

*

Mr. J. M. Hinkle is now supervisor of writing in the public schools of Vincennes, Ind.

* * *

R. L. Rudy, recently of San Francisco, Calif., was called to his old home in Middletown, Md., to attend the funeral of his father. Mr. Rudy expects to remain there to administer his fathers' estate and to then re-enter the profession. He has unusual talent in penmanship.

* *

Messrs. Williams and Rogers, of Rochester, N. Y., have placed the publishing of their text books in the hands of the American Book Company. Messrs. Williams and Rogers will, from this on, give their time solely to the authorship part of the work and let the A. B. C. do the balance.

* * *

The Salem, Mass., Commercial College gave, on April 10th, a reception, banquet, dance, etc., which was attended by about two hundred and fifty students. Principal Lord knows how to conduct school as well as a banqnet.

* * *

Mr. J. C. York, Alliance, O., will teach penmanship in the Mt. Union Summer School.

* * *

L. L. Weaver, Superintendent of writing and drawing, Alliance, O., will teach writing, drawing and bookkeeping in Wooster, O., Summer School.

* * *

G. A. Henry, of Des Moines, Ia., is now with the Central Business College of Kansas City, Mo.

* *

G. W. Brown, of Illinois, the business college expansionist, has recently absorbed the Rockford Business College of Rockford, Ill. This makes the tenth institution in his chain of schools.

* * *

The Broken Bow, Nebraska Normal and Business College will open its doors to the public September 2, 1901, with C. W. Roush, President, and S. M. Blue, Secretary. Success to all concerned.

* *

"The Gregg Writer" comes to our desk regularly. It has been much improved in every way in recent months, and is now one of the brightest, pithiest, and most practical exponents of a shorthand system, that we have seen.

* * *

Mr. J. W. Warr recently ran for the mayoralty of Moline, Ill. He ran well, but the other fellow got under the wire first. He says it was Warr against whiskey, and whiskey won out. He put out a spicy sheet in the interest of the Citizens' party during the campaign.

The Spencer Memorial Library, of Geneva, Ohio, has now $2317 in the memorial fund. Henry C. Spencer's subscription of $500 having been recently paid by his sons, Henry C., Jr., and Leonord G. This movement to give tangible form to the veneration in which penmen hold the name of Platt R. Spencer, ought to command the co-operation of every man in the profession which Mr. Spencer founded.

* *

Speaking at a meeting held in the Mansion House, Lord Rosebery emphasized the necessity for commercial education if Great Britain was to successfully meet systematized competition. He said that much more than half the foreign policy of all the intelligent nations of the world was a commercial policy, and that the incident at Tientsin proved this.

* *

Higher Commercial Education received a column editorial in "The Boston Herald," April 29th. The editor maintained that the classification and subdivision of High School work into Latin, English and Manual Training, would soon result in Commercial High Schools in our large cities, and that commercial training of college grade to follow the work of the High School will be as common as technical as trade schools are now.

* * *

E. E. Gaylord, L. M. Thornburgh, A. R. Kip, and F. H. Read, recently met in New York, with E. M. Barber and F. T. Clute, to form a plan for carrying on Intercommunication Business Practice among some Eastern High Schools.

* *

L. J. Watrous, who was some years ago a pupil of the Zanerian, is now located at Atlantic City, N. J., as bookkeeper in the Royal Palace Hotel. Mr. Watrous is a good writer and artist, a good fellow, and in a fine place.

* *

The South Bend, Ind., Commercial College, recently gave a reception which was attended by about seven hundred people.

*

Mr. U. S. Frye, president of The Practical Bookkeeping Co., Chicago, Ill., writes that their new system of bookkeeping is being very well received. He states that they are enlarging the work and that a great deal of the new matter is taken directly from the best Chicago business houses, and that it is therefore strictly up-to-date in every sense of the word. An advertisement of the work appears elsewhere in our columns.

"The Gregg Shorthand Association of America" will be held in Chicago, July 15-20, 1901. For particulars concerning the excellent program, address J. E. Gill, Quincy, Illinois.

The Department of Business Education of the National Education Association, Detroit, Mich., July 8-12, 1901 has a good program. Write to W. E. Doggett, Brooklyn, N. Y., 1210 Bedford Avenue, President, for it.

These announcements came too late to give them the space they deserve.



Higher Education.

Continued from Page 285.

pen." A man who is thoroughly master of his profession is, and should be, both a scholar and a gentleman, and the only inducement a high-grade Business College can afford to hold out, is the proof it gives of its educational merit. "The flock, and not the fleece, should be the object of the shepherd's care."

Let us say to ourselves, and say it honestly, "We have a good school; we will make it better." We have no truant officers, are not supported by state, county, or private endowment, and if the "laborer is worthy of his hire," we must stand on our merits. Let us practice what we preach. Let us as a body, stand out against questionable methods, misrepresentations, cheap tuition and fraud—against whoever seeks to take advantage of the credulity of the public by offering a bankrupt sale of commercial education, at a cut-bargain price. If we are able and willing to assume the responsibility and raise and maintain our commercial educational standard on a higher and better plane, we ought to be well paid for it, and being well paid enables us to do all the better work. It is better to have forty pupils at one-hundred dollars apiece, than one-hundred pupils at forty dollars apiece. It is better for the pupil, better for the school, better for the business man, better for the community, and better for our own consciences. Let us stand together for whatever makes for higher and better things. We will not only have more and better pupils in the end, but a respectable income and the better recognition we deserve.

In most Shorthand Schools, the hours are too short. The school should open 7:30 and close at 4:00, with two hours' evening work at home.

PREPARATION MEANS SUCCESS

Our Course in Shorthand and Typewriting should include in addition to the regular text-book and dictation work, intelligent instruction in Touch Typewriting, care and handling of machines, daily rapid movement exercises, as in longhand, spelling and defining, rapid calculation, correspondence, English with a big "E," and penmanship. They should have regular talks and exercises on forms of commercial and legal papers, folding, enclosing, endorsing, etc. They should be taught to use the letter-press, the duplicating machines, and how to manifold. Many pupils must be taught, before they can even properly direct envelopes. They must be taught to capitalize, punctuate and paragraph. As indicated before, they must be taught office manners and habits, and every course in shorthand should include a general course in evening reading, good books, approved and selected by the teacher. They should have at least a general idea of accounts; they should be instructed and encouraged in every possible way to improve their general education in all directions; taught that *preparation* means success. Now all this should be done in addition to simply learning how to write shorthand and thump a typewriter. Won't it take some time to do all this work thoroughly? Won't the pupil be amply repaid for all this extra preparation, and shouldn't a teacher who does it thoroughly, receive at least $100 apiece for his pupils in the shorthand department alone?

Stub-Pen Penmanship

The Twelfth of a Series of 24 Script Alphabets, Illustrating as Many Practical, Unique, Ornate, Freakish, Characteristic Hands

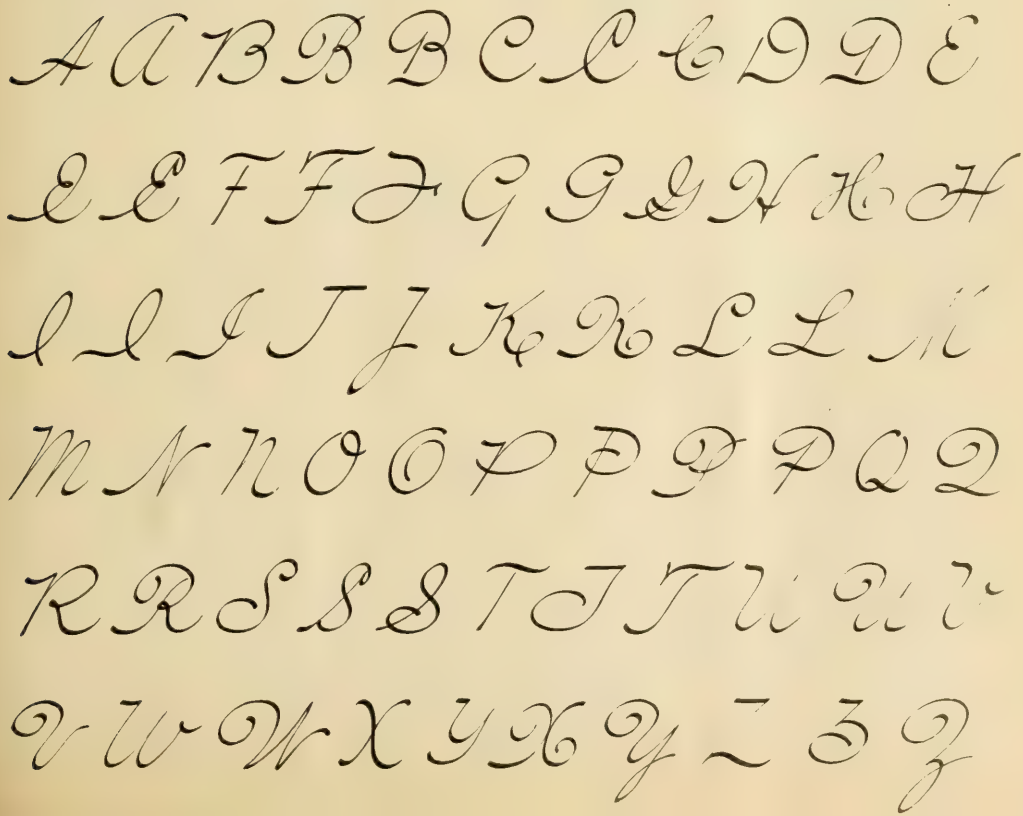
[SEE FOLLOWING PAGE]

To produce this style of writing, hold the pen between the fingers and use combined movement, but more of arm than of finger action. Indeed, it may be written with as little finger action as the usual hand. Hold the pen in some one position so as to insure uniform slant. Use a sharp-edged stub-pen, about number four Soennecken. Study the forms closely to determine the location of shades and shapes of letters, and then practice intelligently. Much as penmen have discouraged the use of and denounced the stub-pen, it is used more universally than ever before and possesses merits not generally conceded. It requires a less dainty touch, and it can be written quite successfully without the elbow rest. Then, too, many who make a failure with the semi-angular, light-line style, make a success of this. It will do you no harm and it may do you much good to give it an honest, fair, open trial.

Stub-pen Penmanship.

a b c d e f g g h h i j k k l m
n o p q r r s t u v w x y z z 1 2 3 4 5

Plain, simple, practical, rapid, uniform, unpretentious writing.





Lessons In Automatic Lettering—No. 1—By E. E. Evans, Streator Ill.

These lessons are designed to aid penmen to cover a larger field as well as students to learn a practical line of business that brings good money to the bright and energetic. They should be followed closely.

First get a No. 1 Marking pen, 1 bottle of Black Shading-pen Ink and twenty-five sheets of cross-ruled practice paper. I will send same prepared for sixty cents.

POSITION—Sit facing desk or table, with line of writing parallel with edge of same. Your base line should always be about eight or ten inches from edge of table.

POSITION OF PEN—Take hold of pen same as in writing, then let arm and hand fall to the right until they rest on side. Always keep pen on same slant, about forty-five degrees; but in the letters *K*, *M*, *X* and *Y* the pen is turned on one of the strokes.

TO FILL PEN—Dip tooth-pick in ink then drop ink between blades of pen.

PRACTICE—Take up the first character and do not practice any other until you have mastered *it*. Practice and master all characters before attempting the letters. Keep glass with one-half inch water in to clean pens.

NOTICE—This is the most important alphabet in Auto. work so don't shirk it in the least. Copy is reduced. Letters with No. 1 pen should be about seven-eighths of an inch high and nearly as wide. Keep a memorandum book and jot down the height of letters as made with the different size pens. It will help you.

Now if there is anything you want to know or don't understand, just write me, enclosing stamp for reply.

I would be pleased to hear at once from all who intend following the course.

We Light You on Your Way

Our method of Mail Instruction has an international reputation. All instruction individual. Only adequate school of its kind. Write for special proposition on

NEWSPAPER, MAGAZINE, COMMERCIAL ILLUSTRATING.

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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

EVERYBODY

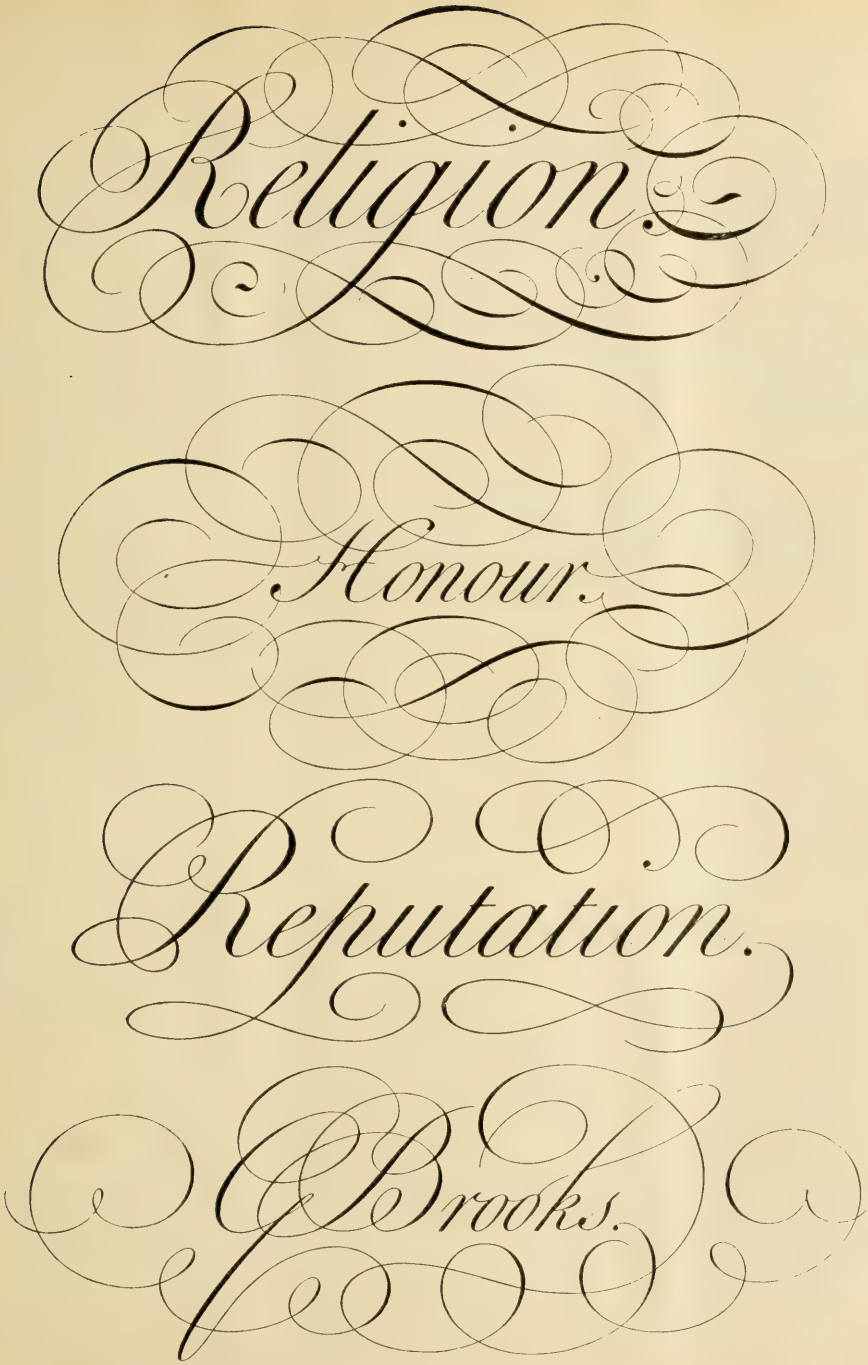
Who appreciates correct English, or desires to acquire it, should have a copy of Alfred Ayers' new book entitled, "Some Ill-Used Words." The book is published by D. Appleton & Co. of New York, and the regular price is $1.00. **Our price is 90c postpaid, or the book and the "Penman-Artist and Business Educator" 1 year for but $1.50.**

ADDRESS: ZANER & BLOSER, COLUMBUS, OHIO

Goosequillism.

NUMBER THREE.

The following forms appeared in the Universal Penman, published by G. Bickham, about 160 years ago. Bickham was a famous script engraver, not a penman. The four specimens were written by different penmen, the first by B. Whilton, the second unknown, the third by Moses Gratwick, and the last, we presume, by G. Brooks. We do not know how much, if any, these forms were touched up by the engraver, but he tells us that he had do small task in maintaining the grace and beauty and spirit of the originals. Then, too, penmen had difficulty in those days to secure engravers who were skillful enough to do their originals justice. All of which leads us to suppose that "the old timers" were quite as young and skillful, as we are today, and more graceful. The arrangement of curve and contrast is well worth studying. Let us see who can submit the best work along this line for publication.



"RELIGION" BY B. WHILTON. "HONOUR" UNKNOWN. "REPUTATION" BY MOSES GRATWICK. SEE "GOOSEQUILLISM." ABOUT 1736.

The Handwriting on the Wall

Sloping Penmanship

BY E. M. HUNTSINGER, HARTFORD, CONN.

[The following is nearly a third of the above named paper read before the Eastern Commercial Teachers' Association. Space forbids giving the whole paper, which was a very vigorous one from start to finish. EDITORS.]

Which style of penmanship shall we use, sloping or vertical? For business schools the answer is sloping penmanship. For the boy who has to earn his living by doing office work, there is but one kind of writing demanded, and that is good writing, which means sloping penmanship.

Which style of writing shall it be? Ask your constituents, ask the community which hires your graduates, whether they want poor penmanship, or its equivalent, perpendicular penmanship.

Office requirements have produced our present practical, sloping style, and office requirements have lopped off the excrescences of ornament, as well as set aside the exact copy-book styles. The business colleges have schooled the public to good business penmanship, a style which combines in the largest degree the elements of clearness of outline with ease of execution, a style which meets the demands of the high-pressure office needs.

PUBLIC SCHOOLS ASHAMED

The public schools could not, or did not, meet this demand, hence, the business man's odious term, "school-boy hand," as applied to public school writing. The public schools were evidently ashamed of their fruitless efforts to make fair penmen, and in sheer desperation, and yielding to the unceasing importunities of book agents, who were as tenacious as LePage's glue, finally succumbed to the entreaties of publishers and introduced perpendicular penmanship, with the result that public school children now draw a style of chirography in vogue two-hundred years ago.

The public school men are attacking business college penmanship, but they do not attack *business* penmanship. They condemn the ornamental penmanship, the birds and the eagles, the swans and the dragons, the things in vogue twenty-five years ago, and now but seldom seen. They are beautiful to the artist's eye, but getting scarcer every year. A sample of such work is in Mr. Stowell's office, a large spread-eagle, flourished some twenty years ago by the speaker. I hope Mr. Stowell will shortly let this noble bird of freedom break its bonds in this building, flash its keeu eye, utter its characteristic scream and cut a few oval exercises in the air above the goodly city of Providence and soar to my home at 32 Cone street, Hartford.

SLANT TWICE AS RAPID AS VERTICAL

In the past, the time of drills of penmanship in the public schools was so short that even superior teachers of penmanship were not able to make business penmen out of their pupils – thirty to sixty minutes per week for writing drills, while other studies of an ornamental character got a full quota of time daily. Penmanship and arithmetic were set aside as of little importance. The fact that over 130,000 young people attend business colleges annually emphasizes strongly the great value of business college training. And in this training for the stern realities of life there are no stronger studies than mathematics and penmanship. They are the foundation for the superstructure of business training, because they are the two branches of education most used by men in business. As to the claim that perpendicular penmanship is more economical in space on the line than sloping, it may be put down as a fact that such statements are made by persons who either don't know anything about it, or won't admit the truth when they see it. But, were their statements true, with most business men *paper is cheaper than labor.* Facts prove that in comparing one hundred words of sloping penmanship with one hundred words written in perpendicular penmanship, the decision is (more than likely to be) in favor of sloping writing. Again, cut out one hundred separate letters promiscuously from a page of perpendicular writing, and one hundred from a page of sloping writing, and you will find that the letters of the sloping writing will hold their own as to plainness, with the additional advantage that the sloping style was written at least twice as rapidly as the perpendicular.

SHOWER OF MELODY OF LINES

Shall it be vertical writing? It is preprosperous to ask that question. As well ask, shall we return to our respective homes in the old fashioned stage coach or by steam cars?

The success of any system of penmanship is measured by the uses to which it adapts itself. In sloping penmanship, as it is taught by the best teachers, pupils are working through a shower of melody of lines.

In writing, as in everything else, example is more stimulating to a pupil than precept. In penmanship the messages are sent only in one direction, and there can be no diversity of transmission. Every well written letter beats the penmanship track a little smoother. In sloping penmanship every hour's correct practice gives the penmanship muscles the right of way. But it is impossible to change from a poor handwriting as easily as we slip out of an old coat into a new one.

NO NEUTRAL GROUND

In sloping penmanship impression in the one becomes expression in the other. Here we train in a definite, serious and purposeful way, and with a knowledge of its possibility. In sloping handwriting the hand becomes the deft and ready servant of the will. The eye training, the hand training and the mind training go together, and the only safe rule of training for practical work is that which develops all the best qualities in the student.

There is no neutral ground in penmanship. Vertical it cannot be, because it is not adapted to the needs of the times. The standard or natural handwriting of the day is the sloping style in its best forms, as it is taught in the most progressive business schools today. Sloping penmanship is only another name for business penmanship, and stands only second to arithmetic in a a young man's business education.

SLANT SIGNIFIES STRENGTH

As a teacher of twenty-six years' experience, and having placed thousands of young men and young women in situations, (as well as watched the "want advertisements" in the daily press), I have yet to find a single instance of a demand for a poor writer or its equivalent, a vertical writer. It is rarely the case when a business man applies for help that he does not qualify his request with the statement, "I must have a fine business penman." The Italian or sloping style took the place of the old perpendicular penmanship, because it conformed to the natural motions of the arm and hand. Never has there been so large a proportion of fine penmen as at the present age. The needs of the present age more than ever demand a style of writing which is plain, rapid, and easy of execution, and at present we have that in the sloping hand. Today we do not talk of Spencerian, Payson and Hammond, Duntonian, etc., for the difference between the features of all the sloping systems is so slight that it requires an expert to distinguish them. Sloping writing signifies strength, whether the slope is steep or shallow. It is a sign of weakness for any system of writing to confine the writer absolutely to nothing but one slant.

SLANT LUSTY AND GAMEY

And by good penmanship I mean sloping, because all motions of the arm or hand from and to the body are in oblique lines and not perpendiculars and horizontals. The basis of good penmanship is clearness of outline, ease and speed of execution with the least possible fatigue to the muscles which do the writing.

Sloping penmanship signifies expansion. It is as universal among enlightened people as the multiplication table, and is as lusty and gamey as a young eagle. It long ago passed the experimental stage and really needs no champion for its cause.

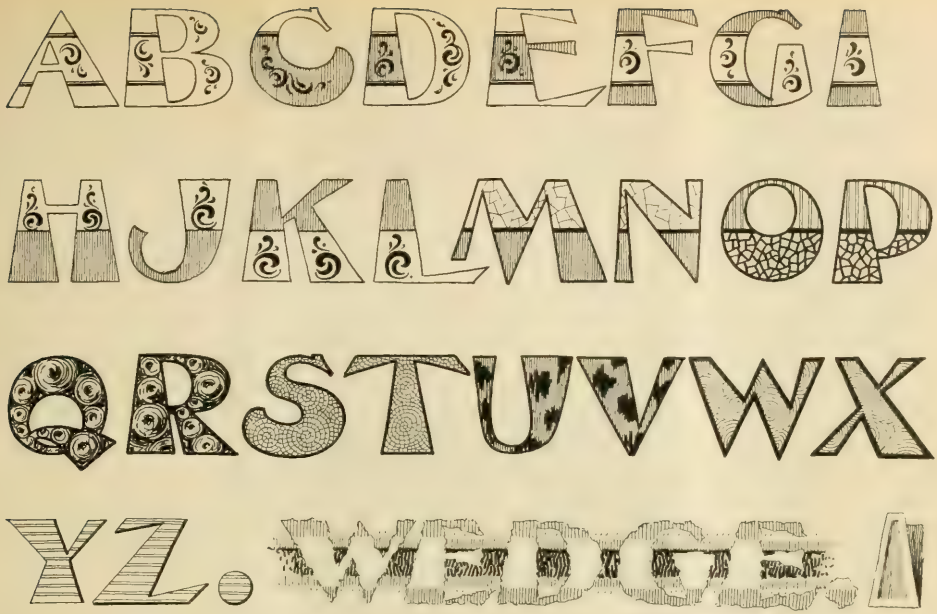
To become a good sloping penman demands attention, observation, concentration and a sense of comparison as well as judgment, five requisites inseparable for good penmanship results. Then comes neatness and perseverence, and self restraint when obstacles stare you in the face and fresh efforts are necessary. For sloping penmanship, teachers can be resourceful.

FOLLY TO SAY "CANNOT"

It is folly for the verticals to say that one cannot learn to write a fine, clear hand in the sloping style; they know better, but the agents have books to sell. The present excellent style of business writing in offices throughout this land is the product of sloping penmanship, the results of the indefatigable efforts of men of intelligence and capacity with the pen, who have perfected a system which has met the requirements of the business world to the same degree of satisfaction that the electric cars and the motor carriage meet the present requirements of city travel.

HOTEL REGISTERS INTERESTING PUZZLES

The penmanship should flash the writer's character. And this is true whether a coarse or a fine pen is used, the best instrument or the poorest, because the method of execution points out the characteristics of the writer. The hand, when untrammeled, is bound to manifest the individuality behind it, because the writing and the system of writing has in it flexibility, as well as adaptability. Nothing is better evidence of this than the signatures on a hotel register, written with the same ink, the same pen in the same penholder, but, back of it all, the individuality of each writer. To the student of penmanship a hotel register is as interesting as a puzzle, to study what a variety of results can be obtained by the same instrument in the hands of different people.



SLANT BESPEAKS FREEDOM

The slope of penmanship was not brought about by fashion, but by high pressure business needs. Sloping penmanship has stood the severest test of time. No other style of penmanship serves its possessor so well, and no other style of penmanship has ever given so much inspiration to its learners. No cramped rules, no limitation, absolute liberty in style, in size and in character, it partakes of and bespeaks the freedom of the land.

ANY SLANT WILL DO

Excellence is the fruit we seek in penmanship, and the business community salutes the magnificent results of penmanship as taught by business colleges, those which are the standard schools in the land, and are above reproach. Gentlemen, slant writing must stay at the top; the business world demands it and does not argue the point. The matter of any particular degree of slant is taste. It is not necessary to adhere to a slope of 52, 54, 60, or even 70 degrees, so long as the general building up of the letter is based upon the natural adaptation of the style to the writing muscles. And that natural motion must conform in whatever style is written to the requirements of rapidity of execution, combined with legibility of product.

MUST MEET REQUIREMENTS

In our longhand the pen slips right along without any effort. But the business penmanship of the future is likely to slope a trifle less than some of the writing books now in vogue. It will probably be about seventy degrees above the horizontal for the down strokes, depending largely upon individual taste.

One cause of unsatisfactory work in sloping writing in the past has been the persistent effort of copy-book makers, as well as some teachers, to popularize a style of penmanship with tall capitals and tall, extended letters, and very fine strokes, which style has the tendency to produce hesitancy in writing and uncertainty in stroke.

The business college man's first duty is to the young people who come to be educated. His second duty is to the business man. We must consider his requirements and meet them.

Sloping penmanship is the standard handwriting of the civilized world.

FIRST THE TADPOLE - THEN SLANT

Why do all civilized nations write the sloping hand? Asking the question is answering it. The behind-the-age nations, who are still living in the past, write something of the hieroglyphics, and according to penmanship history, their next style of writing would be vertical, and then modern, sloping hand.

Handwriting, like other branches, passes through stages of progress. At first the tadpole, and when he grows his legs he drops his tail and skips. So in writing, vertical first then sloping.

We are not living in a Duntonian, Payson and Hammond, or Spencerian age of writing, but the age of business writing; not the theoretical age, but the practical age, which has adapted sloping penmanship to muscular movement. As the demand of the times brought the steamer across the trackless ocean, so the demand of the times killed the old style of heavy, slow penmanship, and produced what we now have in our light-line sloping hand.

SLANT, WITH HALF THE CARE, AS LEGIBLE AS VERTICAL

I champion the cause of sloping penmanship, and wield my pen in the defense of innocent boys and girls. I am a crusader against the vertical for the welfare of the thousands of boys and girls who are unable to judge the merits of any style. Did the parents realize the real situation, and the weakness of vertical writing, the return to sloping handwriting would be speedily consummated. *There is too much blind following of impulsive superintendents, and not always well informed school committees.* With half the degree of care exercised in writing sloping penmanship as is exercised in perpendicular it is every whit as legible. Allow the pupil the same number of minutes to write sloping, give him the same attention when he writes, give him the same encouragement when he writes the sloping hand as he receives in writing the vertical hand, and the pupil will not only write sloping as plain, but very much swifter and very much more easily, and write as he will not only want to do, but must write when he engages in office duties.

SLANT HAS NO SKELETON IN ITS CLOSET

In the practical side of education, (and that means the public schools as well as the business college,) we are not allowed to do as the artist does, paint in a sky where there was none, put in a tree here and take one out there, and so on. In business we must stick to facts, and the furniture of the thoughts is but another word for penmanship. In sloping writing we direct the effort to its exact use, and there is small opportunity to improve on our very best light-line writing. Sloping penmanship is like a family living in a tent, it has no skeleton in its closet.

An author or a teacher may try his hand now and then at a different style or slope, a different character of form, indeed some of the most skilled penmen have done it, are doing it, and will continue to do it for diversion. Such liberties are indulged in by devotees of all kinds of art and skill, and this includes the utilitarian art of penmanship. Obeying the laws of steam, man has an engine; obeying the laws of fire, man has warmth; obeying the law of speech, man has eloquence; obeying the law of the construction of the arm, man has good sloping penmanship; and disobeying the same law, man has poor perpendicular burdock.

The Handwriting Expert and His Work

BY WM. J. KINSLEY, NEW YORK

The term "handwriting expert," according to the dictionary, means "skilled or experienced in handwriting." In legal circles and to the general public it has come to mean "one skilled or experienced in identifying the individual by means of his handwriting."

For more than 300 years (practically since script writing became at all general) the handwriting expert has been called upon to testify in both ecclesiastical and civil courts in regard to the genuineness or spuriousness of writings, and to the identity of the writer. But it is only within the past generation that he has achieved his successes and prominence. During the last four years several cases, in which handwriting played a prominent part, have drawn public attention to this class of testimony.

And as a result there has been all sorts of speculation as to what the handwriting expert could do, and how he did it.

The public know next to nothing about expert witnesses and the field of knowledge in which they operate. As a rule, nearly everybody is more or less jealous of any knowledge about an art or science of which they may be wholly or partly ignorant, being used by others in the witness chair. This jealousy becomes prejudice, and you will hear people expressing the most positive opinions about expert witnesses which a few questions will demonstrate are founded on ignorance. But comparatively few people really know what the handwriting expert can do—or what he claims to do. Many persons think he can do more than he is able to do, while others, because they can't see through his methods, think he claims too much.

The professional handwriting expert works by juxtaposition comparison, that is, he places the genuine and disputed handwritings side by side and institutes a comparison of the peculiarly personal characteristics found in the two pieces. He endeavors to determine whether or not both were written by one and the same hand.

Through countless repetitions every adult handwriting becomes made up of an almost infinite number and variety of peculiarities, (hall-marks or trade-marks as it were,) called by the expert "characteristics." It is the presence or absence of these characteristics in a piece of writing that determines its genuineness.

There are but five or six men who devote the major portion of their time to this work, and these few are able to handle all the cases of prominence in the United States and Canada. They are usually located in the large centers of population and are frequently called to distant parts of America, and even give opinions on cases arising in Europe, as in the recent Dreyfus case.

Expertism is a profession which demands prompt responses to telegraphic requests calling the expert to distant cities. He cannot follow any other business in conjunction with experting, that would be injured by dropping it suddenly.

The courts permit any one who sees or does much writing to qualify as a handwriting expert, and as a consequence, in every trial of case involving handwriting, there are some amateurs and semi-professional experts

To prepare for his work the handwriting expert should first of all secure a good general education, the better his education the greater his success. He will be associated with judges and lawyers who are among the best read of any of the professions. A successful lawyer must be a widely read man and it doesn't heighten his opinion of an expert, who, no matter how well informed he may be in his profession, who shows his ignorance of general subjects, English, manners and tact.



EXPERT KINSLEY AT WORK.

Two penmen of whom I have heard, who essayed to branch out as professional handwriting experts, made exhibitions of themselves by murdering the English language ("I seen," "I done," "in course," "they wasn't" are samples) and by silly, undignified actions, both off and on the witness stand.

But it is not in general education and in penmanship alone that the handwriting expert must be trained. He is expected to be an ink, paper, and typewriting expert as well. If possible, he should have some knowledge of the chemistry of ink and paper.

He must have a good education, general and technical, he must thoroughly understand his business and that means much more than the ability to write a good hand.

Second, he must make a good witness. I don't know which of the two requirements—to know your business completely, and to be able to demonstrate it on the witness stand, is of greater importance, since both are so vitally essential. No one can succeed who is not a master of his profession and himself.

Several days of tantalizing, aggravating cross-examination is likely to worry and annoy anyone so much that he will want to throw up the work in disgust. A lawyer with a bad case will often do his best to "rattle" the expert witness and to abuse him to the full limit, and the expert must know how to parry such onslaughts without losing his temper.

In a recent case the lawyer asked the writer, "As a matter of fact you experts are just like lawyers, in that you can be hired to take either side of a case, are you not?"

The answer, "No, we are not like lawyers. We must *believe* what *we* say," brought a smile from the judge, a roar of laughter from the crowded court-room, turned tables on the lawyer (who was well known locally) and put everybody in good humor.

In another case, a lawyer, knowing the writer was a poultry fancier, remarked, during cross-examination, "We'll make a Minorca chicken of you before we're through with you."

"Don't crow about it too soon," was the answer.

A second tilt between the same lawyer and the writer was: "Do you claim that you cannot be mistaken?"

Witness: "No, I do not claim to be infallible."

Lawyer: "Oh, then you're not a descendent of the Pope?"

Witness: "No, the Pope has no descendants."

While the witness will see many opportunities for repartee and telling verbal hits, he must restrain himself, as a court room is a dignified place.

There are all grades of men among lawyers, as in other professions and occupations. Some lawyers are willing to do everything they can to prevent the expert (and other witnesses) from telling "the whole truth and nothing but the truth." They believe, with Aaron Burr, that "Law is anything that can be forcibly stated and plausibly maintained."

Honesty is absolutely essential if the expert would win lasting success, to say nothing of the ethical and moral questions involved. Many persons believe that experts, like lawyers, can be hired on the wrong as well as the right side of cases. This is not so of course.

I know a young penman who endeavored to become a handwriting expert, and who informed a friend of the writer that his plan would be to always get on the side with the most money. So far, the career of this would-be expert has not been such as to attract world-wide notice.

Handwriting experts, as a rule, differ very seldom, and not "frequently" as some lawyers like to put it. There may be cases where honest differences of opinion may arise.

Assistant District Attorney James W.



Good Art in Illustration—What It Is, How to Recognize, Enjoy and Appreciate It

This is not a good illustration because it represents skillfully (rapidly) made lines but because it typifies and expresses that quality in human nature which crops out in excited controversy, impetuous debate, and heated argument. How the central figure is clinching his point! How tense are the other's feelings as evidenced by his tense hand and ready-to-speak-his-piece countenance. Notice how the little patches of black are placed here and there so as to bring out or accent the figures. See how the figures near the outer edge are merely suggested—the details having been omitted. This helps to centralize the vision on the two principal figures.

This drawing is by Mr. Carl Strehlau, pupil of the Pennsylvania Academy of Fine Arts, and now in the Drexel Institute. He excels in Mural Painting—Allegorical subjects. We have more of this kind of work for future use.

Osborne, of New York, the man who managed the prosecution of Molineux, Patrick and others, in the Rice will and murder case, the third trial of Dr. Kennedy, and many other criminal trials, and the man who is the best posted on the laws and decisions covering handwriting expert testimony, and who has tried more cases involving disputed handwriting than any other man in the world, has a high opinion of expert handwriting testimony. Recently he said: "Expert witnesses are more careful about what they swear to than any other class of witnesses. They are like women in one respect—extremely careful and jealous of their reputations, because they realize that when their reputations are lost, their future is gone, too."

The field of work for an expert in handwriting is one offering many opportunities of doing good. The property, liberty and lives of persons are in his hands at times, and his profession requires that he bring to it, broad knowledge, through special training and a well balanced, conscientious desire to do what is right and just by his fellow man. Fortunes, liberty and life may be saved or lost by his testimony and it behooves him to do his work thoroughly and honestly. He should live with himself the balance of his life, and has a future beyond that, so nothing should tempt him to swerve from the path of justice and right in his work.

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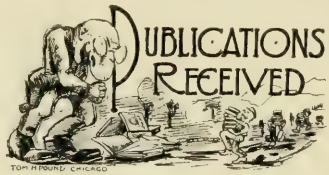




The above represents the countenance of Mr. E. E. Evans, the Automatic Pen Artist, of Streator, Ill. He first saw the light of day in Wales, in 1880. The same year he came to this country, first to Pennsylvania and then to Illinois. In '95 he entered the commercial department of Streator High School and received instruction in penmanship from A. C. Keeder. From Mr. Keeder he also got his start in Auto. work. For a couple of years he kept books and perfected himself in Auto. work. He finds it an excellent thing with which to earn money as his work is in constant and increasing demand. He understands the practical side of the art (the desirable side) from A to Z. He begins a series of lessons in this number, which, for a beginning, is second to none other. You will do well to follow Mr. Evans to the end of the series. Let him know how you are progressing, now and then, by sending him work for criticism.

Obituary.

We regret to learn of the death of Mr. F. H. Sweet of Strong, Me. Mr. Sweet contributed the October, 1900 title page to the P.-A. & B. E. He was an artist of considerable ability. We hope he is now painting as never before.



"Reading and Writing Exercises in Gregg Shorthand" for student and amanuensis by W. E. Van Wert, Wheeling, W. Va., is a tablet containing facsimilie reproductions of notes written in a very systematic and uniform manner. Shorthand exercises to coach the student easily from one lesson to another and therefore successfully from start to finish constitute the key or character of the publication.

* * *

"Instruction in Legal Work," by Henry W. Thorne, published by Isaac Pitman & Sons, 33 Union Square, N. Y., price twenty-five cents, is a neat little booklet of important information to those who desire to become reporters.

* * *

"Handwriting Experts Defended," by William J. Kinsley, is a little white booklet containing a reply to an editorial in the "New York Times." Mr. Kinsley easily disproves the statements made and thereby places honest, competent, expert hand-writing upon a more secure plane than ever before.

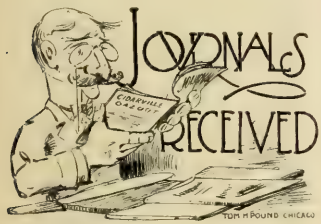
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"Learners' Lettering Lessons," by W. F. Giesseman, Des Moines, Iowa, is a compact, simple, plain, to-the-point booklet for students in practical lettering. The preface is worth considering: "In every school there is someone hungry for instruction in lettering, with talent easy to develop. In every community there is profitable employment for one who can do this kind of work well. Try it." The price is but twenty-five cents. Address as above. It is worth looking into.

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"The Penman's Art Journal," 202 Broadway, N. Y.
"The Electric Railway Interchange," Cleveland, O.
"Heald's College Journal," San Francisco, Calif.
"The Heffley Educator," Brooklyn, N. Y.
"Western Penman," Cedar Rapids, Ia.
"Our Young People," Mt. Morris, Ill.
"The California Educator," Los Angeles, Calif.
"The Butte Business Educator," Butte, Mont.
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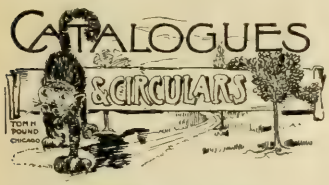
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Lessons in Engrossing — Number Ten — by H. W. Kibbe, 181 Tremont Street, Boston, Mass.

German Text is a standard letter for diploma work and general engrossing. The copy for this lesson was made with a No. 1 Soennecken pen, using a three-fourths of an inch space for capitals and one-half inch for lower case. The paper may be held in any position in which good vertical strokes can be made. Thick shoulders and slender vertical strokes are produced when the lines you are working on are parallel with the edge of the table. Practice on the principles in the positions shown in letters until you can execute them easily. Do not twist the pen to get a good finish on a stroke; hold it firmly and much nearer a vertical position than in common writing.



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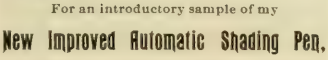
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26 John Street, New York, AND Works, Camden, N. J.



Lettering and Designing — No. 6 — By E. L. Brown, Rockland, Me.

Here is some lettering and drawing for diploma heading, containing, we believe, some good ideas for pen workers. Diploma work, as a rule, should be smooth and accurate for the best results.

INSTRUCTIONS

Rule head and base lines with compass to govern height of letters, then proceed to pencil out the letters, very roughly at first, merely indicating space each is to occupy, then finish the line up with care. See that the letters conform to the curve properly — this is of much importance. Study form and shading of the scroll work. Don't add any ink until your pencil drawing is just right in every particular. These letters were outlined with the aid of a T-square and ruling pen, and the tinting was all executed with a Day Spacing T-square, which accounts for its uniformity and smoothness. Those who have only an ordinary ruler will find it necessary to test the accuracy of the eye in shading the letters.

The viginette is very appropriate for diploma purposes, containing symbols of education, industry, etc. With the exception of the two figures, the young pen artist ought to have no difficulty in drawing this design free hand. A pantograph may be used for enlarging the viginette to the proper proportions, and this instrument, costing from fifty cents upward, is a most useful thing to include in your outfit. The light and shade and drawing of this viginette will afford considerable study. You will find it to be excellent practice to draw from these figures free hand.

The Benn Pitman System of Phonography

Is the only system of shorthand which has stood the test of forty five years of hard wear in the hands of writers of all grades—from the business clerk to the reporter of the National Congress; and it is the only one called by the United States Bureau of Education

The American System of Shorthand.



JACOB F. DENNEY.

WHAT A PROMINENT INDIANA COURT REPORTER SAYS:

The only one on earth. I never had any instruction except what I got myself from private study of the "Manual" and "Companion."—*Jacob F. Denney, Official Court Reporter, Jay Circuit Court, Indiana.*

The Benn Pitman *Manual* has been adopted by the PUBLIC SCHOOLS of Philadelphia, St. Louis, Boston, San Francisco, Cincinnati, Washington, Milwaukee, Omaha, St. Paul, Kansas City, Providence, Indianapolis, Columbus, O., New Haven, Conn., Nashville, Tenn., Cambridge, Mass., Dayton, O., Hartford, Conn., St. Joseph, Mo., Evansville, Ind., Bridgeport, Conn., Oakland, Cal., Hoboken, N. J., Peoria, Ill., Wheeling, W. Va., Augusta, Ga., Duluth, Minn., Brockton, Mass., Oskosh, Wis., Muskegon, Mich., Burlington, Iowa, Fitchburg, Mass., Racine, Wis., Woonsocket, R. I., York, Pa., Chester, Pa., Quincy, Mass., San Diego, Cal., Roanoke, Va., Stamford, Conn., Belleville, Ill., Ogden, Utah, Easton, Pa., Stockton, Cal., Rock Island, Ill., Fort Scott, Kan., Muncie, Ind., Clinton, Mass., S. Bethlehem, Pa., Hyde Park, Mass., and other cities.

Principals of shorthand schools, business colleges, academies, and private teachers of shorthand are invited to correspond with us. Full information will be cheerfully furnisht.

We take especial pains in assisting principals to engage *competent teachers* of phonography.

THE PHONOGRAPHIC INSTITUTE COMPANY,

BENN PITMAN, President.
JEROME B. HOWARD, Manager.

CINCINNATI, O., U. S. A.



E. E. Evans, Streator, Ill., sent us some automatic work which is first-class in every particular. Mr. E. is a master at this line of art and we hope to see more of his work and know more of him in the future than we have in the past.

Miles K. Staller, Mt. Carmel, Pa., sent some specimens of flourishing as a result of practicing from "Zaner's Gems of Flourishing" which but few professionals can beat. They were executed on blue paper with white ink. Mr. Staller also writes a masterful business hand.

Jno. M. Peterson, Hazleton, Pa., is swinging a very graceful pen as evidenced by some cards recently received.

H. G. Reaser, Pittsburg, Pa., sent some black cards written with white ink in a very artistic and breezy manner.

H. A. Franz, Minneapolis, Minn., recently favored us with some of his ornamental penmanship in the form of combinations on cards which show good taste and a high degree of skill.

Some well written cards in artistic style is at hand from John Borlase, Port Oram, N. J.

Some exceptionally effective examples of roundhand, lettering, etc., are at hand from A. McMichael, Lexington, Ky. He is quite versatile along art penmanship lines, and a good fellow.

J. Truman Evans, accountant, etc., Wilkes Barre, Pa., is an unusually skillful penman for one who has never received instruction, or who is not following penmanship professionally. A letter before us looks thoroughly professional. As a professional, he would make a fine one.

W. N. Currier, Rockford, Ill., submits some of the best cards and business writing received during the month. Mr. Currier is not only a skilled penman but a hustling, practical teacher as well.

We acknowledge the receipt of a splendidly written page in the ornamental style, and a number of very well written cards from the pen of Mr. J. F. Caskey, of the Elliott Commercial School, Wheeling, W. Va. Mr. Caskey has much talent for handling the pen. He was formerly principal of the Marion, Ohio, Business College.

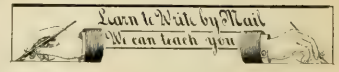
Some well executed ornamental writing and some good business writing has been received from R. L. Dickensheets, of Boulder, Colorado. Mr. Dickensheets is now manager of the Western Correspondence School of Penmanship of that place, having succeeded Mr. J. D. Long. The PENMAN-ARTIST AND BUSINESS EDUCATOR wishes Mr. Dickensheets much success in his work.

We acknowledge receipt of some marvelously skillful penmanship from F. B. Courtney, of Milwaukee, Wis. Mr. Courtney renewed his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR, inclosing his letter in a large blue envelope addressed most artistically in white ink. Whenever a letter comes to our office from Mr. Courtney there is always something of a scramble for his famous signature. We regret that the ink used will not allow reproduction, or our readers should enjoy the feast as well as ourselves.

If there are any persons who think that Madarasz cannot write as well as he once did, they would change their opinion if they could see the specimen of ornamental writing that was recently received at the office of the PENMAN-ARTIST AND BUSINESS EDUCATOR. The specimen is in the form of a verse, and is in every way exquisite as of yore, showing all the dash, grace and strength he possessed fifteen years ago. We have long cherished the hope of running in the PENMAN ARTIST AND BUSINESS EDUCATOR a course of lessons in ornamental writing from the hand and pen of this past-master of the art.

Some artistically written cards are at hand from J. C. Henager of Quincy, Ill. Mr. H. is a very fine penman indeed.

A QUESTION PLEASE.



Are you a finished business writer? Have you a diploma from a reputable school? If not, write us about YOCUM'S FAMOUS MAIL COURSE IN PENMANSHIP. School organized in '98. A thorough and practical course in rapid business writing. A completely revised course just out. Cost $300 to design, execute, engrave and publish. Both initiatory and graduating courses. Represents the skill of more than twelve of America's leading penmen. Fine diploma granted upon completion of course. Terms exceedingly low. Professional as well as amateurs are taking this course. **Send this ad and ten cents for sample lesson,** fine specimen and full particulars.

Address:

YOCUM'S SCHOOL OF PENMANSHIP,
Massillon, Ohio.

IMPORTANT ANNOUNCEMENT

To Present and Prospective Students of the **Zanerian Art College,** COLUMBUS, OHIO.

Three Solid Gold Medals

Are to be awarded the three most deserving pupils; one to be awarded each year successively, beginning June 1, 1901.

These Medals

Are a gift by one who has attended the ZANERIAN and they are given with a view of stimulating excellence along practical and artistic lines; also as a means of showing his appreciation of the school and of its promoters.

The Gentleman Giving the Medals

Is doing so without any dhsire for personal notoriety or gain, but in a purely unselfish manner, doing it for what he believes to be the good of our beloved cause. He preferred to have his name unknown, but we insisted that it be given to the public in the announcement of the prizes. It therefore gives us pleasure in presenting his name, that of MR. E. S. GAUSE, of Emporia, Kansas. Mr. G. is a native of that city; a former pupil of the State Normal School located there; a penman of more skill and modesty than is common in the profession; a man of wide experience and of culture; and a gentleman who loves humanity as well as penmanship. Mr. Gause is now Principal of the Commercial and Penmanship Departments of his alma mater.

The Medals are to be Awarded

To the persons making the most improvement and receiving the best grades. Hard and persistent work as a student will be considered quite as desirable as excellence in result. The two will be considered together. True worth in character will weigh as well as skill. Persons using tobacco will be ineligible for the contest. The first medal will be awarded June 1st, 1902; the second medal, June 1st, 1903; and the third medal, Sept. 1st, 1904. Persons having entered three months previous to June 1st, 1901, are eligible and also those who enter not later than June 1st, 1904. No one shall be allowed to compete who has attended less than three months continuously or six months at different intervals. Candidates may compete but once for the prize, as they are intended to be given to three different persons.

The Question for You to Determine

Now is: Are you going to endeavor to win the two prizes—that of the gold medal, which will cost about twenty-five dollars, and the still more valuable one of improvement and excellence?

We hereby welcome all who love fair play and possess pluck and perseverence to the contest. The winner's work and portrait will be published with the announcement at the end of each year.

Cordially, **ZANER & BLOSER, Columbus, Ohio.**

THE PENMAN-ARTIST & BUSINESS EDUCATOR

A Word to Students

It is indeed a rare privilege to have the opportunity of following the lessons in writing that have just been begun in this journal, and we trust that all students will use these lessons to the best possible advantage.

Do not slight the first lessons simply because they are composed mainly of exercises. Many students make the mistake of waiting for sentences, etc., and not working faithfully on more elementary work. Master the elements, principles, movement exercises, etc., thoroughly, and the work that is to follow will be a delight.

These lessons will undoubtedly have a great influence on the penmanship practice in a large number of schools during the present year, and will do great good. Such an opportunity to learn to write has probably never before been offered.

Facts Concerning Writing

Vertical writing has had its day as concerns a boom or fad. It came, it conquered for a time, and it will in a measure remain. It came as a protest to extreme slant and it succeeded in banishing well-nigh universally the 52 degree standard. It has not, however, been universally adopted instead, nor will it be. Cities are discarding it for a medium slant—but not for the old slant. The causes for this discarding are numerous; sometimes political, sometimes prejudice, sometimes educational. In some (many) instances the vertical was put in by a small majority and then put out in the same way. The in's or the out's signified but little to those who are not looking for something to criticize. The handwriting of the immediate future will be rounding and slightly slanting. Rotundity insures greater legibility and less slant, both of which favor ease of execution and speed.

The Goodyear-Marshall Publishing Co.

This company has just entered our columns as advertisers, and we trust that all teachers and school proprietors who are not familiar with their publications will write for their catalog. Their series of books are recognized as the very highest order of commercial publications.

Mr. Frasher Speaks His Mind

WHEELING, W. VA., June 10, 1901.

GENTLEMEN:

Enclosed find one dollar ($1.00) for which send the PENMAN-ARTIST AND BUSINESS EDUCATOR for one year. Please place my name on your permanent list.

THE PENMAN-ARTIST AND BUSINESS EDUCATOR is more up-to-date and contains more real information for the penmanship student than all other journals that come to our desk combined.

Very truly yours,

GEORGE B. FRASHER,

Wheeling Business College.



E. C. Mills.

The above is a splendid likeness of that masterful penman, E. C. Mills, who is now beginning a series of lessons in the P.-A. and B. E. There is a clear-cut-ness about his eye and muscles that bespeak the wonderful strength and delicateness of line which is so characteristic of his work. The lessons he is giving are certainly among the finest of their kind ever presented, and their kind seems to be quite popular. That is the reason why we are giving them. We believe in giving what others believe to be best, and not only that which we believe to be best. From this you can justly infer that we do not indorse everything that he shall say, and give, as being in our opinion the best for all. When we give lessons we give that which we believe to be best, and when we asked him to give the lessons we told him that we wanted him to give that which he believed to be the best, and he assures us that that is just what he is doing.

Few penmen indeed have had the extensive experience he has, for one of his years. Certainly no one can equal him in his style. We therefore congratulate the readers of our journal on having the privilege of following him in the course of lessons he is just beginning. We hardly know which is going to be the better, the text or the copies.

Mr. Mills has brain as well as muscle, and therefore knows how to use English as well as penmanship. Do not be afraid to let your pupils have full sway at the copies he is giving, and encourage them to read carefully the instructions as well.

You will find that they will not be cranky. They will be direct and sensible. We shall judge of your appreciation of these lessons by the number of letters we receive from you regarding them, and the number of subscriptions also.

H. B. Lehman

It was our intention to present herewith the likeness of Mr. Lehman also, but somehow our efforts failed to secure a photo of him.

It is well known that he is rather modest and retiring in disposition, but it is also well known that his penmanship is parexcellence.

Mr. Lehman has taught in many of the largest institutions in the country, and is recognized as one of the leading penmen of the profession. He is now teaching in the Spencerian Business College, Cleveland, Ohio, which position he has held for several years.

Surely all readers of the P.-A. & B. E. will rejoice to learn that Mr. Lehman's lessons will run throughout the year, and that they will be the very best he is capable of giving.

Two such noted experts as Messrs. Lehman and Mills have never before given such extended and comprehensive lessons in business penmanship in the same journal at the same time, and we feel confident this exceptional treat will be highly appreciated by teachers and students everywhere.

Teachers can find no better copies to place before their students than will be presented in these lessons from month to month, and we advise all to make the greatest possible use of them.

About Funny Illustrations

Some months ago a series of pictures were run in the PENMAN-ARTIST AND BUSINESS EDUCATOR illustrating the defects of certain penmanship doctrines, such as the extremists' views on vertical, whole arm movement, muscular movement, etc. Some of these pictures must have struck the editor of the *Western Penman* with considerable force. He says: "When our Columbus friends have used up their supply of funny illustrations, ridiculing muscular movement, we hope they will come into the (meaning his) fold." We notice that Mr. Palmer has begun to publish similar pictures ridiculing copy-books, etc. We are not advocates of copy-books, such as are usually used, but whether he has intentions of entering the copy-book fold we know not. Mr. Palmer evidently reasons this way about such things: When they do a thing, it is all wrong; when I do a similar thing, it is all right. But then in this, as in other matters, verily the P.-A. & B. E. leads and the others follow.

Gregg Expands

The Gregg School of Chicago has added a Commercial Department to the school of shorthand, and it is therefore now a full fledged business college. It has recently been incorporated; John R. Gregg, President; U. S. Frye, Vice-President; Linn H. Young, Secretary and Treasurer; with Rupert P. SoRelle and Charles W. Kitt as members of the faculty. Messrs. Young, SoRelle, and Kitt are from the Metropolitan Business College of that city, and Mr. Frye from the Athenaeum. Success to the enlarged institution.

Lessons in Rapid Business Writing No. 1.

By E. C. Mills,
195 Grand Avenue, Rochester, N. Y.

Our Purpose

It will be the aim of the author of this series of lessons to present the subject of business writing in such a way that the home student may acquire an acceptable style of muscular movement business writing in the shortest possible time. To all such, definite instructions will be given in connection with the copies and we can guarantee substantial improvement to each one who will faithfully follow every detail of the instructions.

It will also be our aim to grade the copies in such a manner that the teacher of rapid business writing will find in them suitable material to present to his classes and in that way make the copies a valuable assistant. The teacher may ignore the instruction features if he wishes, as every teacher has his own individual methods of producing results in the writing class. Where a student is under personal instruction, the teacher should always be consulted first as to the advisability of following our directions in conjunction with his own. The reason why we emphasize this point is because your instructor has a definite plan for you to follow and we do not want our suggestions to interfere with your teacher's methods in the least.

Preparatory

Before doing any work, if you decide to follow our series of lessons, we would suggest that you send us a copy of your present style of writing in order that an accurate comparison may be made from time to time. I would be glad to hear from each one. By this I mean *you*. The specimen should read:

YOUR PLACE, STATE, DATE.

E. C. MILLS,
195 Grand Ave., Rochester, N. Y.

Dear Sir:— I expect to do some practicing from your lessons given in THE PENMAN-ARTIST AND BUSINESS EDUCATOR during the coming year. I will practice as much as I reasonably can without interfering with other duties. (Here mention whether you are a "Home Student," or are "Under Personal Instruction.")

Yours truly,
YOUR NAME.

Materials

Too many try to do good writing with poor materials. It cannot be done. The finest penmen are always the most particular about the materials they use. If you have an earnest desire to improve your writing, do not waste your time and energy working with a poor, scratchy pen, flimsy paper and muddy ink. Pay a little attention to the matter of materials at first and you will be surprised to see how your work will improve.

Ink should be used which flows freely and is black, or nearly so, when first used. Secure a pen that will make a stroke similar to the strength of line in the copies. Gillott No. 604, Esterbrook's No. A. 1, Zanerian Business Pen or Gillott's Magnum Quill are all good pens. Some of these pens are coarser than others and you may select the one you prefer. A good quality of foolscap paper should be used. Get paper with a reasonably smooth finish and weight not less than twelve pounds to the ream. Use a straight holder for business writing and one with the cork-tip has always proven satisfactory to our students and to ourselves.

Pen-Holding

While it is a fact that there are hardly two people who hold their pens in exactly the same manner, yet there are several rules which can be applied to penholding and still not interfere too much with the natural inclination of the student. The illustration presented herewith is an excellent model for study and the necessary modifications may be made to adapt it to your individual needs.

It is quite a safe rule to say that the holder should not be held sufficiently perpendicular to cross the second joint of the first finger, and should not fall much lower than that given in the illustration. The holder should cross the second finger at about the root of the nail, or even a little higher. The hand should be turned well toward the left, with the third and fourth fingers bent under the hand, resting on their nails. Keep the wrist raised and do not allow it to touch the paper.



Position of the Body

It is possible for one to learn to write well and still sit in an unhealthful position, but the arguments in favor of a good position are so obvious that it should receive the serious consideration of all who would learn to write well, and especially of those who have much writing to do. It is sometimes very difficult to change a position that is the result of years of wrong practice, but by careful, persistent watching a good position can be substituted for the unhygenic position.





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"THE ABOVE PEN IS NO GOOD" if you shade in your writing but, it is unexcelled for business and general writing purposes. It writes a fine line as with a sharp pencil and does not stick into the paper. It writes 10,000 words from each filling, and ink will not freeze or evaporate and cannot leak or blot. The Pen is made of best Para Rubber and has strong point of iridium which will outlast five of the $3.00 Fountain pens. It is the strongest, cheapest, and most reliable pen on the market. For manifolding, ruling, phonography or business writing it is unequaled. One pen sent post paid with filler and directions for $1.00. Money returned if pen is not satisfactory.

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GILLOTT'S PENS,

THE MOST PERFECT OF PENS,
HAVE GAINED THE
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Paris Exposition, 1900.
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It is our constant aim to be. We have increased in usefulness during our 19 years of successful existence. If you are seeking a Teacher or a Position, NOW is the time to communicate with us. Manual and blank for a stamp. Commercial Teachers a specialty. . . . .
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Now is the Time to get ready for next year's business. The best teachers want the best books. Look over the list below and see if there is not something to interest you:

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Business Book-keeping and Practice--the First Budget System, used in more business colleges and commercial schools than any other similar publication on the market. Making new friends continually because it is the most advanced and complete work of its kind.

Sadler's Commercial Arithmetics. The standard reliable books that are kept right up-to-date; numerous changes in last editions. Find a commercial teacher and you will find with him one of Sadler's Commercial Arithmetics.

Richardson's Commercial Law. The record breaker that has gone through four large editions in one year; because it is the most practical and most teachable book on the market.

Lister's Budget of Writing Lessons That Teach. The most inexpensive, practical and useful set of penmanship copies ever printed.

English-Correspondence. The little book that has supplied just the thing that so many teachers want—it coaches students on their weak points.

Synthetic Shorthand, Graham-Pitmanic. The book that makes it easy for the beginning student. It is hard to influence shorthand teachers to change books, but the Synthetic has made a lot of converts during the last year.

Bank's Touch Typewriting. The only publication of its kind that secures a technically correct manipulation of the key-board.

Macfarlane's Commercial and Industrial Geography now in preparation. It reads like a story; intensely interesting and in every way a remarkable publication. Send for sample sheets and prospectus.

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We have calls for more Commercial Teachers than we can supply. The demand is for those who have a good academic education. Let us hear from all such teachers who want positions. No charge to either party.

Penman-Artist and Business Educator



VOL. VII NO. 10 WHOLE NO. 36

SEPT. 1901 PRICE $1.00 A YEAR 10¢ A COPY

Zaner & Bloser

Columbus, OHIO

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The Benn Pitman System of Phonography

Is the only system of shorthand which has stood the test of forty-five years of hard wear in the hands of writers of all grades—from the business clerk to the reporter of the National Congress; and it is the only one called by the United States Bureau of Education

The American System of Shorthand.



DAVID WOLFE BROWN.

WHAT A FAMOUS CONGRESSIONAL REPORTER SAYS:

The "system" written by myself is substantially that known as the "Benn Pitman," which, during years of professional practise, I have found admirably adapted to reporting uses.—*David Wolfe Brown, Official Reporter, U. S. House of Representatives.*

The Benn Pitman *Manual* has been adopted by the PUBLIC SCHOOLS of Philadelphia, St. Louis, Boston, San Francisco, Cincinnati, Washington, Milwaukee, Omaha, St. Paul, Kansas City, Providence, Indianapolis, Columbus, O., New Haven, Conn., Nashville, Tenn., Cambridge, Mass., Dayton, O., Hartford, Conn., St. Joseph, Mo., Evansville, Ind., Bridgeport, Conn., Oakland, Cal., Hoboken, N. J., Peoria, Ill., Wheeling, W. Va., Augusta, Ga., Duluth, Minn., Brockton, Mass., Oshkosh, Wis., Muskegon, Mich., Burlington, Iowa, Fitchburg, Mass., Racine, Wis., Woonsocket, R. I., York, Pa., Chester, Pa., Quincy, Mass., San Diego, Cal., Roanoke, Va., Stamford, Conn., Belleville, Ill., Ogden, Utah, Easton, Pa., Stockton, Cal., Rock Island, Ill., Fort Scott, Kan., Muncie, Ind., Clinton, Mass., S. Bethlehem, Pa., Hyde Park, Mass., and other cities.

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Don't say touch typing is not right,
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Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross 1.00, ¼ Gross 25c., 1 Doz .12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c., 3 pens ..... 15c.

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens ..... 15c.

Soennecken Lettering Pens—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20 and 30 double pointed ..... 25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time ..... 10c.

Zanerian Oblique Penholder—Hand-made, rosewood, 12 inches long and most beautiful and perfect holder made. 1 holder ... 50c.

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.
1 Holder ..... 10c.
1 Dozen ..... 50c.
¼ Gross $1.10
½ Gross 2.15
1 Gross 4.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c

Blank Cards—White bristol with finest surface for fine penmanship.
100 ..... 28c.
500 by express ..... 75c.
1000 by express $1.40

Black Cards—Best made for white ink.
100 ..... 30c.
500 by express ..... 75c.
1000 by express $1.40

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving. 1 Bottle ..... 30c.

Arnold's Japan Ink—Nearly ½ pint bottle ... 40c.

White Ink—Very fine. 1 bottle ..... 25c.

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express $2.15

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express $1.85

Practice Paper—Best for the money to be had. 1 ream by express $1.40
Send stamp for samples of paper.

Envelopes—100 fine blue ..... 40c.
" 100 fine white ..... 40c.
" 1000 either kind by express $1.50

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

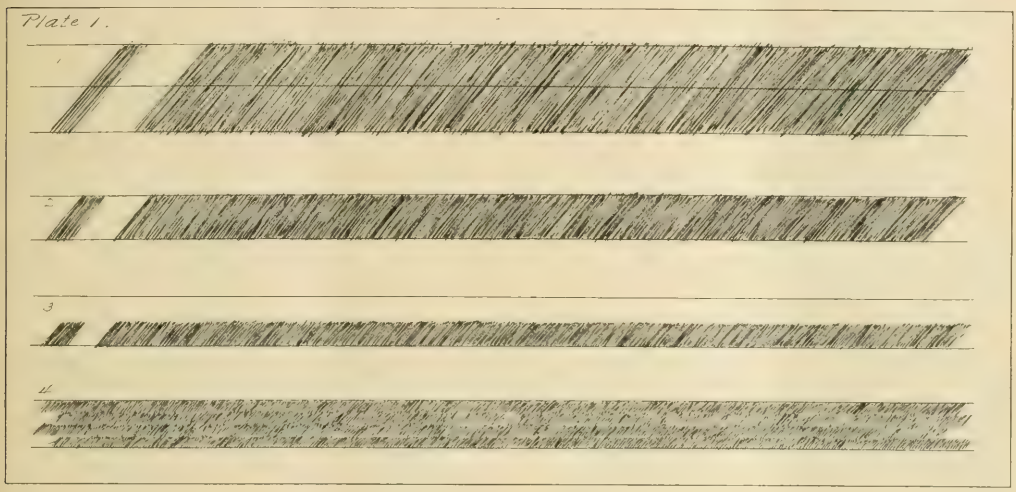
Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, Columbus, O.

Sit at the table nearly square in front, with both arms resting thereon. The left with the elbow on the table from two to four inches, the right with the elbow projecting over the edge about two inches. The right arm should rest lightly on the table and be free to move in any direction, while the body is supported on the left arm. The sides of the paper should be placed nearly parallel to the right forearm. The paper should be held with the left hand *above the line of writing*. Do not lean too far forward or bend over your work, but if your eyes are not defective keep them from twelve to fourteen inches from the writing. Sit close to the table, but do not lean against it. Keep the feet flat on the floor. Compare the above very carefully with the two illustrations and often during your practice read the above instructions.

Movement

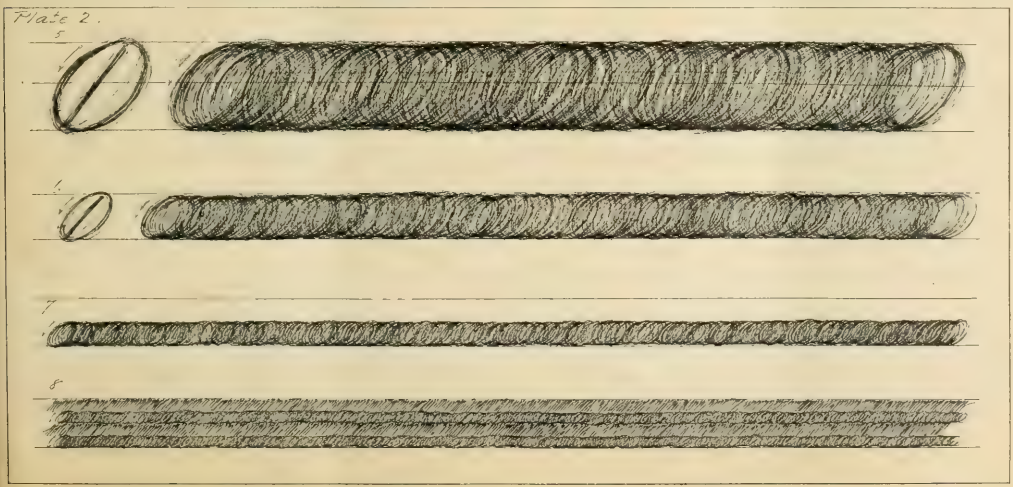
The movement commonly known as "Muscular Movement" is the foundation for practical business writing. Exercises will be given from time to time to develop this easy way of writing and while the muscles may seem stubborn and unwieldly at first we must impress upon the student the necessity for the careful and systematic working of each exercise. No exercise will be given that does not have a direct bearing upon some letter or part of letter, thereby making every stroke in the students' practice count for the most. The different movements will be thoroughly explained as they are presented.



Instructions. Plate 1

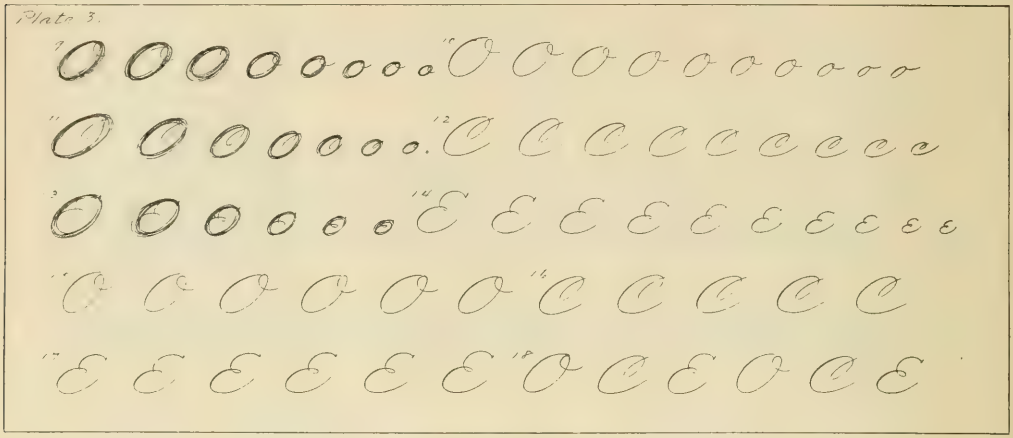
Exercise 1 is one of the most essential movements used in writing. At first it should be made to fill two large spaces. We call the distance between two blue lines one large space. Now force the arm to make this movement just twice this size. Any one who can make the oblique exercise with a free movement will not experience much difficulty in making the ovals. This exercise is made by keeping the sleeve stationary on the table, and forcing the arm to move in and out of the sleeve, using no finger action whatever. Arm down. Next run the exercise across the page and try to make it black. This should not be done by pressing heavily on the pen, but by making a series of very light lines before moving toward the right. The compact exercises will furnish you the kind of material needed for practice for some time. Beginners should commence with the large exercises in order to break up the slow finger movement and to give the muscles reserve power. Then the motion should gradually be worked down to the smaller exercises for movement control. This small exercise practice is very valuable just as long as the motion comes from the arm and the fingers are kept quiet.

Make No. 2 to fill one large space. Exercise 3, one-half space. Exercise 4 should be made with four rows of little compact pulling movements. Remember, it takes from three to five minutes to make a line of No. 1 properly, and about ten to fifteen minutes to make a line, i. e., four rows as shown in No. 4. Do not be discouraged if it takes a long time to fill a page of this work, but practice upon *one* thing until you become the master of it. Do not be afraid to spend considerable time in the practice of these fundamental exercises.



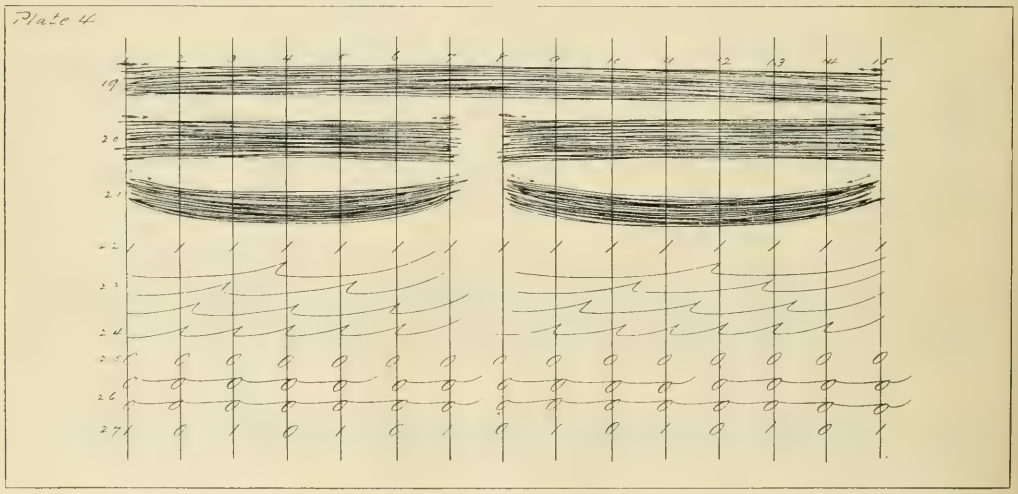
Instructions. Plate 2

All the exercises in this plate are direct ovals. Notice the direction of the little arrows. Begin by making the oblique exercise as before and then swing to the left and form the oval. This will produce the pulling, or oblique motion as explained above and also the rolling movement of the arm. Use no finger motion in any of these exercises. Follow the same instructions as given in Plate I regarding the size of exercises, fine lines, etc.



Instruction. Plate 3

All the capitals in this plate are the direct outgrowth of the direct oval as explained for Plate 2. Exercise 9 is the retracing direct oval. Make seven down strokes in each and count 1—2—3—4—5—6—7. Finish with the small oval as found in the "O." No. 10 should be made with a free, pulling, rolling movement and aim to get a uniform motion. Count 1—2 for each letter. Avoid a jerky movement. Begin large and gradually work toward the small. Keep the movement alive while making the very small capitals. Nos. 11 and 13 should be treated same as No. 9, with the exception of first forming the capital and then making the oval to help establish the movement. The two down lines in No. 12 should be made nearly parallel and do not widen the letter too much. On the other hand, if the letters are too thin, practice making oval exercises very wide; then gradually apply the same movement to the letters themselves. Begin No. 14 with the dot and make the top part of "E" a little larger than one-third height of letter. Make the loop small and nearly horizontal to base line. Nos. 15, 16, 17 and 18 are reviews and all the letters are made the same height.



Instructions. Plate 4

First turn the page lengthwise for practice across lines as the perpendicular blue lines serve as excellent guides for correct small letter spacing. Count out fifteen lines, which is half the distance across a page of foolscap. No. 19 is the straight line made across and back without lifting the pen. Count one for each stroke and secure uniform speed. Adjust the paper that the arm may rest at the center of the space to be filled. Notice that the hand is resting on the two nails and also that it does not turn toward the right in moving across the page. No. 20 is same as 19, only shorter. No. 21 is made by using the under pull motion a little. This is important as it helps in building up the upward strokes. No. 22 is the figure "1" and should be made with a definite downward stroke. Know right where you should start and then finish at same place every time. Nos. 23 and 24 are a combination of Nos. 21 and 22. Count one for each down line in No. 24. No. 25 is the "naught." It should be made carefully, closed at top and rather oblong. No. 26, the naught combined, forms the small "o." This is an excellent drill for class time work. Count one for each letter and make them on the blue lines. No. 27 is a review of the figure "1" and the "0."

Send Practice Work

It will aid me in mapping out future lessons if you will kindly send a few practice sheets of your work when they are finished. By doing this I can get a good conception of your ability to digest the copies that are given. If the instructions are not clear, please say so and I will try to improve my diction. Please mention that your work is from THE PENMAN-ARTIST AND BUSINESS EDUCATOR.

Lessons in Practical Business Writing—No. 1

BY H. B. LEHMAN, SPENCERIAN BUSINESS COLLEGE, CLEVELAND, OHIO

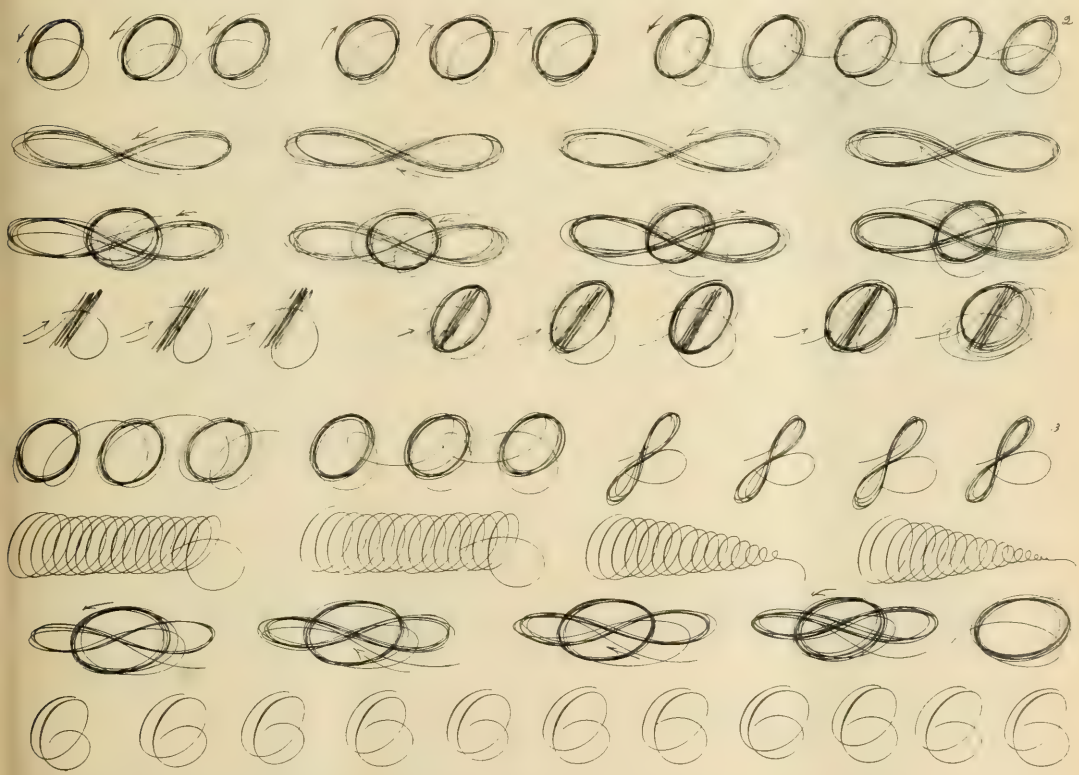
MOVEMENT EXERCISES fill an important place in learning to write a good business hand. I believe that many who are ambitious to become good writers are retarded because they do not understand the real value of movement exercises, and make little or no use of them. It is not alone the special shape of the exercise that aids you in acquiring a good hand, but you get a free and easy movement which cannot be obtained in any other way. The more skillful you become in movement exercises the better your writing will be. No one can become a good writer without mastering movement exercises.

For good writing you must have a light touch, and free movement. Some may write a fair hand with the finger movement, but those who have access to a free forearm movement write much better. Waste no time in planning as to how you can get out of these simple exercises, but take my word for it that it is the only short cut and the only method. It is not so difficult after all to acquire a good hand if you but devote a few hours each day to penmanship practice.

Do not think for a moment that your hand writing is good enough, nor excuse yourself by saying that you do not intend to become a professional writer. The writing of the average student is not what it should be and if you would be successful in securing the best and most lucrative positions you must write better than the average. Business men like to see good writing, they admire it and talk about it, and the book-keeper, stenographer or clerk who can write a good business hand is always sure of getting first place and promotion.

There are other reasons why you should be a good writer. It is a rare accomplishment and affords abundant inspiration to others. We lift ourselves above the common plane of living through the most excellent examples set by others. Thousands upon thousands of great men are striving to be still more eminent, not merely out of a selfish motive, but to open the way for others. Fame and honor crown the lives of our great educators, because of the good they do in the interest of their fellow-men.

If you are a good writer, a good teacher, or have good qualifications in anything, others will follow you; and it is in this that we are fully compensated for our labors. You may write a fair hand; it isn't good enough; it should be extraordinary, and it is within the reach of any student.

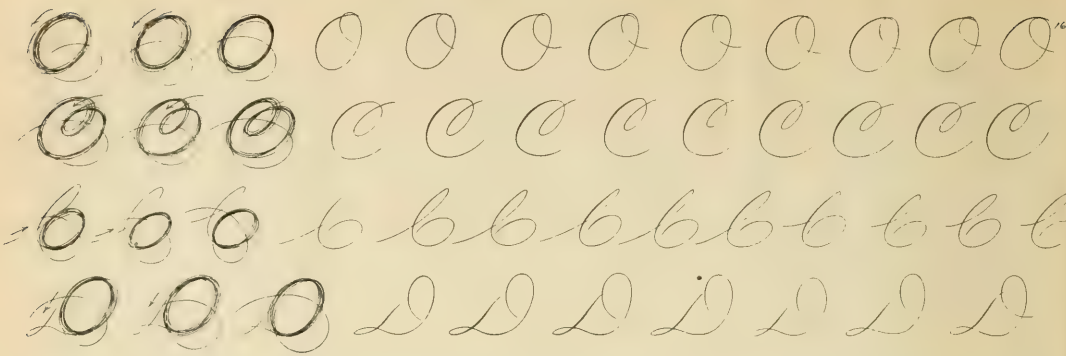


1 and 2. Touch the paper very lightly with the pen. Make the exercise as nearly the size of copy as possible. Retrace from 6 to 8 times, and use a medium coarse pen.

The mastery of these exercises will give that circular and lateral freedom so necessary in actual writing.

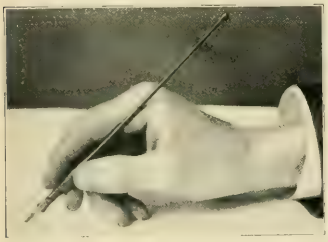
In making the tracers, endeavor to keep the pen in the same path as nearly as possible, so as to prevent that carless, stringy, appearance. Work each exercise until you can make it with perfect freedom and a fair degree of accuracy before taking up another.

Master the oval exercise thoroughly before attempting to make the *O*. Never simply scribble on these exercises. Remember that the benefit you derive from them will be largely in proportion to the effort expended in practicing on them. He who makes little effort, as a rule makes little progress.



3. The letters selected for this course are thoroughly practical, and while there are many styles, several of which may be used in business writing, the writer believes that none are better than the copies given. Select a firm and undisputable style, and stick to it. You should not limit your practice on any of the letters or exercises, but practice frequently on these copies during the month. Take up one copy at a time, and practice on it long enough to show some improvement.

It is necessary to have access to a good forearm movement that is fairly well under control, for the best results in making small letters, for which reason we have arranged capitals and exercises first. Follow the outline and you will make no mistake. Neglect nothing. Keep a supply of good ink, pens, and paper, and practice as though the fate of the universe depended upon the results.



Lehman's Position

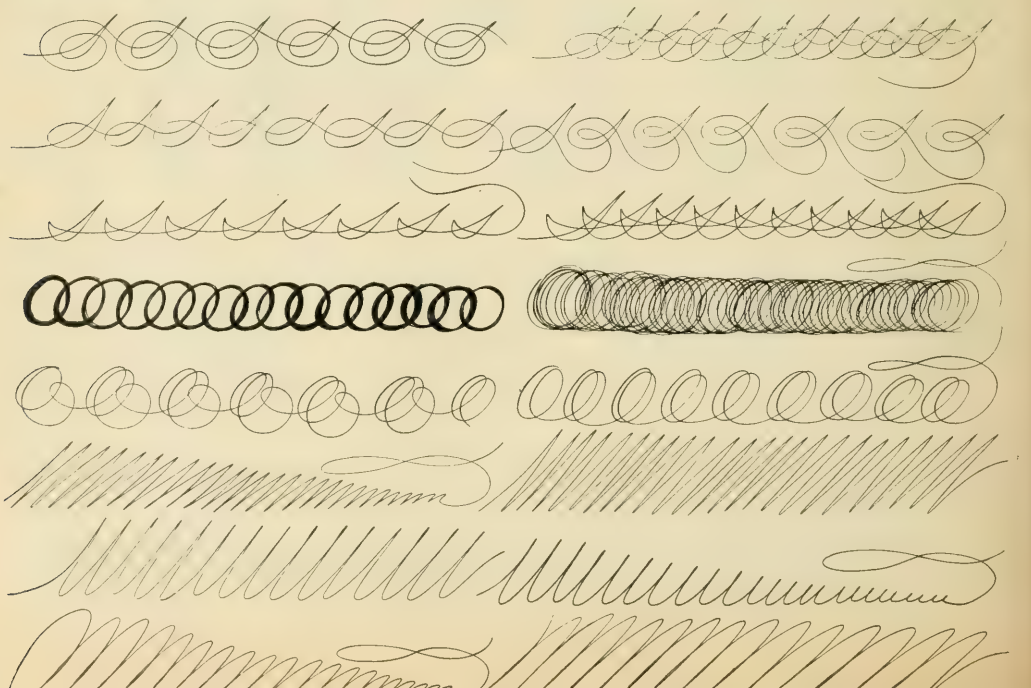
[The cut to the left illustrates Mr. Lehman's position of the hand. It came too late, however, to be properly incorporated in his lesson.

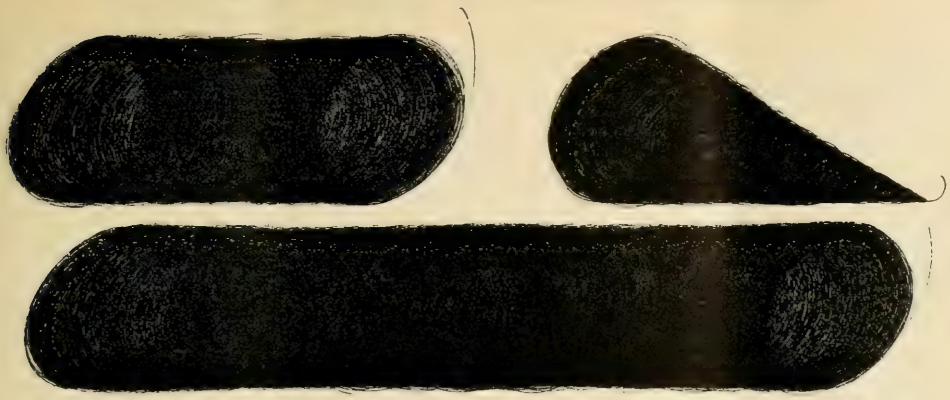
The exercises below are from the pen of that young and skillful penman, S. M. Blue. They are a splendid supplement to the work of Messrs. Mills and Lehman.—EDITORS.]

Use the Penman-Artist and Business Educator in Your Classes

A. S. Combs, of Draughorn's College, Little Rock, Ark., writes that he has been using the PENMAN-ARTIST AND BUSINESS EDUCATOR in his penmanship classes and is well pleased with results.

Hundreds of teachers will undoubtedly use our journal this year. Messrs. Mills & Lehman's lessons will furnish the very best material for class use that can be had in this country. Be wise, and use these lessons freely.





BY D. B. WINTERS, DES MOINES, IOWA.

$500.00 Burlington, Ia, Jan 4 '07.

Thirty days after date I promise to pay to the order of C B Henderson Five Hundred Dols at Commercial National Bank for value received.

Frank W Baker

BY W. N. CURRIER, DANVILLE, VA.

Students' Specimens

Mr. E. Ardon Plummer, of Jamestown, N. Y. Business College, sent some specimens of students' work which, for accuracy and business-like qualities, we have never seen excelled. The work done by the ladies excels that done by the gentlemen.

Miss Sue E. Andrews, Supervisor Penmanship and Drawing, Duquesne, Pa., sent specimens of freehand perspective drawing which demonstrate that the pupils are grasping the subject in a practical manner. Miss Andrews is a practical teacher.

W. H. Lyon, Ft. McPherson, Ga., writes a strong, practical hand. He followed the lessons in the P.-A. & B. E.

L. M. Thornburg, Principal Commercial Department, Patterson, N. J., High School, submitted specimens in the form of recommendations from students, which we have never seen excelled, if equaled, by any other. From the standpoint of actual business penmanship they demonstrate that Thornburg is getting that which has heretofore seemed impossible.

Some of the best "first grade" specimens of writing we have ever seen came to us from Miss Jeanette A. Krebs, Ashland, O. She is a success as a teacher of writing—there is no doubt about that.

Columbus. O, 7-4-'99.

Mr Henry G Drummond,

Lancaster, Penna,

Dear Sir;- I am in receipt of your letter of the 2th inst., and in response would say that I consider simplified writing the coming style for business purposes

You will find if you give it a fair trial, that it possesses many points of superiority over the usual hand and surely none that are inferior

Respectfully,

1041 High St. T. O. Harmer

The above is a specimen of Simplified Penmanship written by Hal. R. Williams, of Deer Lodge, Mont.; a pupil of Mr. H. G. Phelps, of Montana State College, Bozeman, Mont. Mr. Phelps introduced Simplified Penmanship a year ago and as a consequence he and his pupils are enthusiastic in its praise.

Grammarian Dancing

Tanyunk Nantucket

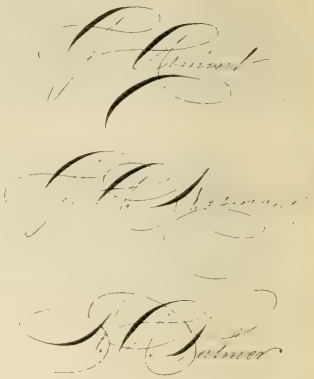
Announcement at the Journal

Flemington

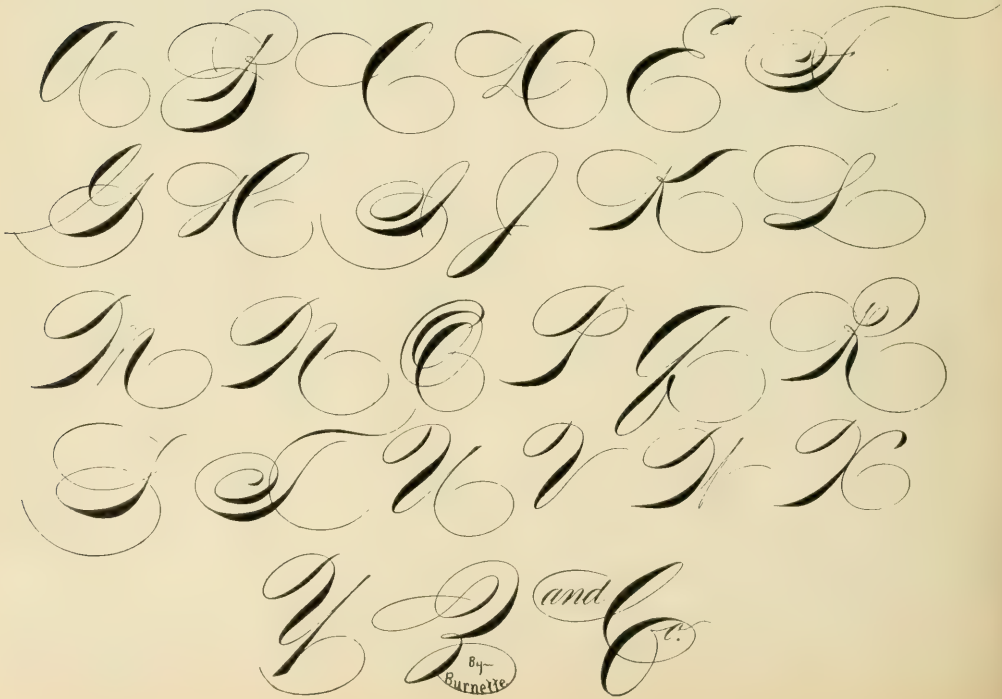
Spencerian style of writing

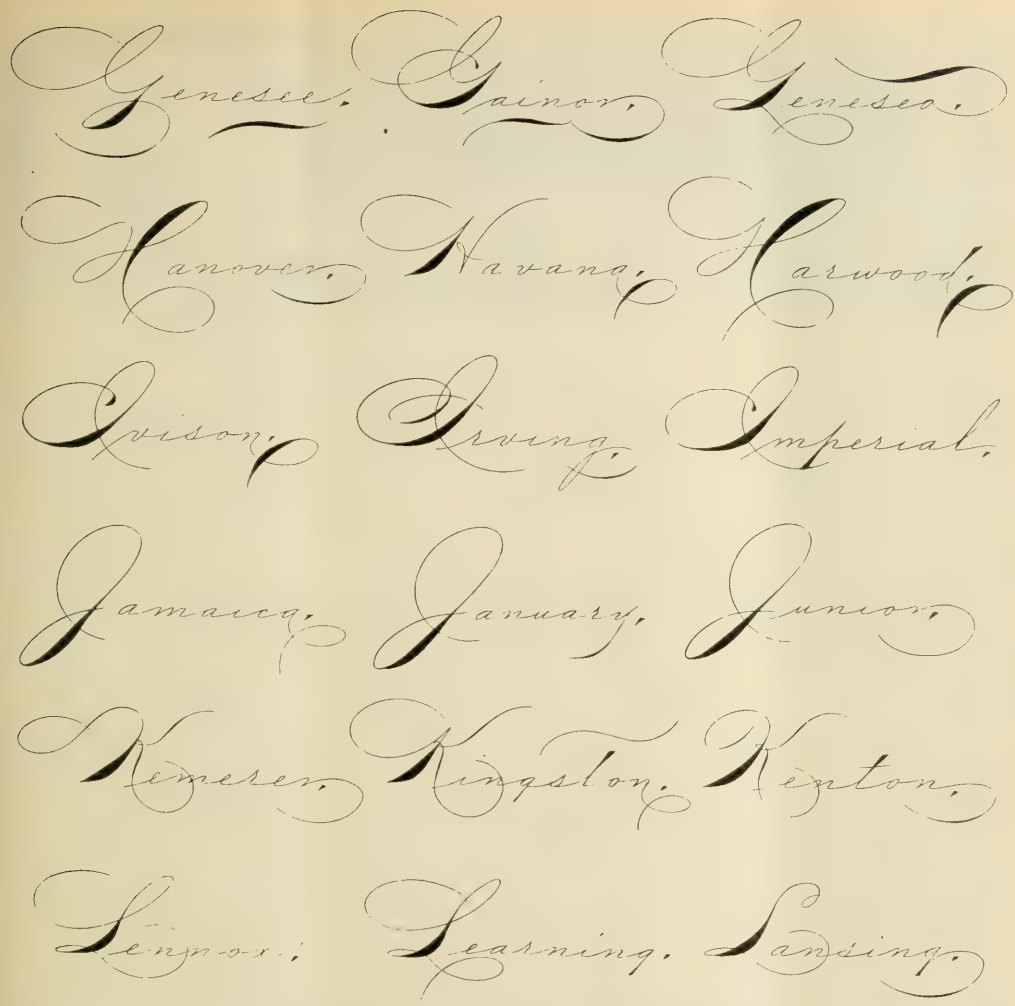
Compliments of

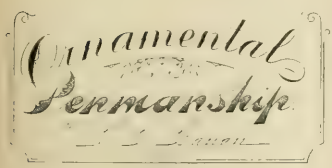
J. Elmer



BY MASTER P. ESCALON, SANTA ANNA, REPUBLIC OF EL SALVADOR, WHO IS BUT 15 YEARS OF AGE.







Article No. 2.

In looking over the past in regard to art in writing it would be interesting to know just how many of our penmen have been encouraged by the wonderful work of John D. Williams, Fielding Schofield and others who gave much attention to flourishing. This art seems to grow less in favor year by year, while the practical side of penmanship is more in evidence than ever before.

Notwithstanding the criticisms and abuse given Gaskell's Compendium, it was a valued book to many young writers of that day. The writing is crude and rough, yet it is a book deserving of mention if only on account of its many friends and enemies. There are many who remember with pleasure the time spent in practicing the numerous styles of letters of that publication.

Then we have Williams and Packards Gems, Ames Compendium, The Real Pen Work Self Instructor, Palmer's publications and many other books and journals which have given their influence to art in penmanship. The penman who possesses a library of these publications is fortunate indeed, and any pupil who can secure any of these books at moderate cost is advised to do so. Most of the old penmanship publications are now out of print, and copies in good condition are increasing in value rapidly.

Much credit for the advancement of art in penmanship is due the business schools of the country who have used it for years as a means of aiding and advertising the cause of business education. Credit is also due the Zanerian Art College, established in 1888 by C. P. Zaner, E. W. Bloser and L. M. Kelchner. This school at one time (after being established) had the prosperous outlook of three teachers and one pupil. But merit has won, and we of the penmanship profession know where the Zanerian stands today.

Among the writers of ten and twenty years ago and of the present time, there is great diversity in the style of the leader's artistic writing. These styles can be divided into three classes, namely: the small, round, heavily shaded style as written by L. Madarasz, F. B. Courtney and others; the larger, accurate, fine lined style of which the late A. D. Taylor was the unequaled advocate; the medium size, angular, accurate writing of E. W. Bloser, L. M. Kelchner and others. The first style has speed and dash, the second and third accuracy, and all have grace and beauty. The first shows to advantage in card writing, the others in page writing.

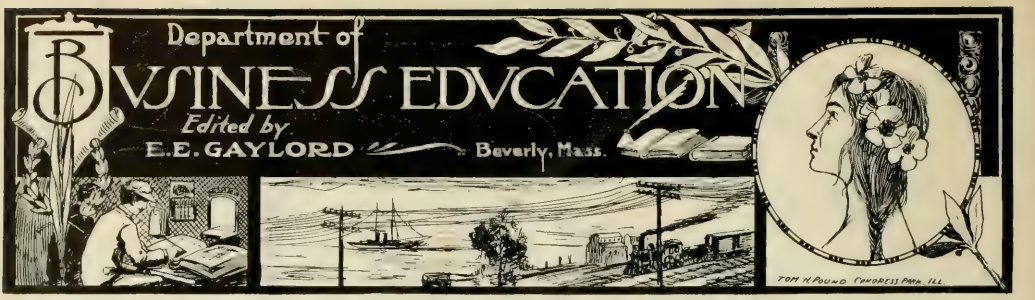
These classes of writing cannot be compared to advantage, and the writing that appears best to one person is sure to be another's second choice. These styles have their many admirers, but it is not generally conceded that any one style is best.

Specimens for criticism should be sent to

C. C. CANAN,

Duke Centre, Pa.

Stamps for return postage should be enclosed.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Editoral Gossip

The editor in the latter part of June, became so "sicklied o'er with the pale cast of thought," (!) and the rippling wavelets of his leonine mane, grew so lusterless that his friends urged him to do something. As that is just what he has always tried to avoid, and as his solicitous friends grew daily more clamorous, he hailed with great joy, the announcement of half rates to the Pacific Coast on account of the Epworth League, and, after a rousing (3000 maniacal patriots set off a huge bonfire, within forty rods of his house at midnight) Fourth, he started for the "land of fruit and flowers," also of Heald, Atkinson, Capp, and Isaacs.

* * *

As we strolled about the Liberal Arts Building in Buffalo, we met the Misses Reichardt and Biervahl of the Van Sant School of Omaha, operating by the Touch Method for the Smith Premier Typewriter Company; Miss Paulson, of the Omaha Commercial College, Mr Mosher's department, representing to interested spectators what could be done on the Remington; and the Misses Carrington and Schreiner naively showing what Mr. Griffin could do in preparing "touch" operators who could switch over to the Underwood, and evoke from its beautiful key board, music sweet to the ear of a harried office man, longing to have his letters as soon as he has quit dictating. These five young ladies get out some unusual work. They are of advantage to the excellent companies that employ them, and they are good advertisements for their respective schools. We found Western schools are using the Touch Method, and almost every manager confided to us the sweet secret that his school was the original school to take up typewriting by touch. The world is wide; priority in this movement is of slight signifiance at best; it is pleasant to please, and so, to each one of our confiding friends we expressed successively our satisfaction in having seen *the* original Touch Method school. Results vary, but the concensus of opinion seems to be that the Sight Method is soon to be a thing of memory only. Many use blank keys, and most schools have some kind of copy holder, these being quite frequently made by a local carpenter. Some teachers have their machines on opposite sides of long tables, with a roof-shaped copy-holder arrangement extending the length of the table between the rows of machines. A few have single copy-holders for each machine. The systems used are as numerous as the authors of Touch Systems.

* * *

In Chicago, we found Mr. John R. Gregg smiling, gracious, and hopeful. He had just closed the first day's business under the new combination: Gregg, Frye, Young, Kitt, and So Kelle, the last three having been with the Metropolitan Business College during the last year. Those who attend the conventions and read the class papers will notice that this group of teachers is "long" on shorthand. Nevertheless, the field is a large one, and these teachers, although men of experience, are young, vigorous and enterprising, and we predict that they will build a large and successful school.

* * *

The Chicago schools appear to find a summer session a profitable feature of school work. Throughout the East, it is commonly found that business schools have terms agreeing with those of the public schools, and in many of them the close of June finds the teachers hieing away to some resting place, where, by change of occupation and scene, they recuperate their powers for the intense strain of the succeeding year. Peirce School, Philadelphia; the Stewart and Rider-Moore schools of Trenton, N. J.; the Packard School of New York; the B. & S. and Burdett schools of Boston; and the B. & S. school of Providence, R. I., are good examples of this class. It would be better for all concerned if this practice were extended to all business schools.

* * *

We found the Western Iowa Business College of Council Bluffs, under the management of Mr. Wiatt, in a prosperous condition. Mr. Wiatt and his pupils are practicing simplified writing, and are enthusiastic supporters of the P. A. and B. E. Indeed we found a surprising spirit of admiration for the paper everywhere throughout the West.

* * *

J. W. Lampman has to some extent, relaxed his grip on the penmanship work in the Omaha Commercial College, and is giving instruction in other branches in that school. He is easily able to do this, being one of the few professional penman who are college men. Penmen generally are finding that the days of flying eagles, and flying-though wingless-stags, are over. The people have come to see, and managers of business schools have been quick to recognize, that writing is but one of a group of closely related subjects, which, when mastered, form a foundation for business life. Therefore the penman who can do nothing but write, has come more and more to "lag superfluous on the stage." We know of several expert penmen who do not command more than $75.00 a month, but who could have had almost their own price ten or fifteen years ago, and who could today have many positions open to them at annual salaries ranging from $1000 to $2000, if they were as capable in other subjects as they are in teaching writing. They ought to emulate the example of Mr. Lampman.

* * *

Much the largest school in Denver is The Modern Business College, managed by W. T. Parks, a friend and disciple of the Zanerian. Denver is a beautiful city, though its beauty is marred somewhat by smoky smelters. The climate is delightful, and the views of the Cyclopean Rockies are enough to inspire young people to live lives lofty and great. From Mr. Parks' windows the snow-capped Rockies eighty miles away can be seen, as well as lesser elevations fifteen miles distant.

Denver is practically the center of a circle having a radius or five hundred miles, within which there is no business city of considerable size. There are no other large schools in Denver and the field is therefore a splendid one, which Mr. Parks is rapidly and successfully developing.

* * *

The Central Business College of Denver, has very pleasant rooms, and is well equipped, but, at the time we called, the attendance was very light.

The Woodworth-Wallace schools of shorthand and business training had a good attendance, and is under the control of energetic gentlemen. Mr. W. A. McPherson of this school is an enthusiastic advocate of vertical writing, the only business college man we know to take a favorable view of this strange doctrine.

* * *

The Salt Lake Business College, under the management of Mr. Joseph Nelson, is prospering. Mr. Nelson is a member of the Latter Day Saints' Church (otherwise known as the Mormon Church,) and was formerly in charge of the commercial work of the Latter Day Saints' Business College. His influence with the powers that be in the Church, and his wide acquaintance among the business men of Utah, give him unusually good opportunities, and he is improving them. This school stands for high-grade work and yet the soliciting bacillus has got in its work, several men being kept out among the mountains soliciting continually for the school. We can't help wishing that all commercial schools might abandon this unworthy method of getting business.

* * *

The Latter Day Saints' Business College, under the management of Mr. J. H. Paul, is in an excellent new building. The rooms are splendidly equipped, while the course is comprehensive and thorough. Few Eastern schools can exhibit a more satisfactory or elaborate equipment for Office Practice than can this school. The principal of of the Commercial department, Mr. Bryant S. Hinckley, has traveled quite generally among the Eastern schools and, in planning his course, has made excellent use of what he found. We shall have an illustrated descriptive article on this school in an early number.

* * *

Salt Lake City is well worth visiting. The Temple erected by the Church of the Latter Day Saints, is an imposing edifice of rare architectural beauty, constructed of white granite, even to the pinnacle of the tallest minaret. It cost as much as the Congress-

ional Library in Washington, and was forty years in building, having been finished in 1893. None but members of the Church ever see inside its doors. The Tabernacle is an immense turtle-backed auditorium containing a wonderful pipe organ, and enjoying such marvelous acoustic properties that any one of the 15,000 auditors it can seat, may hear a pin drop on the speaker's platform. There are two skylights in the building, but no windows. It is situated within the same general enclosure as the Temple, and is used for all ordinary services.

* * *

Visitors to Salt Lake City are told all sorts of incredible yarns by those who delight to play upon the credulity of Easterners. They point out a house within an inclosure belonging to the Church, and gravely tell you that each of its many dormer windows represents one of Brigham Young's wives; that this building is where he used to keep them. Then they point out the crude pillars in the rude wall surrounding the enclosure, and solemnly remark that under each one lies one of Young's wives.

A Canadian minister asked us, as we approached the city, whether we had noticed the signs of Mormon life. We replied in the negative, and he said that the ranches we were passing had several buildings each, and that he had no doubt each house was for a different wife. Another gentleman called the editor's attention to the presence of more than one entrance to the various houses we were passing. He was perfectly sure that each entrance signified another "half" of some Mormon patriarch. Truly the power of imagination is great, but, as a matter of fact, Mormons do not wear horns, nor is any of their habits so distinctive as to set them out from other people. We talked for two hours with a gentleman, supposing him to be a Gentile, when a turn of the conversation brought out the fact that he is a son-in-law of the president of the Church, the most powerful official in the Church, save one. After an hour with another gentleman, talking on professional lines in a general way, a question brought out the fact that he was the son of a polygamist. But there was nothing about either of these men that would mark them as different from ordinary men.

* * *

The ride from Salt Lake City to Sacramento was across dreary desert wastes, the monotony broken only by an occasional humerous experience, concert parties visiting from one car to another, and glimpses of widely separated groups of squalid mud and board buildings called, by courtesy, towns. In one of these, to our infinite surprise, we were told that a business school (of course it was a "college" there) was maintained during several months of the year, that they had a splendid school system, fine water, a great deal of business, and — well, we listened for the rattle of the street cars and the cry of the newsboys, and, suddenly remembering that we were yet in the midst of the alkali deserts of northern Nevada, a state whose entire population by the last census, is less than 50,000, we asked for the population of the city and were cheerfully told that it was six hundred. We strode from the canvas lunch tent with a great desire to meet the genius who could successfully conduct a business school in that oasis of the desert.

* * *

We walked into Mr. E. C. Atkinson's yard in Sacramento, in time to receive an invitation to step into the basement, and sample some of his peaches. The occasion is not to be described here, but, with boxes and tubs full of peaches standing about, it may be imagined that we thought of our absent Eastern friends, with profound pity. Mr. Atkinson is one of the pioneers in commercial training, on the coast, and it was a rare pleasure to visit with him, recalling men whom we each knew. He is conducting a good school, has a charming home, and is in possession of enough of the physical results of his labor to keep him comfortable in the afternoon of life. It was with regret that we said "Goodbye" to Mr. Atkinson. Perhaps we shall continue this record of "Impressions by the Way" in our next.

Methods in Business Arithmetic

BY WALLACE H. WHIGAM, CHICAGO, ILL.

Business Arithmetic is the application of arithmetical processess to the affairs of business.

In Primary Arithmetic the student is supposed to possess or to acquire a knowledge of the fundamental operations and their applications. In Business Arithmetic he must not only know the principles and make the proper applications, but the result must be correct. We must in Business Arithmetic lay great emphasis on accuracy. In fact, accuracy is a foundation stone of no little importance in all that relates to figures. Probably if the arithmetical progress of the student had been properly guaged as he advanced, in proportion to development, with the proper emphasis on accuracy, the latter would need no special attention. However, we are talking of conditions as they exist and not of what they might have been.

"A MISS IS AS GOOD AS A MILE."

It should be forcibly and continually impressed on students that anything short of the correct result is a failure. From the standpoint of the business man, there is no such thing as 75 per cent. accuracy. The work in question is either correct or incorrect. There are no degrees of accuracy. 90% is *not* good. 95% is *not* excellent. They are both failures. 100% is *good*.

There is no arithmetical work that so tends to produce accuracy as thorough and frequent drills on the fundamental operations. The subjects of addition, subtraction, multiplication, and division do not commonly receive sufficient attention: here a conflict of the mind as to proper application of principle is not present. The mind is concentrated on the result. Frequent oral drills should be interpersed at all stages. The work must be varied; monotony is not conducive to the best results. The mind is concentrated on the result. Interest must be aroused if the work is to be lasting. The work should have a purpose to the student.

Great care should be exercised in writing the figures, so that it will not be necessary to stop in any of the computations to decide on the identity of a figure. Figures most frequently mistaken for each other are 3 for 5, 7 for 1, 9 for 7, 6 for 0.

RAPID ADDING IS RAPID READING.

Spelling and reading are not confined to text-books on those subjects. They are indispensible factors of intelligent work in arithmetic. Thus the student may call the letters of each word, resorting to the A-B-C method of reading, or he may recognize the word, or even a sentence, by sight as a unit; likewise in arithmetic, in adding a column of figures, the student must recognize combinations, which are analoguous to words, in reading. Thorough drill should be exercised in the simple combinations. They are generally known as the 45 simple combinations. Combinations may be arranged like the following, (to be added in pairs vertically) the sums of which are to be called off rapidly by the student:

4 4 4 3 8 2 5 4 5 3 8 9 6 3
7 6 9 6 4 6 3 7 2 6 2 1 2 5

He should not pause at each combination. The result should be pronounced as soon as the numbers are seen. Practice, until a column or line of combinations can be called off as rapidly as a single line of figures. One can pronounce, say ten words of one syllable each, as quickly as he can pronounce any ten separate letters of the alphabet. Time the student to see whether he is increasing in speed.

In order to acquire the proper degree of speed, practice should be had by simply increasing each total by the next number; that is, in adding, say, 4, 7, 6, 8, 5, 4, the student should not be allowed to say 4 and 7 are 11, and 6 are 17, but should name the results 11, 17, 25, 30, and so on. Do not attempt complex combinations until simple addition is both rapid and accurate. Then combinations may be picked up here and there in the column. It is not a good plan at the beginning, to attempt combinations of such figures at 7 and 9, or 6 and 9.

For some time combinations are best—not exceeding 10 or 12—which can very readily be added to the previous total.

Many expedients should be resorted to for the purpose of creating enthusiasm and interest. Each teacher should be able to devise all the necessary changes that his class should have. No set rule can be established. Classes, as well as persons, differ.

BRING OUT THE RELATION OF SUBJECTS

In developing the subject of Arithmetic, do not treat each of the different departments which are given in many of our arithmetics, as separate and unrelated subjects. The best teachers of arithmetic at the present time, are not separating these subjects. When fundamentals are being taught, some idea of common fractions is also brought into use. Then, as a knowledge of common fractions is acquired, some of the simpler decimals may be introduced.

Percentage is closely allied to decimals and should not be put off until the subject of decimals is entirely finished. A subject in which a class seems very proficient at the time of finishing it, will need reviewing from time to time. There is nothing new to learn in percentage, after having mastered the principles laid down in common fractions and decimals. It is simply the application of old principles to new facts. To solve percentage problems on the common fraction basis is an excellent drill. When taking up a subject, a problem should be discussed and solved to show all its possibilities. That is, exhaust the sequence before attempting a new case. If two numbers added together give a certain result, it is no difficult feat for the student, having the total given and one of the numbers, to find the other. He will get a better knowledge of the subjects by associating addition and subtraction as he advances. Likewise in percentage. He should not be kept on the first case, as is ordinarily done, until he is tired of that section; then be given the next in like manner. Review previous work that is related to the subject or division in hand.

THE SIMPLICITY OF PERCENTAGE

It is known that $\frac{1}{2}$, $\frac{1}{3}$, or $\frac{1}{4}$ of a thing or quantity equals the whole of it. It is to be known that 100%, *a new term*, also represents the whole of a thing or quantity. Therefore $\frac{1}{2}$, $\frac{1}{3}$, or $\frac{1}{4}$ of a thing or quantity each equal 100% of it.

If $\frac{1}{2}$ 100%, $\frac{1}{2}$ 50%.
If $\frac{1}{3}$ 100%, $\frac{1}{3}$ 33⅓%.

One fourth of a thing or quantity is formed by getting one of the four equal parts into which it may be divided; likewise, 25% of it is equal to $\frac{1}{4}$ of it. Review and apply partitive fractions.

ILLUSTRATION

1. 20% of $75 is —. $75 is 20% of —. $75 is — % of $300.

2. 25% of $200 is —. $200 is 25% of —. $50 is — % of $1,000.

1. A has $300, B has 20% as much; How much has he?

2. B has $150 which is 20% as much as A has. How much has A?

3. B has $300; A has $150. What per cent. is A's money of B's. What per cent. is B's money of A's?

THE DISCIPLINARY VALUE OF MEASUREMENTS

There is no better work in arithmetic for the development of students, than is furnished in measurements. The student must recognize lines, surfaces, and solids. Develop the relationship of line to line, as feet to yards, rods, miles, etc., surface to surface, solid to solid. As soon as he recognizes the value of lines, locate a certain length, and while measuring be comparing with the length of the school room, or the school yard. In considering surface measurements, the student should be asked to find the surfaces of many objects, with which he has a fair acquaintance, of different sized cubes, finding length and width of piece of paper to cover cubes, amount of surface that could be covered by leaves of arithmetic, etc. Make use of measurement problems in percentage and its applications.

EDUCATE THE SENSE OF PROPORTION

Construction problems that are so devised, call for a close application of known principles. The school house and school yard will furnish many valuable problems in surface measurements. After plain surfaces can be handled readily, make allowances for all of the jogs and irregular points in the surfaces of these. In finding the surface of a room, let all openings be excluded. It will give a great opportunity for measuring. Problems that require some imagination and general knowledge on the part of the pupil, are also of great value; as, say: A farmer came to town this morning with a load of wheat. What is the value of the wheat? This will call for considerable thought on the part of the pupil. He will want to know how many horses were hitched to the wagon. He will have to take into consideration, the roads, in order to determine how much the load weighed. Then he will have to find the market price of the commodity for sale. Such problems will, of course, bring out many results by the class. It will afford, however, an excellent opportunity for them to compare notes, to note their powers of observation, and see which one is the most reasonable, and which are incorrect. Such problems are interesting. You will find that your students will hand in many ridiculous results after doing such work.

THEORY AND PRACTICE IN BANK DISCOUNT

When the subject of bank discount is taken up, the first thing to do is to discuss the commercial law of the note, in its various phases. Nothing better can be had than to have a number of notes written up, dated some time in the past, that will mature in some future time. Teachers who have carried their classes successfully through interest, discount, and partial payments, will be surprised at the inability of their students to make the application from the book to the actual note in question. Many of them will be unable to take even the first step. They have not been taught to make the application. They are used to the problem as it is stated in arithmetics. They have been taught to figure, but not to appreciate the practical value of the subject.

Report of Business Department National Educational Association

The fourth decade of the N. E. A. is just completed, and the beginning of the fifth comes with the undoubted assurance that Commercial Education has been stamped with the approval of our leading educators. A few years ago the Business Department of the N. E. A. was tolerated; today it is considered one of the strongest sections of the organization.

From the first conference of Commercial teachers on Wednesday afternoon to the close of the convention the greatest enthusiasm was manifested not only by old commercial school men but by educators in every department who wished to learn the purpose of this new section.

"The Commercial Study Conference" on Wednesday afternoon was led by Thomas H. H. Knight, of the Girls' High School, Boston, Mass. Commercial teachers were present from all parts of the country and following out the suggestions of the leader expressed themselves freely on the subject under consideration.



I. O. CRISSY

Mr. I. O. Crissy, State Inspector of Business Schools in New York, spoke first upon the following lines: Public Commercial Education must have, as a foundation, a broad preliminary training. The old-style, so called, Business College, with its curriculum of purely technical branches has its place, and furnishes education for a large class which cannot be reached in any other manner. The time is at hand, however, when the great mass of our public school children must have the training that will not only enable them to become good clerks, but thorough organizers and efficient managers of business. This will only be procurable when the public school offers a thorough training along commercial lines.

Mr. Crissy was followed by Supt. Davis of the Washington Schools. He outlined his ideal course of study and spoke in part as follows: "The Commercial Department of the High School will never be a complete success, so long as it is taught in connection with the literary department. Very few teachers of literary subjects realize the importance of commercial education and systematically belittle that course. Under such conditions the pupils and teachers of these departments feel a sense of humiliation and the spirit of interest so necessary to success is never developed.

Mr. Davis struck the keynote of the failure of Commercial Departments. In spite of the boasted "broad minded spirit" of college trained literary teachers they have been much inclined to ridicule the "bread and butter subjects" while clinging with fanatical determination to their mediaeval ideas of the aims of education. Happily great changes are occurring, common sense is mastering prejudice, and "that training which best adapts a man to his environment" is being accepted as the true education.



W. E. DOGGETT.

Mr. Davis suggested a large number of culture subjects as a fitting foundation for the purely business branches. His remarks called forth a sharp discussion as to just what branches should be included in a purely commercial course. Some of the more radical teachers maintaining that few culture subjects were required, others contending, with equal earnestness, that at least Algebra, Geometry, Economic History, and one or two modern languages should be taught. All united in the belief that the commercial department will command higher respect as its teachers stand for higher work and secure better results.

THURSDAY, JULY 11.

The regular sessions of the Business Department were begun in the rooms of the Detroit Business University. The President, Mr. Wm. E. Doggett, Commercial High School, Brooklyn, delivered his address. Mr. Doggett always has sound ideas upon commercial education and upon the value of association meetings. He suggested, among other things, that the program of the department should be of a more connected nature, that it might be well to devote whole sessions to the discussion of some one question, vital to the interests of this department. That a committee should be appointed to investigate and report on the various phases of such a subject, and that this committee should be made up of prac-

tical commercial men in close touch and sympathy with business education.

Mr. I. O Crissy followed with a carefully prepared paper on "What constitutes a Business Education." Among other things he said: Business education means, in a broad sense, any and all education that will aid one in business, either in the matter of planning and transacting it or in the matter of recording it after it is done. Business Education, therefore, includes everything that adds to its possessor's stock of knowledge, stimulates its faculties or increases his thought power. While some one "prodigy or genius" may have been successful in business without a commercial training others must not feel that they, too, will succeed without special preparation. He designates Business College training as ungraded and adds words of praise for the work done by such schools while pointing out their weak point as follows: The weak spot in the Business College plan has been the attempt to build a reliable superstructure of special business training without any adequate foundation of preliminary general education. Continuing he outlines our progress in the establishing of commercial schools from the report of Prof. James to date. The high school commercial course is not to be dominated by the technical business subjects; but the studies that best make for culture and development of faculty will be of first importance. The commercial subjects are to occupy the greater part of the last two years of the course.

A resume of the work of various higher schools and universities was given in which special praise is accorded the School of Commerce, Accounts and Finance of New York University for its course in higher accounting, Mr. Crissy considering this to be superior to any other similar course offered in the world. The more education a boy has the better book-keeper he will be, hence anyone should secure as good a general oducation as possible.

Mr. R. B. Seymour, Springfield, Mass., discussed Mr. Crissy's paper, saying: We all believe in a broad, liberal education along Commercial lines, one including the essentials, and in addition the studies that increase information, culture and power of thought.

Business school weakness consists in receiving pupils having poor preliminary training, while high schools are sometimes said to give too many studies which are in the nature of luxuries. Mr. Seymour made a strong plea for the pupil unable to take a four-year course, and for thoroughness in work done in practical subjects. He also favors both a two and four-year course in the Commercial High Schools in order that the many who cannot continue four years may have a well rounded course so far as they have gone.

The discussion was continued by Mr. T. W. Bookmyer, Sandusky, Ohio. Business education cannot be described, limited nor encompassed by meets and bounds. It is universal in its scope as to its beginning and ending. In it the philosophical and cultural are both incidental and secondary to the practical. The American Business Colleges supply the demand of the people for schools which afford the opportunity of doing something definite in a short time and with the purpose of securing and holding a position.

The University of Wisconsin has recently come into more popular notice through the high standard taken by its students in athletics, and in the scholastic line, for one reason, because of having opened a "School of Commerce." Wm. A. Scott, Ph. D., Director of this school, read a paper upon "The Education and Training of Commercial Teachers," which gave evidence of a thorough understanding of the subject. This paper was received with the closest attention. He began with a precise definition of the meaning of the term Commercial teacher. It applies only to those persons who give instruction in the technical subjects necessary for the training of young men and women for the business of commerce strictly so-called. Commerce is ordinarily contrasted with Agriculture and Manufactures, yet the business side of these pursuits is quite as prominent as any other. It also includes many highly specialized branches of industry, such as transportation, wholesaling, jobbing, retailing, banking, stock and produce dealing, as well as the agents of the United States in its commercial relations with other countries, that is, consuls.

The work of the teacher whose special training we have under consideration, therefore, is to train young men and women for the work of such highly specialized industries as transportation in its numerous branches, the varied forms of the mercantile industries, banking, produce and stock exchange brokerage, the Consular Service, and the various commercial processes involved in every branch of business.



MR. T. W. BOOKMYER.

Experience in the conduct of affairs is absolutely essential to the completion of a commercial education, there is much needed also which cannot be obtained in a business concern. Business training, we will say, is then the preparation for actual business, and does not claim to be complete in itself.

Under the following heads we may include the most important subjects which must constitute the purely technical side of the curricula of commercial schools, namely: Book-keeping and Accounting, Correspondence, Commercial Law and Business Practice, Money and Banking, Corporation Finance and Securities, Transportation, Insurance, Private Administration, Commercial Geography, Technology and Economic History.

Business teachers are, or should be, masters of their subjects, and furthermore teach them with an eye single to the training of young men and women for the conduct of actual business enterprises. Their instruction, therefore, must be technical, practical and efficient. They must possess the ability to teach, for without it only imperfect results will be obtained.

Training of at least four sorts is necessary in a commercial education:

I. A general all round education, such as gives a person command of all his powers, intellectual, physical and moral, and equips him with the tools of his profession.

II. Special training in the subject to be taught.

III. Business experience. The teacher must know what the problems of business life are, in order to give his pupils the requisite training.

IV. Pedagogical training.

Dr. Scott outlined a plan of securing the necessary equipment for teaching business subjects, and mentioned the work of various colleges and universities, especially the University of Wisconsin.

Parke Schoch, A. M., Director Department of Commerce and Finance, Drexel Institute, Philadelphia, discussed the paper read by Dr. Scott; below are some thoughts from the discussion.

Mr. Schoch distinguished between the work done by business colleges and the real business education. The ideal business training would leave the young man in possession of a well rounded intellect, and of a preparation for his business as broad and sound as that furnished his brother by the liberal arts course for entrance upon a professional career.

Passing from this phase of the subject Mr. Schock treated the subject under five sub-topics. These were well presented; in fact, in reporting this paper, as most of those read, it was difficult to decide what to omit, as they were of such an extremely high order.

1. The condition of commercial education in the United States today as a gauge for the need of specially trained teachers.
2. To what extent has the need for this class of teachers been met, and through what channels?
3. What constitutes an adequate education and training for the commercial teacher?
4. What kinds of institutions are best equipped to furnish this training, and what suggestions can be made for an enlargement and betterment of the facilities?
5. What are the opportunities and rewards which commercial teaching holds out to those who contemplate entering upon this field of educational work?

FRIDAY AFTERNOON, JULY 12.

Myron T. Scudder, Principal State Normal School, New Paltz, N. Y., read an excellent paper on "The Duty of the Public School System with respect to Business Training."

No educational subject is more prominent before the public today than this one of business training. Everywhere school boards, boards of trade, schools, colleges and universities are discussing ways and means of providing thorough, liberal b. siness education.

It has been assumed in America that success in business depends upon natural sagacity and force, but in Europe they have learned that the man of business needs education quite as much as the man in the arts or professions.

The Germans first attacked this problem, and with their usual directness have established some of the best commercial schools in the world. The result has been shown in the great strides of German commerce.

The German youth lead others in business pursuits because they are so thoroughly prepared for their life's work. It must be our aim to furnish equally good or better courses of study in this country.

An interesting part of this paper was the description of qualifications desired in office assistants as evinced by the want ads, and

replies of business men to the following question: "In what respect do you find the young people who come to you for employment deficient."

Almost any boy in almost any school is more than likely to be a slovenly penman, an unreliable speller, a poor reader, unable to compose a creditable letter, and you cannot be certain that he can add, substract, multiply and divide with even fair accuracy to say nothing of rapidity. His attitude toward the world and his disposition towards work is not likely to be as helpful, cheery and willing as we could wish. Further than this, if he should go through the high school or even college, he would be but litttle, if any, better in respect to the simple essentials of a business education. Yet if the same boy after leaving the seventh or eighth grade, or completing grammar school, should enter a reputable business college it is more than likely that he would come out in six months or a year a good penman, a fair speller, reliable in fundamental rules, and acquainted with business forms, besides having picked up some knowledge of book-keeping, shorthand and typewriting. Is there not something we public school people can learn from the business colleges? What is the secret of their success? It is devoting nearly all the time for six months to three or four essentials instead of diffusing attention by pursuing a large number of subjects at the same time.

Mr. Scudder, however, favors ethical instruction, nature studies and sociology, besides the elementary necessary subjects. This he says is the old call for more subjects in the curriculum with no let-up on the thoroughness of the work.

There must be more snap and go in the teacher's work, less carrying out of some patented method.

The useless following of methods when direct approach to the subject is better, wastes much valuable time. "Sugar coating" the lessons and "jollying pupils along" has but a limited place in Mr. Scudder's idea of the model school. He considers that much waste of time results from the beginning of subjects at the wrong stage of cerebral development.

Below is given a suggestive three years commercial course, without foreign languages, which is interesting from the fact that it represents the consensus of opinion of hundreds of business and professional men in New Haven.

FIRST YEAR

English (literature; composition; grammar; rhetoric) (4).
History (with special reference to the development of industries, trade and commerce) (3).
Algebra (5).
Physical Geography (3).
Book-keeping; commercial arithmetic (5)
Drawing (1).

Stenography may be taken as an additional subject in the first year by pupils whose work in every other study is entirely satisfactory.



MR. J. F. BARNHART.

MIDDLE YEAR

English (literature; composition; grammar; rhetoric) (4).
Geometry (4).
Modern History (3).
Business Practice (4).
Commercial Geography (1).
Chemistry and physics (half year of each) (5).

ELECTIVE

Typewriting and Stenography (5) may be taken only by those whose standing in all other studies is good.

SENIOR YEAR

English (literature; composition; grammar; rhetoric) (4).
Business Practice (2).
Physics or Chemistry (5).
U. S. History and civil government (4)
Commercial Law, 20 lessons.
Political Economy, 30 lessons.
Social Science, 30 lessons.

ELECTIVE

Typewriting and Stenography (8).

Since making up this course Mr. Scudder has decided that Shorthand and Typewriting should be compulsory, because tending to quicken thought, save time, improve spelling and promote the power to read well. He also desires the "true education — the education that exalts the soul above all material things," the humanizing and civilizing influences.



MR. HENRY BROWN.

Mr. Henry Brown, Rock Island, Illinois, discussed this paper briefly but pointedly. Especially does he believe that the high schools do not furnish such a course as will induce boys to continue and graduate in evidence of which he cited the great disparity in the number of graduates of the two sexes, girls exceeding boys in the proportion of three to one.

The well worn subject of penmanship was interestingly presented by Mr. J. F. Barnhart, Supervisor of Writing, P. S., Akron, Ohio.

The public schools realize the necessity of teaching writing and are now devoting attention to this subject. The first requisite of a commercial education as tested by demands of the business public, is legible handwriting. There has been too much of a tendency to cut down the time devoted to this subject and even yet in some of the high schools which lead in other respects it is neglected.

One of Mr. Barnhart's criticisms of the average high school teacher is that, while



MR. F. F. MUSRUSH.

he would not allow a mispronounced word nor an error in spelling, yet thinks it beneath his dignity to insist upon correct and business like penmanship. He excuses himself by saying that it is not his business to teach writing, but he should be forcibly reminded that it certainly is not his business to *unteach writing* or anything else taught in the grades Since grade teachers are not willing in most cases to teach writing, and in more cases incapable, it follows that special teachers or supervisors of writing must be employed.

Mr. F. F. Musrush, Lakewood (Ohio) Schools also read a paper upon the subject of writing, discussing the subject from somewhat the same standpoint as Mr. Barnhart. He believes that not so much depends upon the style of writing as upon the manner of presentation.

Any child possessing a fair degree of intelligence and perseverance may learn to write well. He favors teaching vertical writing during the primary school course. Practice drills should be taken up in the fifth year.

Copy books are a needless expense in many schools, besides tending to discourage pupils because of the absolute accuracy of the forms.

Grade teachers are inclined to neglect writing, but can we blame them when we reflect upon the stupendous amount of work required of children for which the grade teacher is responsible. In this, as in other subjects, we must work in order to secure results.

A pleasing break in the program came when Mr. Theodor Franc Lake, Commercial High School, Brooklyn, N. Y., described and illustrated the use of the phonograph in teaching shorthand.

In keeping with the spirit of American progress educators may well take advantage of any mechanical aids. Up to a short time ago, however, the sentiment has been that, with the exception of the time honored ferule, the teacher's profession has not been open to mechanical invasion. There are "machines" in the profession but we attribute them to Divine oversight rather than to human ingenuity.

The largest school of correspondence in this country has taken up the use of the phonograph in teaching languages.

The use of the phonograph in the Brooklyn Commercial High School was a necessary step, as several hundred boys must recite daily in shorthand with forty-five minute periods.

Mr. Lake divided shorthand study into three periods: acquiring principles, vocabulary period and the dictation period. During the period of early dictation work all the teacher's attention would best be devoted to individual instruction, but what shall do the purely mechanical work of dictating? The phonograph to the rescue.

The machine relieves you of an immense

amount of purely mechanical work, and you are at liberty to pass among your students and bestow such individual instruction or assistance as they may need. The speed may be easily regulated, and still more important your dictation is uniform. No hesitating after difficult words with its tendency to cultivate a halting style, but dictation as it will be given in business which teaches the pupil self reliance and quickness of thought.

Mr. Lake then turned on the phonograph, illustrating a lesson in dictation. He gave an outline of instruction for a shorthand lesson, and the phonograph dictated letters, testimony and general literary matter.

Considerable interest was shown in the last number on the program because of its unique character, and Mr. Lake's happy manner of presentation.

The business meeting resulted in the election of Mr. I. O. Crissy, Albany, N. Y., as President; Mr. Francis, Los Angeles, Cal., Vice-President; and Templeton P Twigg, Detroit, Mich., Secretary. The election of Mr. Crissy is particularly appropriate as he is the state representative of Business Education in that state, which has taken the lead in this important line of training.

All in all the convention just past was the most successful ever held, due in part to the greatly increased interest in Business Education, and in large measure to the energy of Mr. W. E. Doggett, President of the section.

In concluding this report I wish to express my obligation to Mr. Theodor F. Lake who furnished me with most of the data.

A. R. Kip,
Brooklyn, N. Y.

The Education and Training of Commercial Teachers

By William A. Scott, Ph. D.,
Professor of Economic History and Theory, and Director of the School of Commerce, University of Wisconsin, Madison, Wis.

DELIVERED BEFORE THE SECTION ON BUSINESS EDUCATION, OF THE NATIONAL EDUCATIONAL ASSOCIATION, AT DETROIT, MICH., JULY 11, 1901.

Before beginning the discussion of my topic it will be necessary to give precision and definiteness to the term commercial teacher. Common usage would seem to warrant its application to teachers of almost every grade, and in schools of very different sorts. In the work of commercial education, business colleges of various kinds, and departments in our high schools, normal schools and colleges are engaged. The subjects taught vary from elementary English grammar to the most difficult topics of international finance. Some definition of the term, or at least some limitation in its use seems, therefore, to be necessary.

Limitations of the Term "Commercial Teacher"

For the purposes of this discussion, I shall exclude from the category of commercial teachers two classes of persons: first, those who teach branches common to many departments of education; and second, teachers of such technical subjects as are not strictly preparatory to the business of commerce.

Commercial, like every other branch of technical education, must be based upon foundations laid by instruction in subjects designed to train the mind and to give the student control of his faculties. Teachers of mathematics, English, history, and the various sciences are, therefore, quite as essential in schools of commerce as elsewhere, but the training demanded for teachers of these subjects does not depend primarily upon the nature of the superstructure to be built upon the results of their teaching. Certain branches of technical instruction designed for the training of business men have become specialized in the agricultural, engineering and trade schools of our country. The teachers of technical subjects in these schools require special training, but their needs will not be considered in this paper, because the branches of business for which they prepare do not belong in the category of commerce. The term commercial teacher as I shall use it applies only to those persons who give instruction in the technical subjects necessary for the training of young men and women for the business of commerce, strictly so-called.

What is Commerce?

As a branch of business, commerce is ordinarily contrasted with agriculture and manufactures, agriculture being defined as the industry which is engaged in the extraction of the raw materials from the earth, manufactures as that which works up these these raw materials into the commodities needed for human consumption, and commerce as that which is engaged in the exchange of these commodities, and their delivery to the consumer. In the work of commerce thus defined, a number of highly specialized branches of industry are engaged. That of transportation comes first to one's mind. In its various branches this great industry is concerned with the carrying of goods and men from one part of the world to the other. The wholesale dealer and jobber are also specialized commercial agents who intervene between the manufacturer or the farmer and the retail dealer, and the retail dealer completes the chain by delivering the goods finally into the hands of the consumer.

The business of banking is another specialized department of commerce. It is divided into a large number of still more specialized branches, and performs some of the most delicate and complicated processes of exchange. Another important field of commerce is represented in the stock and produce exchange of our country, which are the most highly specialized markets thus far produced, on which are determined the values which, in the last analysis, condition the success of every branch of industry. Consular officers are also commercial agents appointed by government to protect and direct the interests of our commerce in foreign countries.

The most important branch of commerce, however, is not represented in any of the highly specialized industries which I have mentioned. Every manufacturing establishment and every farm has its commercial side. Indeed, it may be said that in some respects the commercial side is the most important branch of every one of these departments of industry, because to it all the others are in a degree subordinate. The aim of all classes of producers is to earn as large profits as possible, and this is everywhere accomplished, in the last analysis, by a process of buying and selling so conducted as to produce a balance on the right side. In addition to the mechanical or chemical processes involved in its peculiar work, every establishment engaged in manufacture, mining or agriculture must conduct departments for buying raw materials, land, labor, etc., for selling the finished product, and for accounting and auditing. All the other departments are subordinate to these, and must be manipulated by them. The work of organizing a great industrial plant in such a way as to secure the greatest economy of energy, physical and human, and the administration of the various branches of the concern in such a way as to make them secure the best possible returns are also branches of commerce.

The Work of a Commercial Teacher

The work of the teacher whose special training we have under consideration, therefore, is to train young men and women for the work of such highly specialized industries as transportation in its numerous branches, the varied forms of the mercantile industries, banking, produce and stock exchange brokerage, the Consular Service, and the various commercial processes involved in every branch of business.

Teaching Tools

We must next consider the educational instruments which the commercial teacher must employ, the tools of his work. Two obstacles confront us at the outset in the discussion of this topic, namely: the unorganized condition of some of the branches of knowledge necessary in the work of commercial education, and the belief, very common among business men, that there is no way of acquiring the training needed for these branches of business except through actual experience in the establishments themselves.

Regarding this latter point I wish to admit frankly that experience in the conduct of affairs is absolutely essential to the completion of commercial education. No experienced teacher would for a moment assert that all the necessary equipment for the successful conduct of business can be acquired in schools. On the other hand, however, no one who has carefully studied the problem can fail to have acquired the conviction that very much is needed in preparation for this experience which concerns themselves do not and cannot furnish. Let it be understood, therefore, that commercial training is training in preparation for the undertaking of actual business, and does not claim to be complete in itself.

The fact that many branches of knowledge, which would be extremely helpful to the commercial teacher, are still unorganized does not imply that we are totally bereft of technical instrumentalities for commercial education, but rather that the task of the commercial teacher is more difficult than that of his comrades in other branches of the teaching profession, and that his equipment must be so much the better.

Technical Subjects for Commercial Training

Under the following heads we may include the most important subjects which must constitute the purely technical side of the curricula of commercial schools.

I. Book-Keeping and Accounting

This seems to have been the earliest subject to attract attention, and is everywhere included in the curricula of commercial schools. No one questions its utility, but I fear that its real extent and nature is not always realized. Our instruction too often stops with the mere elements of the subject, with teaching young people how to enter up items in the various books and ledgers found in business offices. We are apt to overlook the importance of the determination of the methods and forms of accounting to be employed, which involves the

Continued on Page 20.

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Get Ready for St. Louis

The following letter and minutes have recently been received from President Geo. P. Lord, of the National Commercial Teachers' Federation.

Of course everyone interested in business education should attend, as it promises to be the greatest gathering of commercial educators ever known.

SALEM, MASS., Aug. 1, 1901.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

DEAR SIRS: Enclosed, I hand you a copy of the minutes of the meeting of the executive management held at Chicago, July 20th.

You will notice that the convention will be called to order Thursday, Dec. 26th, with sessions on 27th, 28th, 30th and 31st. Lay particular stress upon the fact that we shall have an opportunity to rest and see the city on Sunday. You will note that the sectional meetings will be held in the forenoon, and the Federation in the afternoon. You will also note that we are going to try a new move on Friday evening.

The program has been left in my hands, and it is imperative that every program reach me before the first of October. The sooner the better.

We trust to have your co-operation to carry out these plans, and I shall be glad to hear from you at any time.

Yours very truly,

GEO. P. LORD, President.

Minutes

OF THE MEETING OF OFFICERS AND EXECUTIVE COMMITTEES OF THE ASSOCIATIONS COMPOSING THE NATIONAL FEDERATION OF COMMERCIAL TEACHERS, HELD IN WELLINGTON HOTEL, JULY 20, 1901.

The meeting was called to order by Mr. Geo. P. Lord, President of the Federation. The following members were present:

W. C. Whigan, Metropolitan Business College, Chicago, Ill.; Geo. P. Lord, Salem Commercial School, Salem, Mass.; J. Clifford Kennedy, Salem Commercial School, Salem, Mass.; H. E. Brown, Rock Island High School, Rock Island, Ill.; J. A. Hiner, Spencerian Business College, Louisville, Ky.; E. H. Fritch, South-Western Business College, St. Louis, Mo.; C. E. Marshall, Cedar Rapids, Iowa; T. W. Bookmyer, Sandusky Business College, Sandusky, O.; U. S. Frye, Gregg Shorthand School, Chicago, Ill.; C. N. Miller, Miller's School, New York City.

The first matter considered was the length of the St. Louis meeting. After discussion, Mr. Marshall moved that the first session be held Thursday evening, Dec. 26th, and the last session Tuesday morning, Dec. 31st. Seconded by Mr. Frye. Motion was carried.

By vote it was decided to leave the time for the election of the officers of the different sections to be settled by the different executive committees, with the recommendation that the elections all take place before the election of the Federation officers.

Mr. Bookmyer moved that the election of the Federation officers be held Monday afternoon. Seconded by Mr. Marshall. Carried.

Mr. Marshall moved that the section meetings be held in the forenoon, and the Federation meetings in the afternoon. Seconded by Mr. Frye. Carried.

The matter of program was next discussed and it was decided to place no one on the program who does not unqualifiedly promise to be present.

Mr. Bookmyer moved that the exhibition rooms be locked during sessions of the sectional and Federation meetings. Mr. Hiner seconded. Motion carried.

Mr. Lord suggested that the control of the exhibition rooms be turned over to Mr. Fritch. The matter was so decided.

Mr. Marshall, chairman of the Federation Executive Committee, called for suggestions and asked the opinion of those present as to securing some prominent business man to talk before the Federation and that we open that meeting to the public of St. Louis and hold it in some large hall or auditorium.

After discussion, Mr. Lord moved that Friday evening be set apart for a public meeting under the auspices of the Federation, and that an organized effort be made to advertise the same through St. Louis, invite the public and get some prominent commercial man of national reputation to deliver the address. Seconded by Mr. Miller. Carried.

It was decided that the Thursday evening social meeting at the beginning of the convention be held in the parlors of some hotel, to be decided upon later

It was decided that two papers will be enough for each meeting of the Federation.

Mr. Marshall suggested the discussion of the topic: "What Commercial Training Should be Given to Shorthand Students?"

Mr. Marshall moved that each member of the executive committee be required to send to the chairman of the program committee within the next two weeks three topics which would be desirable to be discussed. Mr. Lord amended by making it the 15th of August. Seconded by Mr. Kennedy. Carried.

Mr. Lord moved that the executive committees of the different sections be instructed to get their programs in the hands of the President on or before the first day of October, 1901. Mr. Marshall seconded. Carried.

Mr. Marshall moved that the president be given the authority of superintending the printing and publication of programs. Mr. Fritch seconded. Carried.

Mr. Marshall moved that the matter of hotel entertainment and accommodations be left to Mr. Fritch, to report to the president. Mr. Kennedy seconded. Carried.

Mr. Marshall moved that Mr. Barnes of St. Louis be made chairman of banquet committee, and that the remainder of the committee consist of the following St. Louis Business College men: Perkins and Herpel, E. H. Fritch, J. Bohmer, L. S. Oliver, Dr. W. M. Carpenter, Mr. Hayward, Mr. Draughan. Motion seconded by Mr. Kennedy. Carried.

Mr. Lord moved that we leave the matter of securing accommodations either in Mr. Fritch's or Mr. Carpenter's school, for the Federation meetings to Messrs. Marshall and Fritch, they making the arrangements and reporting to the president before the first of October. Seconded by Mr. Bookmyer. Carried.

Decided that Friday afternoon be the date on which the Business Manager's Association will hold its meeting.

Mr. Lord moved that Messrs. Young, Lyons and Marshall be appointed a committee on transportation. Seconded by Mr. Bookmyer. Carried.



Mr. J. F. Cooper, formerly of Denver, Colo., has been elected Principal of the Commercial Department of the High School at Pueblo, Colo. Mr. Cooper was formerly an Ohio man.

H. C. Beatty, formerly of Baltimore, Md., is now connected with Cedar Rapids (Iowa) Business College. The P.-A. & B. E. wishes Mr Beatty much success in his association with Mr. Palmer.

Mr. G. H. Longmire, formerly of Great Bend, Kans., has engaged in the school business on his own account in Hutchinson, Kans. Hutchinson is a town of 12,000 inhabitants, and Mr. Longmire will have a clear field, as he has no competition. Mr. Longmire was once a student in the Zanerian Art College. He is therefore a good penman and a hustling teacher. We have every reason to believe that he will make a splendid success of the work.

E. M. Coulter has purchased the entire stock of the National Business College, Roanoke, Va., and is now president of the same. Success to him. He is a hustler and a winner, as well as a fine penman and a fine fellow.

M. C. Nixon is now with Prof. Stephenson of Yorkville, S. C.

I. H. Corrothers of Mt. Pleasant, Ia., is now with the Capital City Commercial College, Des Moines, Ia. A good man in a good school.

Mr. S. L. Caldwell, recently of Cardova, Nebr., is now teacher of Penmanship and Drawing in the State Normal School of Peru, Nebr. Mr. Caldwell is a progressive, well-equipped teacher.

J. C. Temple of Wichita, Kans., has had charge of the penmanship in the County Normal Institute during July, and will now handle that work in the Wichita Business College.

E. P. Miller of Marietta, O., is now teacher of Penmanship in the Anson Academy, N. Anson, Me.

Mr. R. C. King and Miss Flora Penrose of Osage, Iowa, on June 27, 1901, took upon themselves the marriage relation. May happiness and prosperity be theirs.

M. E. Foucht of Upper Sandusky, O., is now located at Batavia, Ill., teaching Penmanship and the commercial branches.

W. N. Currier of Rockford, Ill., has contracted with the Danville, Va., Military Institute, to take charge of the business and shorthand departments. Currier is a hustling, rising young man.

We were much pained to learn of the sudden death of Mrs. G. E. Crane, Des Moines, Iowa, June 30, 1901. Three children, two boys and a girl, are the father's remaining hope and responsibility. Our sympathies and sincerest well wishes are hereby expressed and extended. Mr. Crane is one of the noblest young men it has been our pleasure to instruct and to know, and his wife was a most worthy companion.

On June 12, 1901, Mr. J. E. Cunningham and Miss Clara Morgan of Buckhannon, W. Va., demonstrated that June is the proverbial month of roses and of weddings. May their honeymoon be long and sweet.

Geo. W. Sanford of Plainfield, N. J., goes to the Utica, N. Y., Free Academy to organize the Commercial Department.

R. J. Bennett, Secretary of the Woodstock, Ont., Business College, recently passed the examination of the Institute of Chartered Accountants of Ontario.

A. S. Heaney, Providence, R. I., Principal of the R. I. Commercial School, reports such prosperity as to warrant him to arrange for twice as much space for his school as heretofore, and the same amount of additional furniture. This is good news.

"The Jacob Tome Institute Monthly," Port Deposit, Md., W. C. Stevenson, Managing Editor, is one of the very best things of the kind that reaches our editorial den.

J. D. Carter of Missouri, and recently of the Zanerian, is now teaching penmanship in the Edmiston Business College of Cleveland, O.

C. W. Ransom of Lebo, Kans., goes to teach for the Smithdeal Business College, Richmond, Va.

K. C. Atticks, Millersville, Pa., again goes to the Baltimore, Md., Business College to teach writing and the commercial branches.

H. G. Yocum, proprietor of the Massillon, O., Actual Business College, recently purchased the Bixler Business College of Wooster, O. He will now conduct the two schools. Mr. Yocum possesses the necessary qualities for success and we therefore expect to see things flourish at Wooster.

L. E. Lawley, recently of Chicago, through the Zaner & Bloser Employment Bureau, is now located with the big Perkins & Herpel Mercantile College of St. Louis.

W. L. Thomas of Salina, Kans., is now with E. H. Robbins of Wichita. He is principal of the Theory Department of Bookkeeping.

J. A. Elston of Canton, Mo., has recently embarked into the illustrating and ad. writing business. Success Bro. Elston.

Mr. A. E. Kibbe has accepted a position with the Westbrook Commercial College, Olean, N. Y.

L. L. Weaver, supervisor of writing and drawing in the public schools of Alliance and Salem, O., has been reelected at an increase in salary. This means that Mr. Weaver has been doing good work and that the school boards wish to retain a good man.

Mr. A. R. Burnette has reengaged to teach in the Bowling Green (Ky.) Business and Normal School.

Mr. L. C. Horton, formerly of Bank's Business College, Philadelphia, Pa., has purchased of H. C. Bentley an interest in the Winsted (Conn.) Business College.

The P. A. & B. E. extends sincere well wishes for the new firm.

Amen

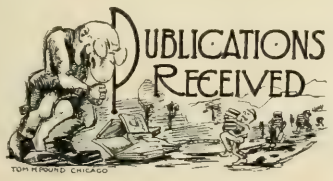
I want to say amen to your article on "Simple Writing." It's just what we need. One idea, one movement, and one way for all methods are a thing of the past. They are dead and buried and had but few mourners in attendance at their burial. Thank God, penmen are awakening to the fact that it takes more nowadays than the ability (?) to make a set of over flourished, half-inch shaded caps, screaming birds and eagles, to become a thoroughly practical, up-to-date penman. Business men demand clerks, bookkeepers and stenographers who write a practical, legible, rapid, unshaded hand. Parents demand that business colleges and penmen teach their boys and girls a style of writing that they may retain and put into practical, every-day use in the business world.

J. A. ELSTON, Canton, Mo.



MASTER OF THE PEN.

BY D. BEAUCHAMP, MONTREAL, CANADA.



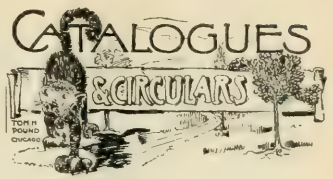
"The Pilgrim," Battle Creek, Mich., one dollar a year, is one of the leading magazines of its kind. It is reformative and courageous as well as entertaining—a difficult thing to be but most desirable, indeed. Willis J. Abbott, the editor, is worth reading.

* * *

"Business Writing," by F. L. Haeberle, Globe Business College, St. Paul, Minn., is a practical, penmanship-in-a-nut-shell publication, containing a graded course of copies in business writing. It is a good thing. Prices made known upon application.

* *

"Why Does a Hen Lay an Egg"—a sermonettee by J. W. Warr, read before the Eastern Commercial Teachers' Association at Providence, R. I., last Spring. Sent free upon application to the author and publisher, J. W. Warr, Moline, Ill.



A neat, well written, convincing folder came to hand from S. McVeigh, principal Bliss Business College, No. Adams, Mass.

"What They Say," with the compliments of the Birmingham, Ala., Business College, is a booklet printed in black and red containing half-tones and testimonials of a large number of pupils. It is a good, strong thing for securing patronage.

"Brockton Business College," is the title of a very finely printed and well gotten up catalog by C. W. Jones, Brockton, Mass. It is profusely illustrated with half-tone reproductions from photos. The paper is costly, the appearance refined, the announcements convincing.

"The Underwood" is the caption of a four-page folder in colors inclosed in a strikingly artistic envelope, containing a picture of Niagara issued by the Wagner Typewriter Co., from the Pan-American Exposition, Buffalo.

"Books" is a blue backed catalog, finely illustrated with pen-stippled headings, and tersely written, put out by the Practical Text Book Company, Cleveland, O. This firm puts out high-art advertising literature—the kind with which you ought to keep in touch.

Purple and gold cover, enameled paper, half-tones in black, type in purple, are the qualities comprising the catalog issued by S. McVeigh, No. Adams, Mass. It is among the best received at our office.

The Bliss School of Business, Columbus, O., greets its many patrons with a catalog above the average;—indeed it is among the best received. The cover is in soft, velvet-like gray with an embossed fancy script side stamp in gold. The inside comprises text, red borders, half-tones of faculty, building, rooms, students, etc.; all very artistically gotten up and effectively presented and printed.

Spencer's Business School, Kingston, N. Y., issues quite a large and costly catalog, indicating a prosperous condition. The cover is green, cloth-like paper and printed in gold. The inside contains a great variety of illustrations comprising half-tone views of college room and students, and photo-engravings of pen work.

"Does a Business Education Pay?" is the title of John A. McAllen's Business and Shorthand College catalog, Knoxville, Tenn. The book is gotten up in first-class style, indicating a prosperous institution.

"Souvenir Edition of Salt Lake, Utah, Business College Journal," is in book form and illustrates a school of considerable magnitude and elegance of equipment. We have only good reports from the institution, and are therefore doubly impressed with the work done.

The Union Business College, Quincy, Ill., greets us with an oblong catalog, printed in brown and black, which appeals to us strongly as a student winner. It is finely and abundantly illustrated and well written, and all in all, a good thing issued by a good school.

The Globe Business College, St. Paul, Minn., Messrs. W. C. Stephens and F. L. Haeberle, proprietors, announces its existence under the new management in a neatly and well written catalog, indicating a high-grade, conscientious course of instruction. Success to the G. B. C. and its proprietors.

W. A. Thompson, the home correspondence man of Pontiac, Mich., sends out some very convincing circulars advertising his specialties of sign-card lettering, etc. He is O. K.

The South Bend, Ind., Commercial College greets us with an unusually attractive and fetching catalog. It is finely illustrated and splendidly written and printed. It is worth seeing. It depicts a first-class school in a prosperous condition.

ability to grasp and understand the organization of a business in its minutest details, to work out an efficient system of administration, to invent methods of checks and balances, and the means of detecting errors and frauds. This branch of the subject is difficult and requires a much more extensive knowledge of affairs and a much higher type of training than the mere clerical work which is ordinarily associated with the use of the term.

II. Commercial Correspondence

This is another branch of commercial training which has not failed of recognition and which, like book-keeping and accounting, is included in the curricula of our schools. Instruction in this field is usually confined to typewriting, stenography and English, but we should remember that now-a-days in great business establishments commercial correspondence must be carried on in all the languages employed in the commercial world, in German, French, Spanish, Italian, Russian, and the oriental languages. Preparation for these branches of commercial correspondence requires a very great amount of linguistic training, more indeed than is acquired by the ordinary college graduate. In the conduct of foreign commerce one must master his foreign language, and that means very much more than the acquisition of a reading knowledge of it.

III. Commercial Law and Business Practice

I put these two subjects together, not because they should be taught necessarily by the same person nor because they cover precisely the same ground, but because of their very intimate connection with each other. A business man needs a knowledge of commercial law for the purpose of acquainting himself with the legal forms and facts with which he must comply in the transaction of his business. Very similar in character are various business practices which vary in different countries, in different parts of the same country, and with different firms. These grow out of national and local peculiarities and idiosyncracies, as well as real differences in need. A business firm with large connections must adapt itself to these varying practices, and they are of such a character as to render instruction in them extremely desirable and quite possible.

IV. Money and Banking

The elements of this subject must be known to any man who expects to be successful in business. For bankers and men associated with the financial side of great business concerns, a profound study of this subject in all of its varied and intricate ramifications is essential.

V. Corporation Finance and Securities

The corporation is now-a-days the dominant form of business organization, and the methods of financiering such institutions are complicated, and subject to frequent change.

Success or failure frequently depends upon the proper manipulation of the securities of such corporations, upon the form in which they are issued, and upon the placing of them in proper hands. The study of the organization of stock exchanges is an essential part of this branch of human knowledge, and no person who has attempted it will fail to appeciate its difficulty as well as its educational value.

VI. Transporation

This subject, too, must be taught in an elementary way and in a profound way, according to the needs of the students in question. Every business man needs to know something about the structure of the transportation system of the world, about the methods of determining rates, about the location of lines, etc. Persons who are especially engaged in this branch of commerce need, of course, to know the subject in all of its branches, and this means a study of a tolerably complete department of political science as well as of a large number of technical topics which are usually taught in connection with our schools of engineering.

VII. Insurance

Insurance enters as an item of expense into practically every department of business, and is a subject upon which accurate knowledge is extremely desirable on the part of every business man, and absolutely essential to persons who are to engage in this branch of industry itself. Preparation for the business of insurance in its various branches requires, like that of transportation, the study of a great many specialized branches of science, as well as a large number of technical topics which are concerned with the administration of this particular branch of industry.

VIII. Private Administration

This is a field of study which has been left almost entirely unworked. Public administration has been a subject for investigation for more than a century, and a large volume of literature has been produced in connection with it.

It has been systematized and reduced to text-book form, so that with comparative ease now-a-days a student can be taken through its various branches and taught the principles upon which it depends and the technique of the various branches of the public service in the different countries of the world. Private administration, on the other hand, that is to say, the business of administering private institutions and private corporations as distinguished from public, has been left to people engaged in actual affairs, and the principles and precepts developed by centuries of business experience have not as yet been collected, systematized and published in such a form as to render them available for educational purposes. Perhaps I ought to qualify this statement to the extent of saying that during the past year a good deal of work has been done along this line by a few specialists in this country, and at least one successful course of instruction has been inaugurated based upon the knowledge which has been accumulated through these special studies. That the formulation of the results of the business experience of the world would be of enormous value to practical business men, as well as of the first importance to the commercial teacher, no one can for a moment doubt.

IX. Commercial Geography

Most of the subjects which we have previously enumerated are useful in the training of persons who are to manage business plants. The subjects which I am about to enumerate are needed rather for the understanding of the relations of business plants to each other and to the world in which they are obliged to work. Under this head comes commercial geography, which treats of the location of industry, of the circumstances which enter into the determination of the success or failure of the various enterprises, of the structure of the commercial organism. Every branch of business is a wheel in the great industrial machine, and its success depends quite as much upon the way in which it fits into the other branches of industry as upon the control of its own special plant. This subject has been recognized, and in one form or another is taught in a large number of our commercial schools. The possibilities of it, however, have hardly been appreciated and the teaching of it has been of the most elementary sort, few of the teachers having had the breadth of training necessary to give the subject its greatest educational value and the practical importance which belongs to it.

X. Technology or the Study of Commodities

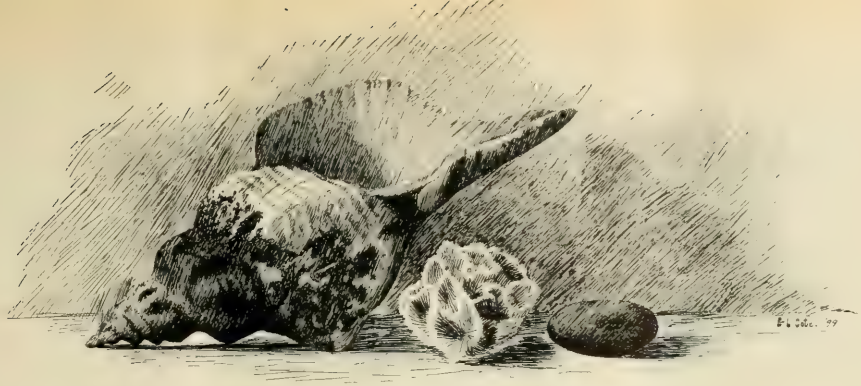
This is a subject which, so far as I know, has hardly been touched in the schools of this country, and yet it is a subject the study of which in our commercial schools is not only desirable but absolutely necessary, if these schools are to completely perform their functions. Every manufacturing establishment deals with raw materials of one sort and another, and these materials are drawn from the various quarters of the globe. They pass through a variety of transformations before they reach the stage of completed commodities. The study of the processes through which these materials pass, is the one to which I refer. Commercial geography does not include this subject. It describes to us the sources from which raw materials are derived and the location of the various branches of industry to which they give rise, but the technical history of the products themselves is not included in commercial geography or in any of the other subjects of which I have spoken. The nature of this study, of course, varies greatly with the particular commodities in question. Frequently a great amount of scientific knowledge of various sorts is necessary. This is particularly true in the case of the chemical industries, where the process of transformation is a chemical one. Usually persons with ordinary chemical training are the only ones available for this sort of work, and the technical training which is required must now be obtained by experimentation in connection with the firm itself. Most of this work, however, could be much better done in connection with special laboratories in our commercial schools. Other products require knowledge of other branches of science besides chemistry, notably of physics, biology, geology, etc. Here, then, is a department of study which needs developing, and which will certainly occupy a very important place in the curricula of the commercial schools of the future.

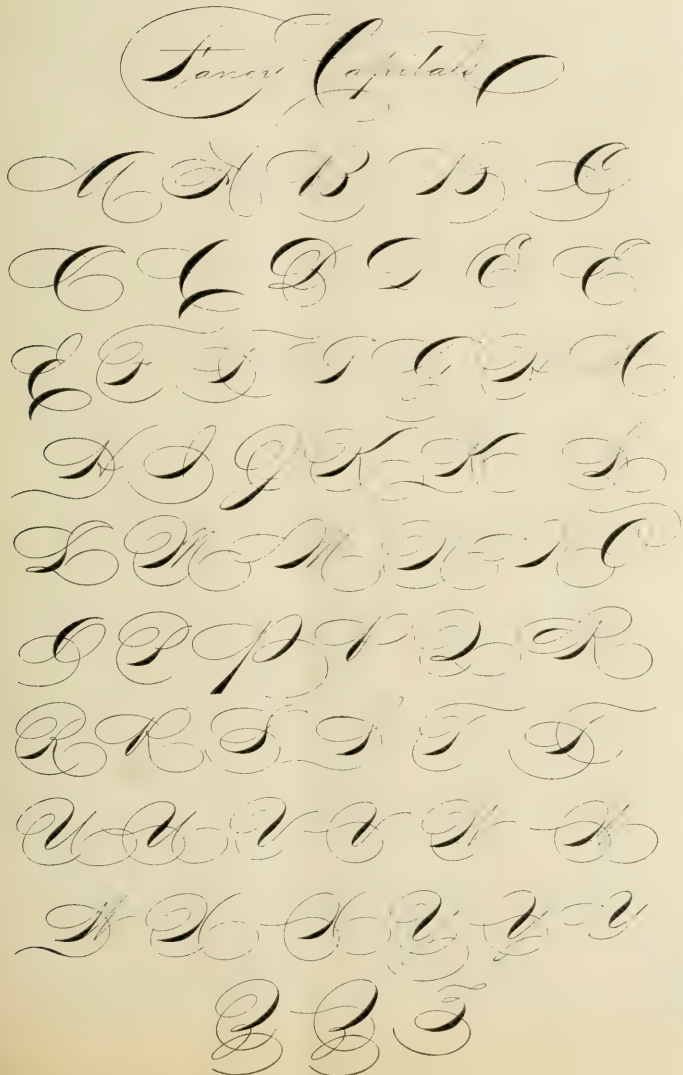
XI. Economic History

I have reserved for the last the subject which in a way, comprehends all of the others. We are living in an age of change. If he hopes to succeed, every business man must be prepared for the solution of new problems which the constantly changing conditions of economic life will certainly force upon him for solution. He will be poorly prepared for this task unless he has had instruction in economic history.

This subject, as its name implies, has for its object the tracing of the development of industry through its various stages. In other words, it is a study of the changes which have taken place in the industrial life of the peoples of the earth, and of the interpretation of those changes by the skilled historians of the present day. No sub-

Continued on Page 22.







A photo of Resolutions engrossed by C. L. Smith, Lansing, Mich., indicates considerable talent, both natural and acquired, in that line. He says the P.-A. and B. E. and the Zanerian alphabets were his instructors.

R. A. McDevitt, Ypsilanti, Mich., writes a fine simplified hand as well as a first rate ornamental style.

Some beautifully written cards in the ornamental style, are at hand from E. G. Brandt, Elyria, Ohio. Mr. B. is quite a fine penman as well as a hustling, all-round commercial man.

J. A. Elston, Canton, Mo., favored us with some comic sketches which reveal that he has considerable talent in this kind of art.

H. K. Good, penman in the Iron City College, Pittsburg, Pa., swings a very graceful pen as shown in the letter before us. Good is better than his name signifies.

J. D. Valentine, Bellefonte, Pa., favored us with a specimen of his round hand script which is a close imitation of Mr. Howe's work, to whom he gives credit for his work in the P. A. & B. E.

Some splendidly written cards came from I. A. Ziegler, Wolf's Store, Pa. Mr. Z. recently made $42.36 in five days writing cards, etc. Mr. Zeigler knows how to utilize skill — he puts it into dollars. Skill, backed by a little gumption and hustle, means money.

Jno. R. Peterson, Hazleton, Pa., recently sent us a photo of some exceptionally fine blackboard writing. Mr. P. is working hard to see what the "top" looks like.

W. A. Bode, Pittsburg, Pa., enclosed some well written cards in ornamental style.

Some splendid pencil and pen-and-ink sketches direct from nature are at hand from E. E. Bush, supervisor of writing and drawing in the Sandusky, Ohio, public schools. Mr. Bush is developing into an artist of no mean ability.

Lovers of the beautiful in penmanship should take advantage of the opportunity to secure some of the masterful work of C. C. Canan. See his advertisement elsewhere in these columns. A specimen recently received from him comes as near equaling in style and finish the best work A. D. Taylor used to do as any we have ever seen. Mr. Canan is certainly a great master, and his lessons in our journal will no doubt be appreciated by a very large number of ambitious students.

For an easy and very rapid looking style of business writing few penmen excel L. E. Stacy of Spencer's Business College, Kingston, N. Y. Judging from specimens received, we think that Mr. Stacy has the ability to become one of the finest penmen in the country.

ject has a higher educational value, either from the general or the technical point of view, and it certainly must fill a very large place in the work of commercial education.

I have spoken thus in detail of the various branches of study which must be included in the curricula of commercial schools because only in this way, can we obtain a definite notion of the qualifications needed for commercial teachers.

They are, or should be, teachers of the subjects which have been mentioned, and furthermore they are to teach these subjects with an eye single to the training of young men and women for the conduct of actual business enterprises. Their instruction, therefore, must be technical, practical and efficient, or it will be next to useless. What qualifications ought such teachers to have?

The Required Qualifications for Commercial Teachers

In the first place, they must be masters of their subjects and in possession of the ability to teach. Both are equally essential, indeed, both are absolutely indispensable. We have too many so-called teachers at the present time who possess neither qualification, and, unless I am greatly mistaken, the chief problem before our commercial schools at the present time is the acquisition of teachers who know their subjects, and who know how to teach them in such a way as to secure the ends desired. Now, it should be remembered that the mastery of a subject for the purpose of using it as an instrument of technical training, means more than its mastery for purely scientific purposes. A man who is to teach another person actually, to do a particular thing, needs to know it more thoroughly and to be master of it in a much more comprehensive sense, than does the man who is simply to teach such a subject for purely information purposes, or to a person who simply needs to know it as a branch of general culture without any desire to use it in the actual work of life. In other words, the teacher of a technical subject needs not simply to know the principles involved in the subject that he is teaching, but he needs to know the application of those principles to the actual business for the doing of which he is preparing students.

For the mastery of the subjects which have already been indicated as essential in a commercial education, training of at least four sorts is necessary:

I. General Training

A general, all-round education, such as gives a person command of all his powers, intellectual, physical and moral, and equips him with the tools of his profession. No person can be a successful teacher who has not acquired the power of continued concentration, the power of holding in mind a large number of facts and principles at the same time, and the power of clear and logical thinking. These acquisitions come only with training of a high order, with education in the very best sense of the term. Equally important is the equipment of the teacher with the power of investigation, and the knowledge of the sources whence his material must be derived and of the way in which to organize it and make it efficient for educational purposes. No person whose ability to teach, is limited to the power of reading a text-book and interpreting its contents to students is fit to be a teacher of any subject, let alone a teacher of technical branches, to students who are supposed to acquire the power of actually doing the work. This investigative and organizing ability is all the more necessary for the commercial teacher because, as we have already seen, many of the fields which he must enter are comparatively new. They are, however, all ready for investigation. Knowledge lies about on every hand, and the commercial teacher must be the specialist who can collect and organize it, and reduce it to the form needed for educational purposes.

II. Special Training

The commercial teacher must also obtain special training in the subject to be taught. This must be thorough and complete. As has already been intimated, one must know thoroughly the specific subject which he is teaching, must indeed be absolute master of it, if he is to make it an efficient instrument in the technical training of students.

III. Business Experience

is essential to the commercial teacher, but not primarily, because he is expected to equip a student with the knowledge which he must possess in the actual conduct of affairs. I have already said that the completion of a commercial education can only be obtained in connection with a business establishment, and that the primary function of schools is to prepare students to take advantage of the experience of the commercial world, and to give them the ability to acquire through this experience complete mastery of the particular field which is to constitute the work of their lives.

Business experience, however, is necessary to the commercial teacher, because he must know precisely what the problems of business life are, in order that he may teach the subjects which constitute the curriculum of the commercial school in such a way as to give the student the requisite preparation. One may teach the subjects of commercial geography or economic history, or commercial law, or book-keeping or insurance, in such a way as to make them practically useless for the purposes of the business man; or they may be taught in such a way as to give young men the precise preparation needed for the solution of the actual problems of business life as they arise.

IV. Pedagogical Training

Some knowledge of the science of education is as much needed by the commercial teacher as by any other member of the teaching profession. Precisely how this training can best be obtained is a topic which I shall leave to the discussion of experts, some of whom are to give us the results of their wisdom and experience during the sessions of this Association.

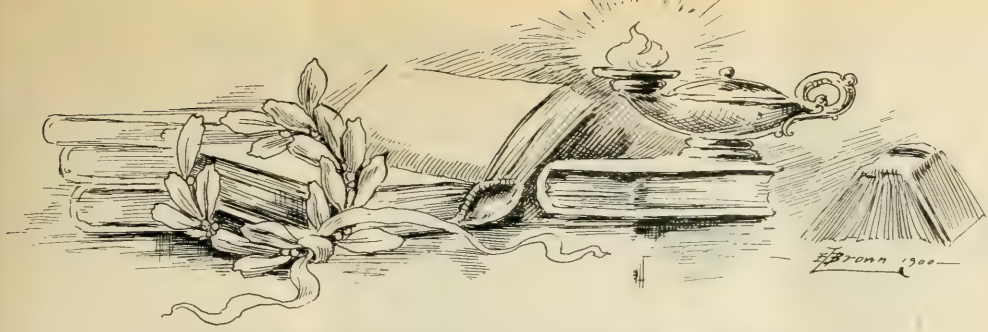
The Need of College Trained Teachers

In closing I wish to say a word in regard to the manner in which the qualifications for teaching which I have laid down may be acquired. I am willing to admit that occasional examples of self-made teachers are found, but they are so rare and unusual that their consideration will not assist us in laying down general rules for the guidance of the generality of persons. Any man who is familiar with educational work and with the real meaning of the qualifications which I have indicated as essential, will not hesitate to declare that the education needed by a commercial teacher cannot be secured outside of the colleges and universities of our country. The general all-round training, which gives a person command of all his powers and equips him with the tools for independent investigation cannot be acquired by a person who stops with the secondary school. It is a rare thing indeed to find a student prepared for college who has acquired the power of concentration and of clear thinking, to say nothing of the special equipment for independent investigation of which I have spoken. Indeed, college teachers will agree that at least the first two years of a college course are necessary to give the student command of his own powers, and it is rarely found profitable to begin his training in the line of independent investigation before that stage has been reached. The experience of educators everywhere indicates that a long period of careful systematic, specially directed training is necessary to acquire the sort of power that I have indicated.

Until the present year much of the technical training necessary for a commercial teacher could not be obtained even in the colleges and universities of our country. Fortunately, during the last twelve months several of our universities have made special provision for this branch of instruction. The Universities of California, Pennsylvania, the City of New York, Michigan, and Wisconsin have established special schools of commerce or commercial courses designed to furnish precisely the sort of training which is here under consideration. The curriculum of some of theses institutions is very far from complete. Most of them, in fact, have done little more than make a beginning; but all expect in the very near future to complete their equipment along this line, and the University of Wisconsin has at the present time a completely rounded out four years' course, with graduate attachments for those who desire it. Candidates for positions as commercial teachers, therefore, no longer have the excuse of not being able to obtain the special technical training which they desire. It can now be furnished in the institutions mentioned, and one and all are cordially invited to take advantage of the opportunities which now exist.

The acquisition of the business experience necessary for the commercial teacher could, in my opinion, be obtained during the years of one's college or post-graduate course. None of our higher institutions of learning continue in session during more than nine months of the year. Three months are, therefore, left available to the student for other forms of activity. It would be entirely possible, in my opinion, and highly desirable, for young men who are preparing themselves for the work of teaching to avail themselves of the annual three months' vacation for the acquisition of business experience. Positions of various sorts could be obtained and a considerable variety of experience could be acquired during the four vacations, the whole period aggregating one year of business training.

I am well aware that the standard which I have set up is a very high one, and that comparatively few of the commercial teachers of our country will be able to measure up to it. It is eminently desirable, however, that a proper standard should be placed before us, and that each one of us should comprehend the requirements of the profession in which he is engaged. Summer sessions of the Universities are now common. The University of Wisconsin is this year holding a summer session of its school of commerce and will doubtless continue to do so in succeeding years. It is entirely possible, therefore, for persons already engaged in the work of teaching to supplement their training and approach the ideal without dropping their positions or depriving themselves of their present means of livelihood. No teacher can afford in this day and age of the world to stand still. Each one of us must constantly increase and improve his equipment, and however far short of the ideal our attainments at the present time may be, we should not be discouraged, but on the contrary determine to constantly improve and enlarge our equipment until we have made such an approximation to our ideal as is possible.

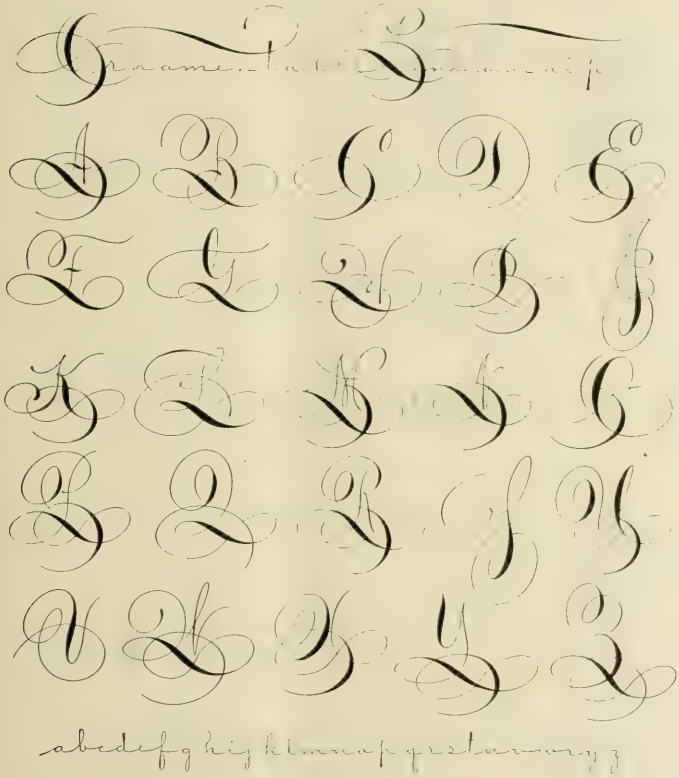


Lettering and Designing—By E. L. Brown, Rockland, Maine—No. 6.

The drawings herewith represented are well suited for decorating school catalogues, circulars, etc. It is very important for beginners to pencil out the details of a design before attempting to add the ink, as it requires the skill of an experienced artist to work up a drawing from rough suggestions.

LAMP AND BOOKS—Use a Gillott 170 pen and Higgin's drawing ink. A coarse pen may be used on the darker portions of the design. Study the light and shade with care. Use short parallel lines, making them heavier or crosshatching wherever dark shadows occur. Don't use too many lines—just enough to produce the required effect; no more, no less. Outline the cupid and scroll work, and suggest all the shadows which should fall on the right side. Make the darkest shadows on the scroll under the cupid.

We believe we have said enough. If we knew any tricks whereby skill might be attained by a single bound, we would gladly disclose them, but we do not. There is only one safe way to acquire skill, and that is by hard work.



The Gregg Meeting

The Gregg Shorthand Association of America held its first meeting in Chicago, from July 15th to 20th. About one hundred members attended. The mornings were devoted to instruction by Mr. Gregg, and the afternoons to convention work, such as papers, discussions, etc. Mr. Gregg gave an examination to determine whom should be granted diplomas. The result of the examination has not as yet been announced.

On Thursday evening, July 19th, Mr. Gregg chartered a steamer and took the entire convention to Manhattan Beach, nine miles from the city, on the lake front. Messrs. Van Sant, Rutherford, and Mosher were there and had expert operators.

The next meeting is to be held at Put-In-Bay, sometime in July, 1902.

The officers elected were:—President, E. C. Rogers, Columbus, O.; Vice-President, J. B. Knudson, Burlington Ia.; Secretary, J. Clifford Kennedy, Salem, Mass.; Treasurer, Margaret E. King, Burlington, Ill.





BY MR. CARL STREHLAN, PHILADELPHIA, PA.

Scrap-Book Specimen

A Beautiful Specimen of Ornamental Penmanship will be sent for 25 cents. Do not miss this opportunity.

C. C. CANAN, Duke Centre, Pa.

POOR WRITERS MAY BECOME GOOD WRITERS AT A SMALL COST AND IN A SHORT TIME.

Your handwriting don't suit. Young man, you will admit that your poor handwriting is one of your greatest embarrassments. You know this is true. When you answer an advertisement you don't hear from it. Why? When you get a letter that should be answered promptly you don't answer it. Why? When you are asked for a specimen of your penmanship you don't like to write it, do you? The reason is plain—your handwriting don't suit. Young men who write a good hand are not long out of employment. If you will properly take a course of instruction by mail from the WORLD'S GREATEST PENMAN P. R. Courtney, $2.00 per month or 4 months $5.00. All copies fresh from the pen. State whether you want ornamental or business style.

Address, F. B. COURTNEY,
BOX 970. MILWAUKEE, WIS.



E. C. MILLS,
195 Grand Ave., Rochester, N.Y.,
will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.

PRACTICAL PENMANSHIP

Successfully taught by mail by West Virginia's best penman. Fourteen years in teaching penmanship, fourteen years of careful, critical study of the art, places us in position to help you as few others can. Enroll at once for a three months' course in either plain or ornamental penmanship. Tuition, $10.00 in advance. Not the cheapest, but the best.

Send 25c for one dozen cards in various combinations, unexcelled by any penman. No cheap work sent out.

J. F. CASKEY, Penman,
Elliott School of Business and Shorthand,
WHEELING, W. VA.

The Universal Dictation Course



IS A GRADED dictation course for the study of shorthand arranged under twenty-six different heads of business, and contains Legal Forms and Court Testimony in Civil and Criminal cases. Each case and selection of letters is arranged separately, and is preceded by a vocabulary of words and phrases with the proper shorthand outlines to be practiced preparatory to taking dictation.

Especially adapted for use by teachers, students in school, private study, and stenographers who want to review and increase their speed. Single copy $1.50, postage paid. Special price to schools. Be sure to state what system you want. We have the same thing in different systems.

W. L. MUSICK, Publisher,

309 ST. LOUIS STREET, SPRINGFIELD, MO.

Combination Speller and Dictionary

Seventy-five lessons containing word analysis (twenty-five lessons). Single copy 30c. A ready companion for student and stenographer. Special price to schools.

Essentials of English, Punctuation and Practical Correspondence

Single copy 60c. Special price to schools.

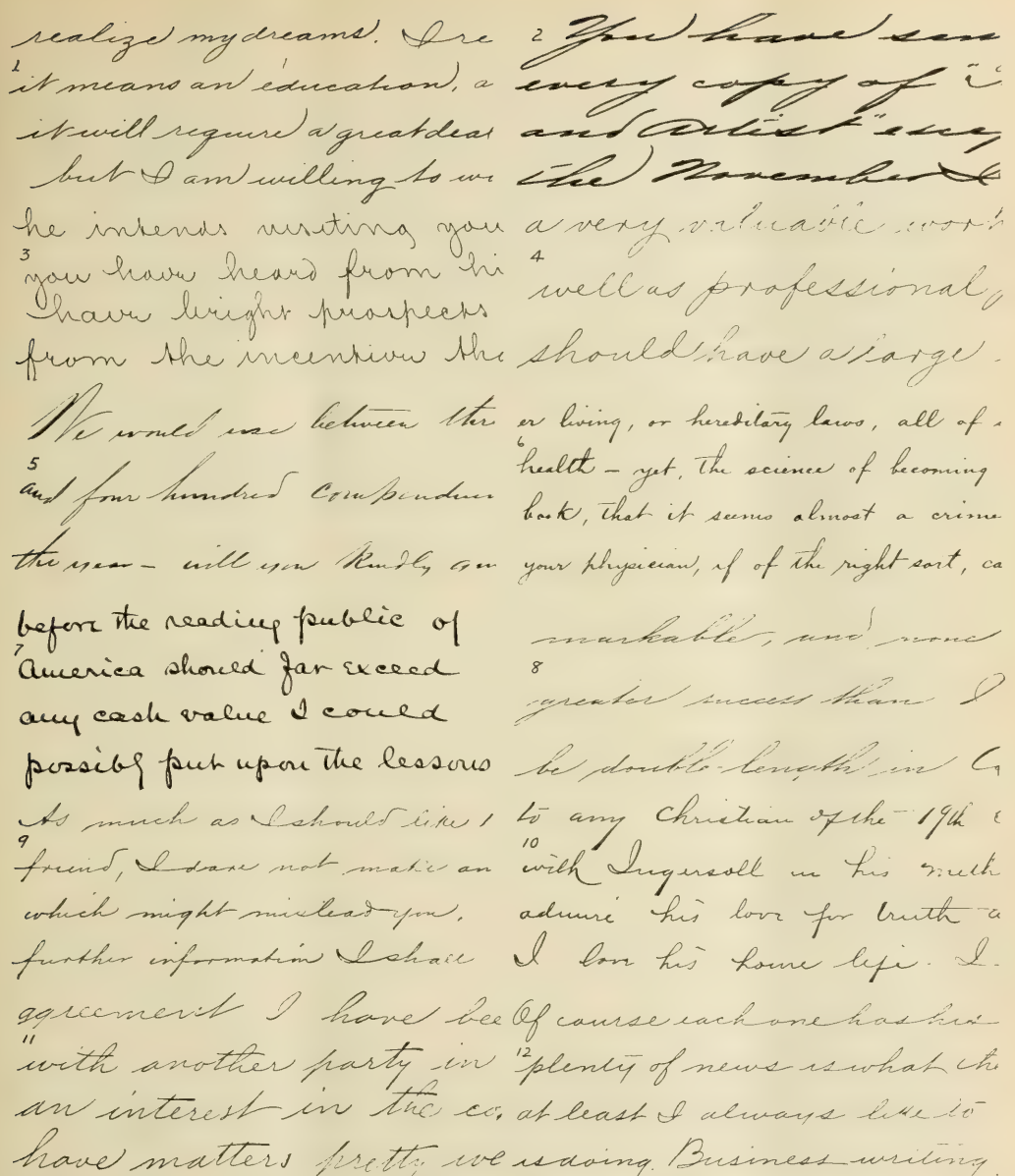
"The Leading Auto. Penman."

I give Lessons in Auto. Work and guarantee my work to be the best in the business. Any style alphabet 15c., two for 25c. A beautiful Hat or Book Mark, any name on silk ribbon in White and Gold, 25c. Copy Books, (the best,) $2.00 and $3.00. Lord's Prayer, (can't be beat,) $2.00 and $4.00. Beautiful Motto, 30c. 1 doz. Auto Cards (your name,) my autograph included, 35c. A pretty specimen, 10c. Sample Show Card, 15 and 25c. A large specimen for framing, 50c and $1.00. Have you some Auto. pens that wont work just right? Just send them to me, with stamps to return, and I will fix them for 5c. apiece.

Do you want some special pens at 25c. each? Now is the time to get interested in Auto. work, for you can work up to perfection during vacation.

E. E. EVANS,

806 E. Hickory St., STREATOR, ILL.


realized my dreams. Are
it means an education, a
it will require a great deal
but I am willing to wo
he intends writing you
you have heard from hi
I have bright prospects
from the incentive the
We would use between the
and four hundred Compendium
the year — will you kindly ad
before the reading public of
America should far exceed
any cash value I could
possibly put upon the lessons
As much as I should like
friend, I dare not make an
which might mislead you.
further information I shall
agreement I have bee
with another party in
an interest in the co.
have matters pretty well
You have seen
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and Artist" issue
the November
a very valuable work
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should have a large
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to any Christian of the 19th
with Ingersoll in his noble
admire his love for truth a
I love his home life. I
Of course each one has hi
plenty of news is what th
at least I always like to
have matters pretty well is doing. Business writing.

SPECIMENS OF ACTUAL UNSTUDIED PENMANSHIP FROM THE PENS OF PENMEN—SOME FROM EXPERTS AND SOME FROM EX EXPERTS.

The above specimens are clippings from letters from prominent people, the most of whom are professional penmen to-day, or have been in the past. No. 1 was written by one of our recent most skilled and successful teachers of writing. No. 2 was written by one not a professional penman, and is here given as one of the best specimens of extremely slanting penmanship of a practical nature that we have seen for many a day. No. 3 was written by a young man who started out as a professional penman, but who drifted into office work with the result that his penmanship drifted into a backhand. No. 4 was executed in a thoughtless and rapid manner by one of the most accurate penmen the world has ever known. No. 5 is the thoughtless style of one who teaches penmanship professionally in a large Normal. No. 6 is the unconscious hand of one of the leading penmen of the day. No. 7 is the product of a leading practical educator who was trained in the 52 degree style of writing. No. 8 is from the pen of one whose writing is known for its great accuracy. No. 9 is from the pen of one whose penmanship when thoughtfully done is known for its Spencerian beauty and accuracy. No. 10 is from the pen of an ex-penman. No. 11 is the hurried hand of a penmanship author. No. 12 is the business style and product of a very practical penman.

In looking these hands over we find that accuracy is out of the question. We also find that the tendency of the majority of them is to slant less rather than more than 52 degrees. We also find a tendency in the direction of rotundity rather than angularity. All these things would indicate that the standard, semi-angular hand of 52 degrees was not the true standard, for if it were certainly professionals would adhere more closely to it. This page also illustrates the fact that legibility and accuracy are not synonymous terms, and it would further indicate that in the future we should lay more stress upon the reading qualities of writing than upon the beauty qualities so far as the many are concerned, or so far as concerns practical writing.

Simplified penmanship means larger minimum letters; sharper angles; more rounding turns, fewer initial and final strokes; shorter, fewer, fuller loops; smaller, plainer, easier capitals; and simpler, energy-saving movements.

It means maximum legibility (easy to read) and minimum effort (easy to write). It is more easily acquired and retained than the usual long-loop, skillful-capital hand.

The above is a specimen of rapid, practical penmanship. It was written with but little thought upon the penmanship. It is not a copy of something that had been thought out and written previously, but is simply the first off hand product of the mind and hand. It is therefore not given as a specimen of accurate penmanship, or as being a fit model for imitation. It has too many imperfect forms to serve as a good model from which to form accurate percepts. At the same time it illustrates fairly well what can be done in the way of good legible, rapid writing.

Columbus, Ohio, 8, 6, 1902

Mr. H. U. Kenzleman,
Long Run, N. J.

Dear Sir, In answer to your letter, will, say; the demand for legible, rapid, practical writers seems to be on the increase You will therefore do well to qualify yourself in good, plain English as well as in practical penmanship.

The world needs better men, broader intelligence, and higher skill I believe you can, and I hope you will, meet the demand.

Very truly yours,

Frank G Benjamin.

4475 W Venus Ave
Parton L Quiver

These are given as specimens of simplified vertical penmanship. They are given for study and imitation. They were not written rapidly. Their purpose is to create accurate percepts of letters. At the same time they illustrate a certain kind of grace and freedom of movement that is essential in practical writing. You may do well to endeavor to reproduce them as best you can, first in a slow manner, in order to see how perfectly you can perceive the forms, and then in a free, off hand, graceful, easy manner, to see how well you can control your movement. Remember that writing, in order to be practical as a means of expressing thought, needs to be at one and the same time legible and rapid. The more rapid it is the more inaccurate it must necessarily be, and on the other hand, the more accurate it is, the slower it must necessarily be. Keeping these things in mind will aid you in determining whether or not your writing needs more freedom or more form.

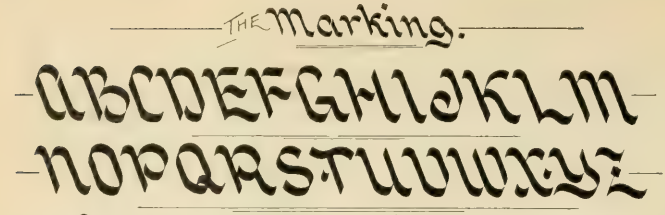
$816.— Orangeville, Pa, Nov 9, 1900

Nine months after date I promise to pay
Solomon H. Williamson, or order, _____
Eight Hundred Sixteen _____ 00/100 Dollars.
Value received.

Alexander Klayman



DESIGNED AND DRAWN NEARLY TWO CENTURIES AGO. THE POETRY IS QUITE APOLOGETICAL FOR THE FREAKISH FORMS AND FLOURISHES.



Lessons in Automatic Lettering

Number Two

BY E. E. EVANS, STREATOR, ILL.

This month you get the Marking Alphabet, a rapid yet plain and very practical letter. It might well be termed the Show-card alphabet. Study each stroke from beginning to end. Letters can be made vertical as well as slant and is also adapted to the shading pens. When you get this and the preceding lesson well mastered you should be able to sell a few display signs.

You should try a few different styles of pens. With No. 1 pens, either shading or marking, the caps should be one inch high; small letters just half as high. No. 2. pens: Caps one and one-half inch, small letters one inch. No. 3 pens: Caps two inches, small letters one and one-fourth inches. No. 0 pens: Caps one-half inch, small letters five-sixteenths inch.

Now don't be afraid to work a little on it and you will be well repaid, for you can sell cards and price tickets at low figures. Auto work is much quicker than the Brush.

Procure a small supply of Flock, Diamond Dust, Metallics, Adhesive Ink, a few different styles of pens as well as a variety of inks, and make money from the start. With a little hustling you will find a good sale for your work.

Don't be afraid to ask questions on the work.

I will send an outfit as described above, including one package each of Flock, Diamond Dust and Metallics, one bottle Adhesive Ink, three sizes pens (in fine working order) and three colors Ink, for $1.40.

If you fail to make the letters at the very beginning do not get discouraged, but have a little patience and it will all come at once. Perseverance will surely win.

The Fountain Shading Pen

advertised elsewhere, seems to be a practical instrument for certain lines of lettering where rapidity is an essential.

An important announcement is made by Isaac Pitman & Sons, 33 Union Square, New York, to the effect that they propose to commemorate the beginning of the new Century by the issue of a greatly improved presentation of the Isaac Pitman system (Copyright 1901) in an entirely new edition of their "Complete Shorthand Instructor." In this edition, which will be known as the "Twentieth Century," to distinguish it from previous issues of that standard phonographic text-book, the rules of the system have been entirely re-cast, and are arranged in what, it is believed, will be found the best order for teaching. A large number of new exercises have been introduced, so that the work not only contains complete and carefully graded instruction in the whole system, but a series of model exercises on every principle and on the various lists of abbreviations. In order to display the new matter to the best advantage, and to allow of the engraving of the shorthand in one uniform standard style throughout, a number of additional pages have been added to the work, making it a volume of two hundred and seventy-eight pages. The advanced style for the first time is so arranged as to give an orderly presentation of the abbreviated principles which have rendered the Isaac Pitman shorthand the system *par excellence* for verbatim reporting. As a guarantee of the excellence of the printing and binding of the new "Instructor," which is entirely an American production—it is only necessary to mention that the same is printed for Isaac Pitman & Sons, by Messrs. J. J. Little & Co., New York, printers of the Standard Dictionary, Pearsons Magazines, etc. While the type-page of the "Instructor" will be the same as heretofore, the size of the book will be somewhat increased to give wider margins, and permit the book to open more freely.



Will make **FIRST-CLASS BOOK-KEEPER** of you in six weeks for **$3** or **RETURN MONEY**; dis tance and experience immaterial; may find good **POSITION** for you, too; placed pupil at $25 weekly December 10; another at $24 weekly January 2. **Save this and write J. H. GOODWIN, Expert Accountant,**

Room 742, 1215 Broadway, New York.

LEARN TO WRITE YOUR NAME.

Send me your name and 25c. and receive one dozen or more ways with instructions. Address: **A. E. PARSONS, Creston, Iowa.**



E. C. Mills,

195 Grand Ave., Rochester, N.Y., will send you one dozen cards, your name in either plain or ornamental writing, for 25c. Address lines 10c. per dozen extra.

H. E. WYGAL, Engrossing Artist.

COPY-BOOK SCRIPT a Specialty. Diplomas, Letter Heads and Resolutions Neatly Engrossed. Card Writing done to order. Write for estimates. Address all orders to

1232 Curtis Avenue, CLEVELAND, OHIO.

Modern Publications for Penmen, Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books are sent postpaid by mail or by prepaid express.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction.....$1.50

The New Zanerian Alphabets—A guide to engrossing, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth.....$1.50

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding.....$1.00

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth.....$1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners.....75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published.....50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled.....50c.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning showing the pupil how to make the simplest strokes and so gradually evolve the finished design.....50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published.....50c.

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22 x 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. "It's great," "It's certainly a bird" are some of the expressions many have made on seeing it. Let the reader remember also that it's no Spanish bird, but the American Eagle—that old national bird of ours that must now be especially proud. In tube.....50c.

Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches, of illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. Only 25 cents postpaid. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings.

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The horizontal, parallel lines in the illustration were made by a ruling machine. It is a quick method of securing a low-toned effect, and is frequently produced nowadays by drawing upon paper ruled to order.

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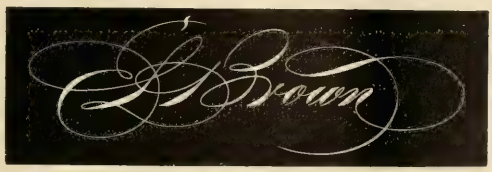
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The first part of the standard Z is same as modified H and K, the third shaded stroke is same as capital stem, except finishing dot is omitted ; the fourth shaded stroke is slanted backwards ; the small loop at top is added after the letter is finished ; the loop at the bottom is finished with delicate shade The compound hair line should cross the stem a space and a half above base line.

The second Z is very much like the first, except it is more graceful, the ovals having more of a sweeping curve. The shades on ovals are added after the letter is completed.

The third Z is like the Q, with the exception of second shaded stroke being slightly compounded as it nears base line. The loop is same as small Z.

The oval of the Y is same as oval of the B, R and P. The second shaded stroke is a space and a half long ; the third shaded stroke is compounded same as third shaded stroke of the G, and is finished with a dot.

The second Y is same as first except small loop at top is added last same as in the Z.

In the third Y the second shade is two spaces in length, and rests on the base line. The third shade is made same as the J. The loop is also same as the J, and is finished with a delicate shade.

The oval of the U is same as oval of the Y. The second shade of U is same as second shade of the modified Y ; the third shade is same as small t, and is two spaces and a half high. The second U is same as first, except third shade only extends above base line two spaces and a half, and instead of being square at top is finished with a small loop same as Y and Z. The third U is finished with an oval which extends below base line space and a half, and is shaded same as oval of the C.

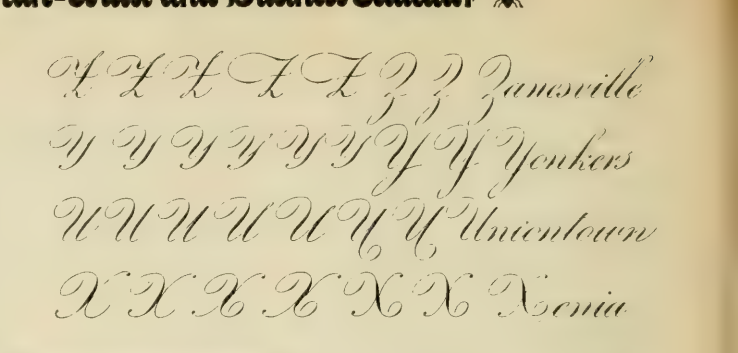
The oval of the X is same as oval of U and Y. The second shade is a space and a half in length, and is finished with a dot same as small x ; the hair line at top of the letter commences a space above base line and is also finished with a dot. The second X is same as first, except the second shade is finished with an oval at the bottom instead of hair line ; the pen should not be lifted until oval at bottom is completed. The dots are made last same as first X. The third X is same as second X, except the second shade slants backwards.

CRITICISMS

J. R. N. First stroke of capital N is slanted too much ; shaded stroke is too straight, should be compounded more. Modified N should stand more straight up and down and the curve at the top should be more round, and shaded heavier. Capital M is too wide at the top. Capital A is too narrow, and the loop is too small. Small letters do not reach base line as they should do. Take more pains in squaring up small letters at top and bottom.

C. E. G. Shade on loop of H commences too high up making it too long. Loop is too narrow. Not enough curve on the last shaded stroke of modified Y, W. Loop of A is too irregular, and is shaded too heavy First stroke of N is slanted too much, and shaded stroke is too straight. Make first hair line stroke of A, N, and M without any curve until base line is reached when it is full and round.

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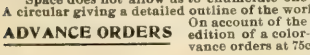
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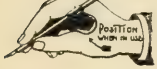
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Lessons in Engrossing

Number Ten

BY H. W. KIBBE, 181 TREMONT STREET, BOSTON, MASS.

Old English is a standard letter; has always been popular and probably will be as long as the world stands. It can be condensed or extended at the pleasure of the executor. The copy for this lesson is about medium. The original is executed between lines three-fourths of an inch apart, using one-half inch for the small letters. The angular shoulders are formed by a backward movement of the pen without lifting it from the paper. Practice the size of the original, using a No. 1 Soennecken broad-point. Put the finishing touches on with a common pen, filling out the corners where desirable for effect. See figure 9. If the tops of the long small letters are spread a little with the common pen it adds to the solidity of the effect.





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will send you 10 lines of fresh from the pen copies for 30c.; 20 lines for 55c.; 40 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

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DEAR SIRS: The "Myograph" ordered of you last week was received yesterday. My penmanship pupils are very enthusiastic over the results obtained by its use, and I therefore enclose another order for one dozen, which please send at the earliest possible date. I consider them almost indispensable in starting a class in muscular movement penmanship. I will undoubtedly send you another order soon. Inclose please find money order to balance.

Appleton School of Business, Appleton, Wis. Yours truly, FRED BUSHEY

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Penmen and Artists
Columbus, Ohio

Gentlemen - I am in receipt of your very kind communication of the 17th inst and in reply thereto beg to advise you of my consent to reproduce in the Penman and Artist such letters as you may consider worthy of a place in that paper

Yours very Truly,
George Edward Pickett
Penmanship Department

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Read below an unsolicited testimonial from an appreciative student.

In another month I expect to send you something in payment for your services in helping me secure this position.

And do not forget that I intend to enter the Zanerian again as soon as circumstances will permit. To the instruction received there I owe all my success.

Yours very truly,

C. R. TATE,

With Bartlett's Commercial College,
Cincinnati, Ohio.

ADDRESS:

Zanerian Art College,

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THE PENMAN ARTIST & BUSINESS EDUCATOR

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Give these gentlemen the benefit of your best efforts and they will better your penmanship. You will do well to place the work before your pupils if you have not already done so. The inspiration to be derived from such copies will do much to encourage that kind of effort which leads on to excellence.

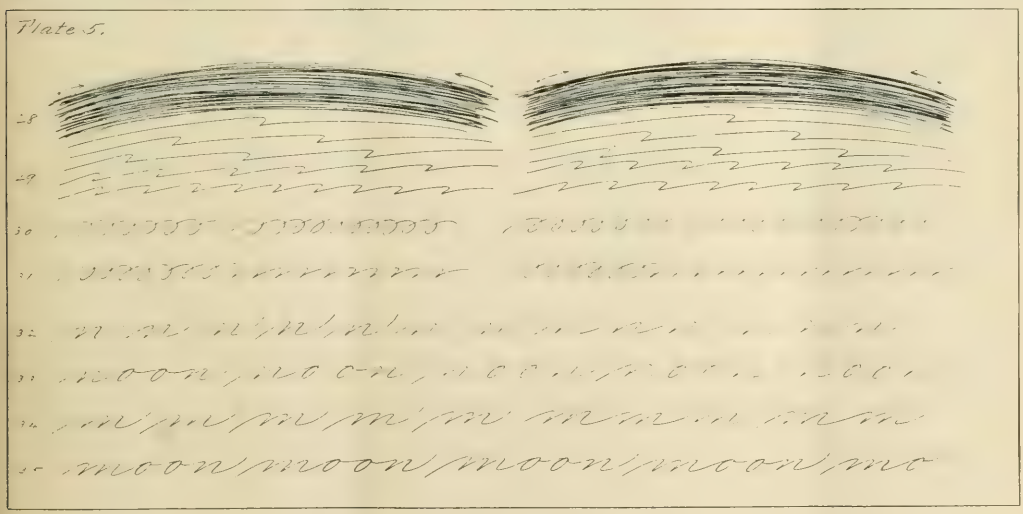
The Mills-Lehman or Lehman-Mills series of lessons are going to be record-breakers as well as reputation-making affairs. Get tickets on the first floor at $1.00 to see the entire performance. It will last ten months. Or if you prefer to come in clubs, then send us the club rates and see the same performance.

Lessons in Rapid Business Writing — Number Two

By E. C. Mills, 195 Grand Avenue, Rochester, N. Y.

Remarks

The work in this and in the succeeding lessons is dependent in a large measure, upon the mastery of the exercises and principles given in the September lesson. If you have gone over all the work in the first lesson in a thorough manner, you should have such a command over the arm movement that these copies will seem comparatively easy. The more you practice, the more you will be convinced that it is the time spent in practicing the foundation exercises that lead to the shortest and surest way in learning to write.

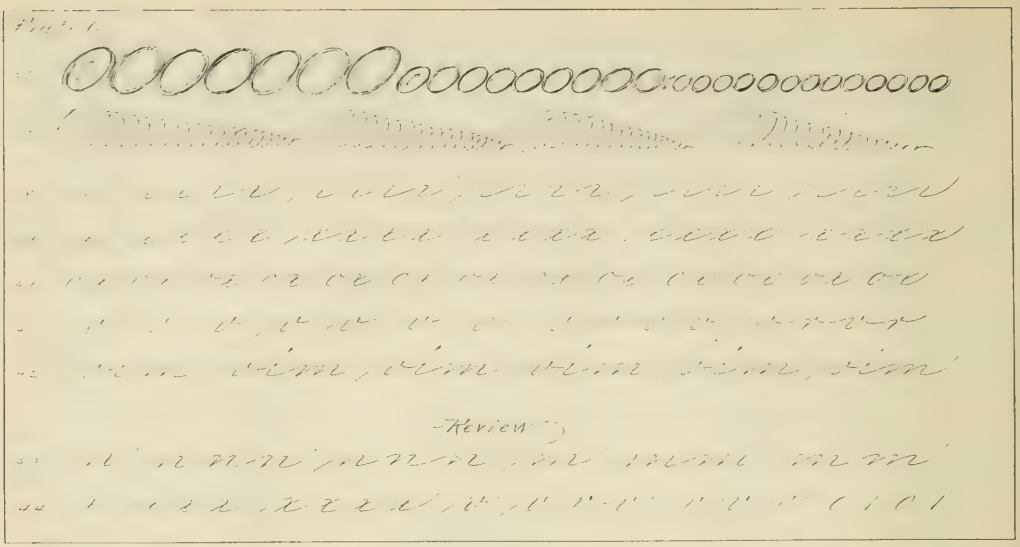


Instructions Plate 5

While making the continued exercises as shown in Numbers 28, 29, 30 and 31 the whole forearm should be used, and notice especially that the hand is resting and gliding on the nails of the third and fourth fingers. Do not turn the hand over on the side toward the right, as the pen travels across the page.

The little exercises mentioned above should receive a good share of your attention. Although the small exercises may seem of minor importance to you, they are really of great importance, as the movement must be brought under control before satisfactory work can be done in small letters. Write page after page of the exercises before starting the word copies, and do not tire in well doing. Be content to work on the elements at first.

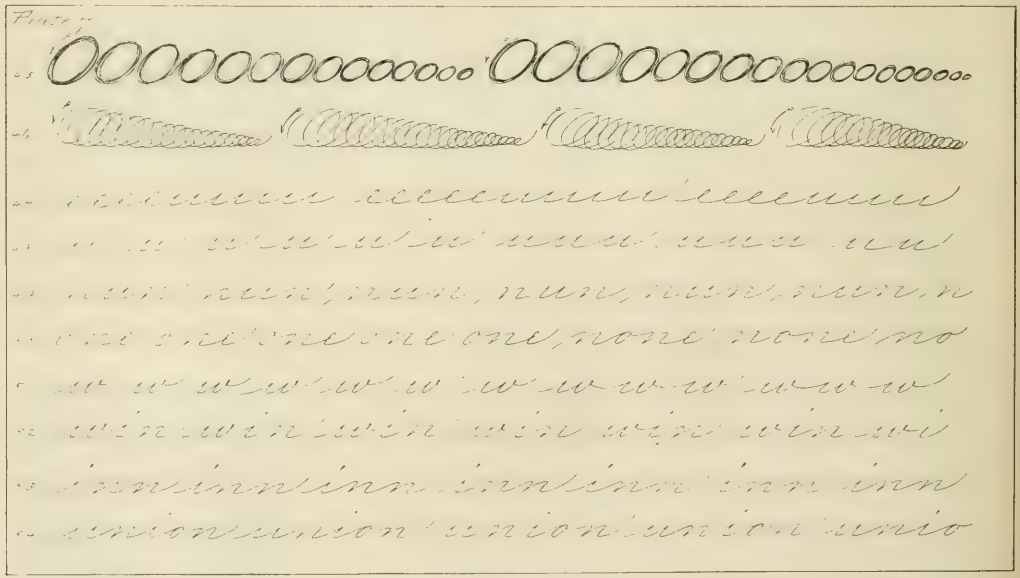
In practicing the word copies, first ascertain on practice paper just how many you can write to the line without crowding the work, then write just that number throughout the entire page. We must urge all to be systematic in their practice if permanent results are desired.



Instructions Plate 6

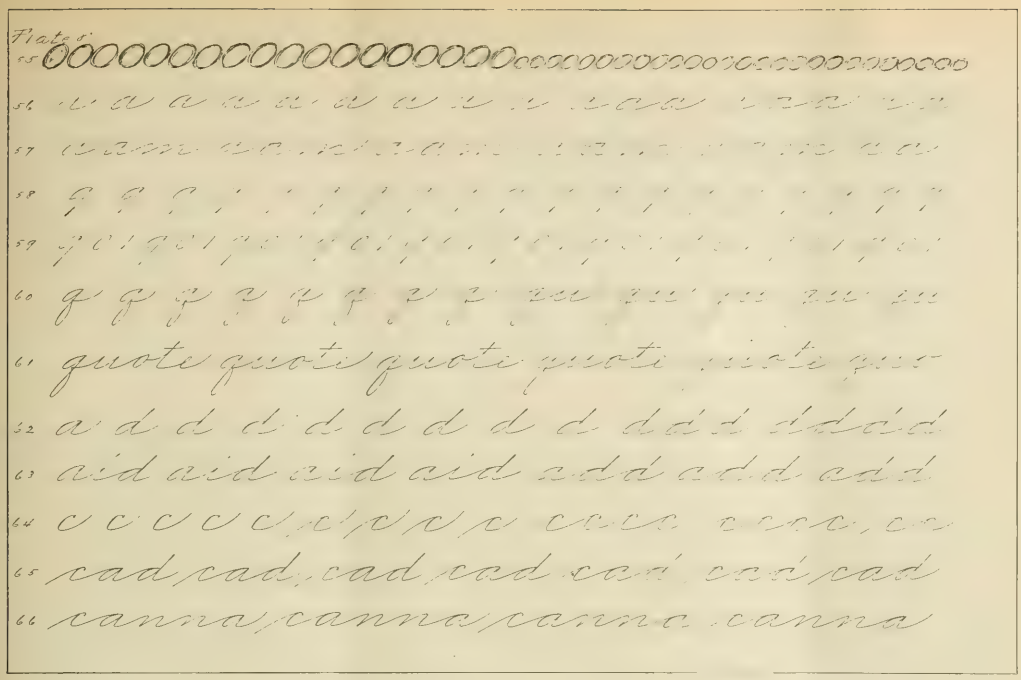
No. 36 is the reversed oval retracing exercise and make seven down lines in each. Begin by making exercise to fill all the space between two blue lines, then one-half space, then one-fourth space. Use the arm movement, and keep the fingers quiet. Use a continuous rolling motion in making 37. Go from the large to the small without lifting the pen, and try to keep down strokes parallel. Number 38 is one of the most important little exercises we have. The strokes are all compound curves. In making 39 make the compound curves and the straight line. This finishing line should be made with the upward stroke.

Follow the same directions as given previously for the word copies, and practice each line in the order given.



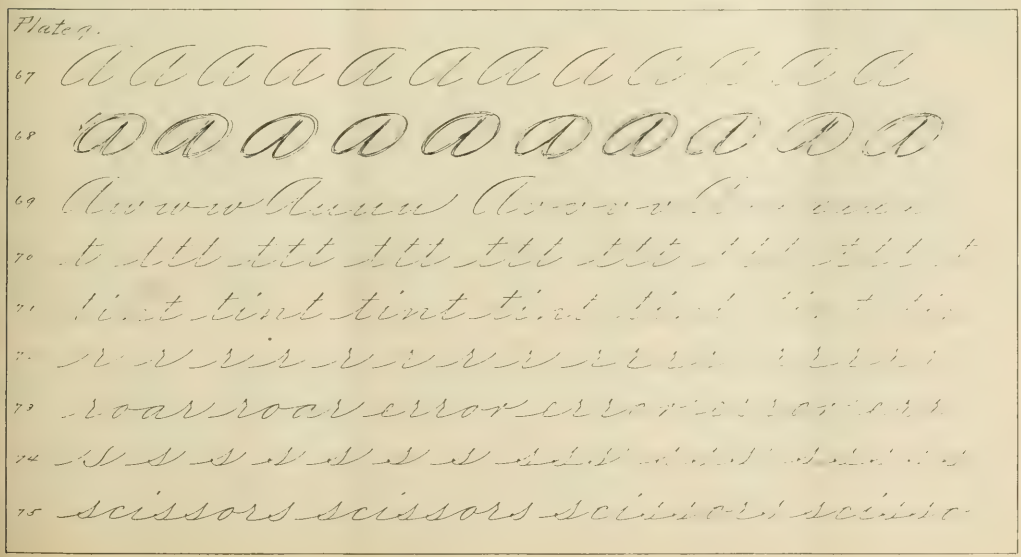
Instructions Plate 7

Numbers 45 and 46 are direct ovals. Notice the direction of the little arrows. Number 47 should receive your greatest attention of all the copies in this plate. Begin by making the small "e" then gradually merge into the "i" exercise. Observe uniform spacing and use a strong, forceful movement. Do your best to apply the muscular movement in all your word copies. Whenever you find the movement degenerating, go back and review the lively movement drills.



Instructions Plate 8

As will be readily seen, the small "a" as found in 56 contains many valuable lines, and is the foundation for several letters, the "g" and the "o." The oval part is slanted a trifle more than the small "o." Close at top. Number 58, the "g" the "a" part should rest on base line and allow the straight line to extend below. Do not make the loop too long in the "g," and finish same as copy. The open finish is not as neat as the one given when the work is written rapidly. The "d" is the same as the "a" only use a little more of the pulling motion and extend the up stroke two spaces and retrace. We prefer the form of "c" as shown in 64, to the old small letter "e" style, with loop at top. It should be practiced carefully at first until the form is established, then gradually increase in speed.



Instructions Plate 9

In making the "A" the down stroke is curved considerably, but the up line is made nearly straight. Do not finish the capital with the stroke below the line; finish same as copy. This finishing line is more practical, as the small letters may be easily connected with the capital. Be careful not to form a hook at the beginning, and see that the letter is nearly closed at the top. Make the capitals occupy three-fourth the space between blue lines. Number 68 is the retraced form. This should not be taken up until after the letter itself has been practiced upon. It is intended merely to establish the movement already partially formed. Number 69 will help you in joining the capital to a small exercise. Study carefully and write with a free movement. The "t" is the outgrowth of a portion of the "a" and should be practiced at this time. Make the cross short and straight, and avoid carelessness. The "r" is made with the right curve, a very short straight line, then a straight line on main slant, then finish with another right curve. Notice the formation of the final "r" in 73. The "s" is started and finished same as "r," but the down stroke is a compound curve.

I would be glad to receive specimen pages of practice work from all who are practicing from this series of lessons.

Lessons in Practical Business Writing — Number Two

BY

SPENCERIAN COLLEGE, A. B. Lehman CLEVELAND, OHIO.

PLEASE READ THE INSTRUCTIONS BEFORE BEGINNING TO PRACTICE

In giving you this course of lessons in Capital letters, I shall under no conditions attempt to explain all at this time that you should know in regard to these letters, but I expect you to make a strong effort to discover at least some of your mistakes. All I can do at the present is to call your attention to some of the general mistakes. Kindly read all instructions connected with these lessons over at least once before you begin to practice, and then turn your attention to the first letter with a determination to better that letter before you leave it, and if you follow out this plan of practicing and studying each letter carefully, I am convinced that you will be a good writer.

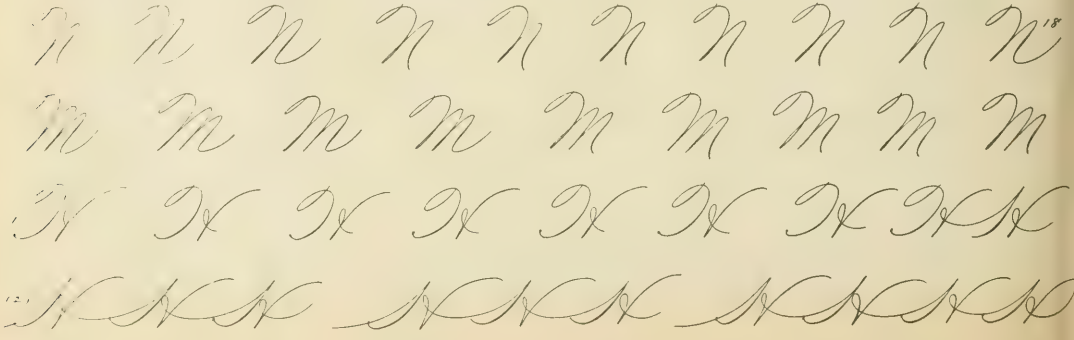
If you are now in college or if you are a student at home, make up your mind to devote a certain length of time each day to practicing writing, and allow nothing to interfere with this arrangement, for if you wish to succeed in acquiring a good hand-writing, you must keep at it constantly. The student who will practice a while today and neglect it tomorrow and the next day, will loose so much interest in his work that it will be almost useless for him to undertake the work at all. Do not waste your paper, but have plenty of it and a good quality is the only kind to have. The best material is cheap. To attempt to practice writing on poor paper is too trying, to be successful.



Instructions

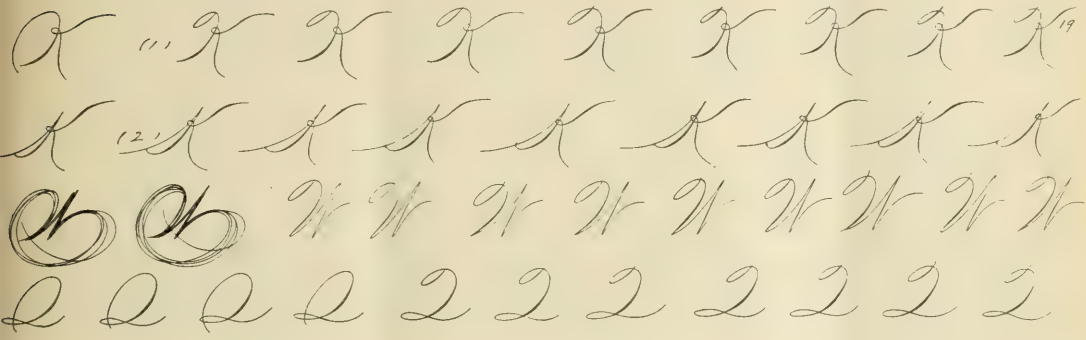
In making the capital letters, you should never forget to use the forearm movement, and by retracing the large or lower part of the capital E quite frequently, you will find it much easier to make the letter regular. Notice that the upper part of the letter is only one-third the size of the lower, and the loop used in joining the two ovals should be made small and should always point downward. With a little care in curving your downward strokes, you can always bring about a neat small loop. Do not stop between ovals, but continue the stroke from the beginning to the end. You will find it profitable to retrace the A also a number of times before taking up the regular letter. The capital letter A should not be closed at the top. Begin three spaces above the base line and continue the left curve to the base line, you should be very careful then to make a short turn and extend the upper stroke only two spaces from the base line.

Write a whole page of the sixth principle before you take up the capital letters. The X is made with two strokes; the sixth principle and short left curve which should touch one and one half space from base line and half the length of the letter.



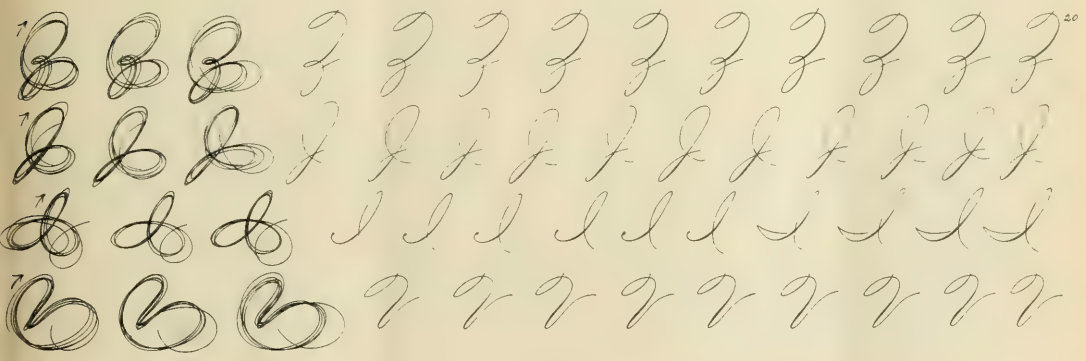
The two downward strokes of capital N should be made just one space apart. The width is controlled in making the turn at the top of the second part. This turn is frequently made sharp at the top which always makes a poor letter. In making the capital M, see that you make all your downward strokes straight, and also see that you make a neat short turn at the top of each part. The capital H should be made one space in width, and is finished with a very neat small loop which should not extend more than half way across the letter.

Much depends upon the neatness of this small loop for a good letter. Never allow the finishing loop of the H to cross the entire letter.



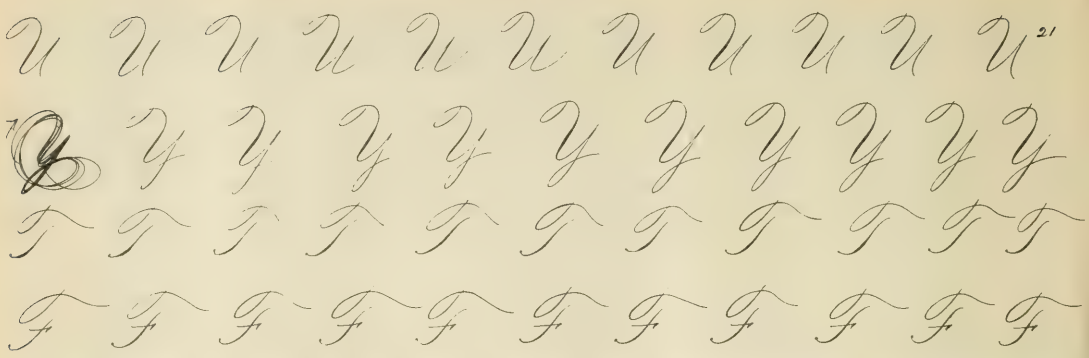
In making the capital K you should not place the loop lower than half the height of the letter. This loop is made very small and extends upward toward the left. You will also notice that the finishing stroke of the K begins with a left curve which is gradually changed to a right curve in order that you may produce the small loop at about one-half the height of the letter.

It is not necessary to lift the pen at all in making the W, especially not when you use a medium coarse pen and write without shading. It is no more difficult to learn the form of the entire letter than it is to learn the form of a small part of it, therefore, you must study the letter as a whole and take the greatest care possible in making the beginning and finishing strokes. The last stroke of the W is frequently made the entire length of the letter, which can not help but produce poor work. This should be about one-half the height of the letter and should curve from the base line. The capital Q should also be made without lifting the pen as you will find it more convenient and much easier after some practice and study without lifting the pen. The Q is made in two styles; the first in this lesson is the standard Q under the full sixth principle; the second is made exactly the same as the figure two, and I remind you especially of this fact so that you will always see that the capital Q is made the right size and proportion, so that it can be easily distinguished from the figure.

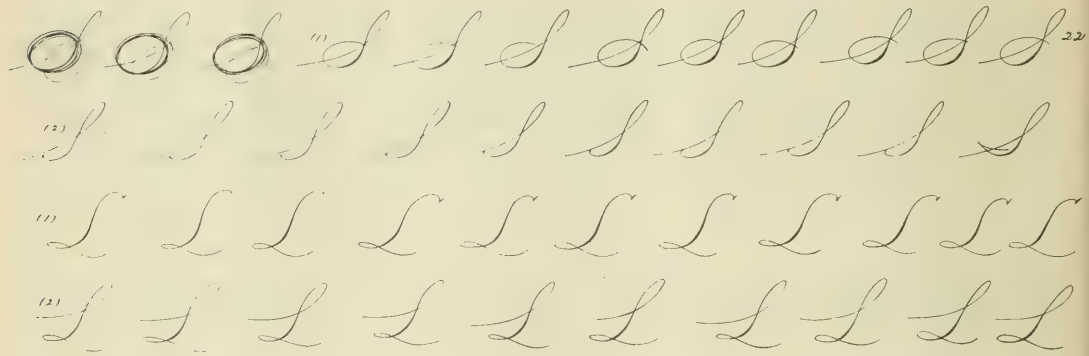


You will find these retracing exercises extremely important, and I wish to again remind you of the fact that it is impossible to become a good fore-arm movement writer without practicing carefully on these exercises, and especially the retracing exercises for practice, made in the shape of letters. The capital Z is a very pretty exercise and you can practice with profit several pages before taking up the single letter. After practicing carefully on the retracing exercises for a while, take up the regular letter and be sure that you place the small loop on the base line, and that the fourth principle, or loop below the base line is not made long enough to interfere in any way whatever, with the short letters of the line below.

What I said in regard to the Z is also applicable to the J. I might however, mention the fact that the lower part of the J should be only one-half the width of the upper part and the lines cross on the base line. The upper part of the J should be one space in width. The capital I is made very simply and but little needs to be said about it. The capital I is made one-half a space in width and the standard height of three spaces. The lines should cross one space above the base line. The sixth principle the beginning stroke of the capital B, must be changed to a very slight left curve just as you reach the base line. This must be done in order to make the short turn on the base line which needs careful study. The letter is one-half a space in width, and the finishing stroke should be two spaces in length.

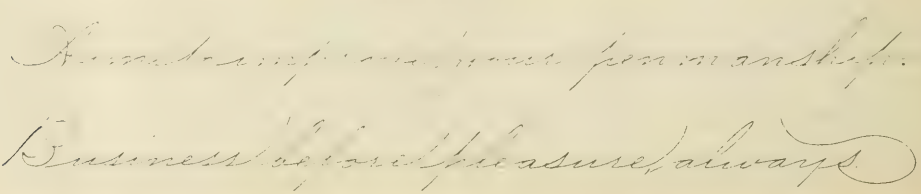


The capital U is made very nearly the same as the V. It is made one space in width and is finished with a short downward stroke which may end on the base line or turn up not more than one space. The upper part of the Y is exactly the same as the capital U, but it will be necessary to call your attention again to the fact that the loop below the line must be made short enough to not interfere with the small letters on the following line. Make a whole page of the stem part of the T. Make the stem only two spaces in height, and see that you curve the stem a little at the top a trifle more just as you finish the stem. Do not cross the base line, but turn up slightly from the line. After making quite a number of stems, select the good ones and place the cap directly over it, leaving one space between the stem and the cap. Your greatest trouble will probably be in making the cap, which should always drop down enough on the right side of the stem to properly proportion the letter.



Having practiced on the stem of the of the T and F, you should now be quite familiar with the form; however, in the S the capital stem is made three spaces in height, the loop above the crossing should be one-half a space in width and the crossing one-half the height of the letter. The capital L is part of the S, which may be curved a little more in the beginning, and is finished exactly the same as the capital Q. The loop on the base line of the L should be about one-half space in width and not exceeding one-half space in length.

It would take whole pages to explain all of the details in making capital letters, and not having the space, we shall aim to point out only some general thoughts. You should try to discover some of your own mistakes, for the student who can discover his mistakes and correct them without the aid of a teacher or without having to be reminded of them, is always sure of making the best writer. Become self-reliant to an extent at least, and do not depend upon others too much to find all of your mistakes. After practicing writing in this way for a while, you will make twice the progress and become a better help to yourself than you can possibly gain in any other way. Many small points were left unexplained in these lessons which will naturally correct themselves if you will follow the instructions given. I have the greatest confidence in the success of all students, and do not believe that one could fail to become a fine writer if he but devotes himself diligently to the lessons with a mind made up that success is sure to those who try to learn. Carelessness is one of the sins of old, and failure is more often due to carelessness than in not knowing how. Then let me say to you again, detect your own mistakes as fast as possible, and I am sure that you will succeed in all your efforts.



THE ABOVE TWO AND THE FOLLOWING FIVE LINES AND THE SET OF CAPITALS ARE FROM THE SKILLFUL PEN OF S. M. BLUE.

Continue your practice and improve.

Doing your best will win sometime.

Employ mind and muscle in writing.

Freedom, force and firmness.

Gaining, gaining, surely gaining. Good.



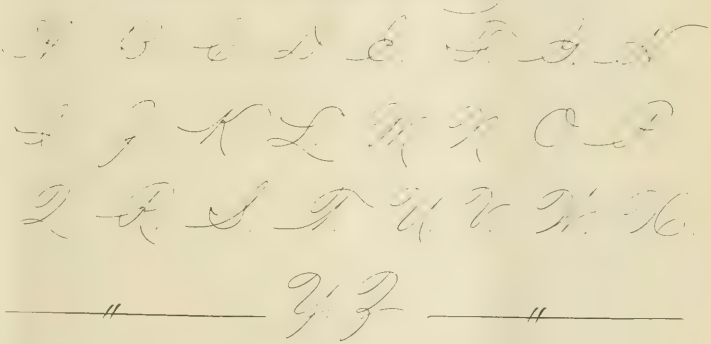
P. J. Furr, Fort Mill, S. C., sent some very well written cards.

F. S. Heath, Concord, N. H., swings a finer pen than ever. The work before us is very artistic.

J. G. Christ's work of Lockhaven, Pa., is becoming more and more accurate and professional. A package of specimens before us evidence quite a variety of styles and consequently a like range of skill.

L. L. Gatewood, Albuquerque, N. M., recently submitted the proof of a design recently made for a Loan Association of that city which displayed splendid artistic judgment and technical skill. Mr. G. is an artist by nature, and a worker as well. He is a genius but not one of those who think they must drink whiskey to keep up enthusiasm, or one who throws up his hands at the approach of danger.

Business capitals



This is a style of vertical penmanship not very often seen in print, yet it is one commonly used by penmen. It is usually executed with a free, fore-arm movement. It is a good thing to encourage freedom, but it is not an accountant's hand, being too wide, and requiring a stable elbow rest. Why not try it to see how well you can execute it, and to determine its worth?

Lessons in Real Rapid Writing

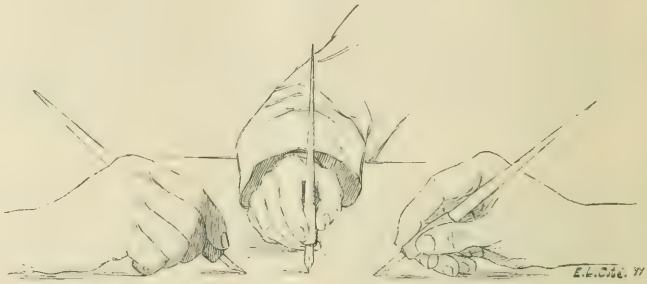
by C. P. Zaner.

Progress. We have learned to speak long distances by the means of the telegraph and telephone. The phonograph is the latest marvel of transmitting and recording permanently human speech. We have learned to travel almost with the wind and to sleep, dine, and transact important business at the same time. All of these and hundreds of other no less marvelous things we have learned to do, not by increasing human activity, but by and through invention.

The art of writing, of recording human thought, has also made many strides. The first great improvement, and the most important thus far, was the invention of the printing press. For, after all, printing is but an improved method of writing. Then came shorthand, a swifter method of recording thought. And last came the typewriter. All of these have had much to do with modern civilization. The printing press has, perhaps, done more than any other one thing to educate and to bring about progress.

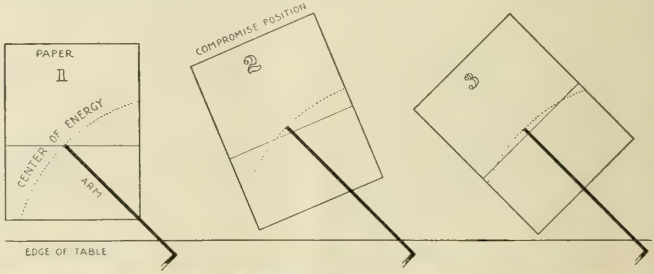
But all of these things have been, to a considerable extent, radical departures from previous modes of doing things. The question naturally arises, is there no way by which our present long hand may be improved so as to admit of greater speed and less effort? For the present, there seems to be none. The only thing practicable seems to improve, even though slightly at a time, our present script characters. This series of lessons is intended to present such a step forward. Not a step toward beauty, but in the direction of utility. To make writing plainer, swifter, and easier is the aim of the author.



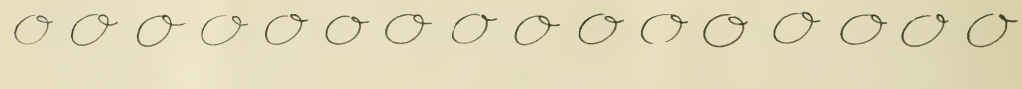


The Essentials Of good writing are care, close observation, and perseverence. Do all work carefully. Critically examine the work to be done and the work after it is done. Endeavor to discover the correct method of practice, then persevere. One thing is necessary for success—repetition. You must make at a form sometimes hundreds and even thousands of times before you can make it well. Therefore you must not conclude that because this series of lessons is somewhat simpler and easier than others that you will be able to acquire a good hand without careful study and practice Nothing worth having is easily won. Work as faithfully on this style as upon the orthodox standard and success instead of partial failure will be the result.

Correct position of body, hand, and paper is essential to good work, therefore be careful concerning the same. The illustrations given herewith are for the purpose of giving suggestions as to the position used in preparing the lessons herewith. The body should be straight but not necessarily vertical. The penholder may point over the elbow or over the shoulder. The paper should be turned at an angle of about twenty degrees from the edge of the desk—similar to compromise illustration (No. 2.)

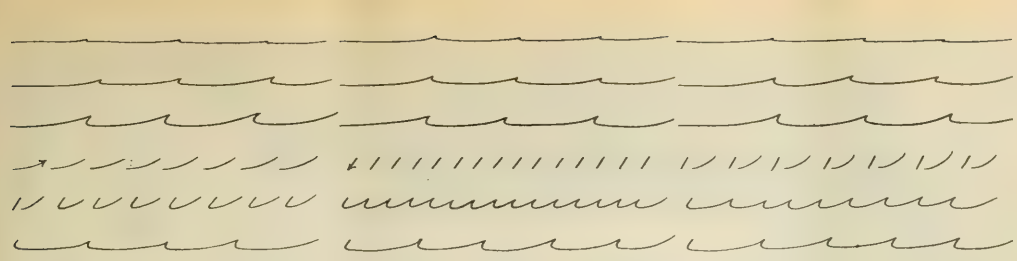






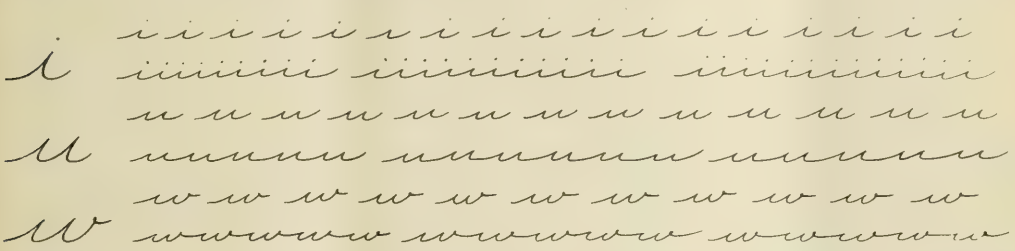
To make the above, see that the arm rests and rolls freely upon the muscle in front of the elbow. A loose sleeve is essential. Do not use the fingers except to hold the pen. Let the hand glide freely upon the little finger. Practice the compact oval exercise filling page after page of it until you can equal, or nearly equal, the copy. Make it at the rate of about 200 down strokes to the minute.

Then make the *O*, using the same, easy, rolling, arm movement as in the oval exercise. Make about 50 or 60 per minute. Use no finger action. After writing a line of them stop and examine them carefully. Discover wherein they are good and wherein they are bad. Then endeavor to correct the errors. This is the only way. There is no other royal road.

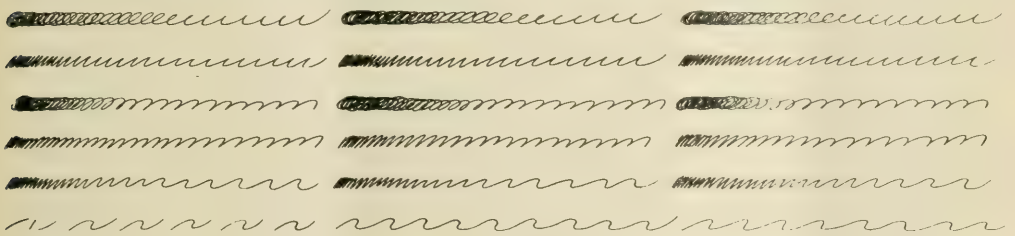


The little, lateral, straight-line exercise at the top of the above illustration is a good one to develop a free, left-to-right, small letter movement. Move to the right briskly—not sluggishly. Then take up the second line, and then the third. Keep the forms sharp at the top and rounding at the base.

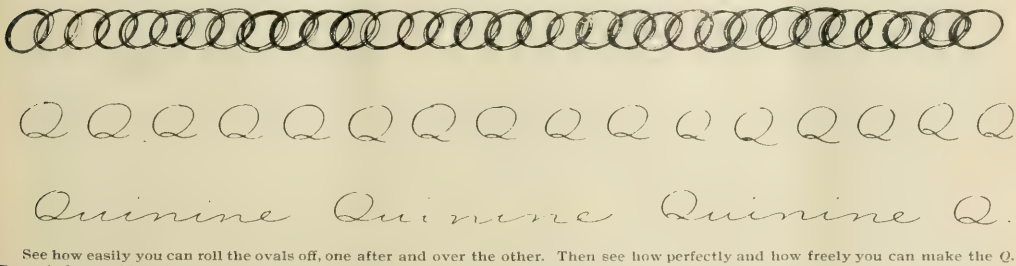
Make the right curve upward and the straight line downward. Use pure arm movement in making the up strokes, and nearly the same in the down strokes. The down strokes need not be made quite as rapidly and the little finger need not slip as freely as in the up or to-the-right strokes. Do all work freely and fairly rapid. No finger movement is necessary. Swing to the right with a good deal of snap and force, causing the fore-arm to act like a hinge at the elbow.



The *i* should have a sharp top, a round base, and a dot right over the letter. The *u* has two angles and two turns. The *w* is the same as the *u* with a small loop or dot as a finish. The finish is what makes it a *w*, therefore, be careful with it at all times. Pause slightly in finishing the *w* in order to make it well. Do not make the loop large or it will look like *ue*. Study the spacing between letters. Compare it with the spacing in letters. Use a free, easy, gliding-to-the-right, semi-rolling motion in all of these forms. Do not draw the forms slowly, unless it is the large ones to get correct ideas of form. Practice as you wish to write. Use good common sense—it is the best theory. See that the power comes from the elbow and shoulder.

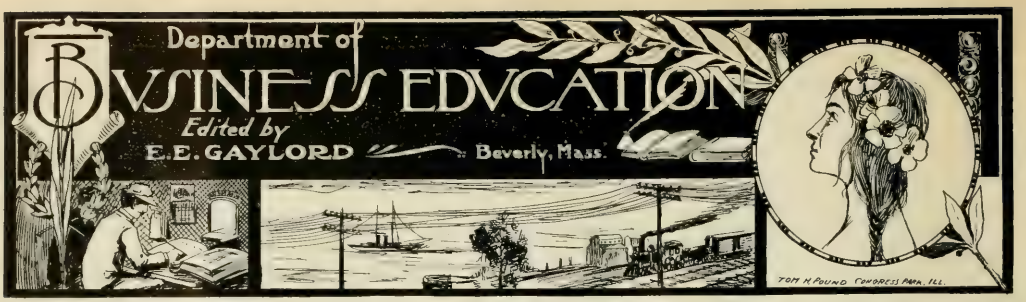


This plate is for the purpose of developing the two chief essentials in practical writing—rapidity and legibility. You cannot make these forms successfully slowly. You must hustle. The last form, however, is an exception. It must be made with deliberation and grace. See how gracefully, rather than how rapidly you can make it. See how gradually you can pass from the compact to the open form in all of these exercises. Work faithfully and enthusiastically. You will never regret it. They are the foundation stones of success in plain, rapid writing. Use no finger movement—let the action come from up the sleeve.



See how easily you can roll the ovals off, one after and over the other. Then see how perfectly and how freely you can make the *Q*. Pause before making the compound curve in and through the bottom. Then try your hand at the word *Quinine*. Watch the fingers to see that they do not act at the joints. Then watch the turns and angles to see that they occur at the proper places. Remember that *u's* should be sharp at the top and *n's* rounding. Be sure to loop the *e* and be careful to not loop the *i*.

Students following this course are requested to send work on the fifth of each month to Zaner, Columbus, Ohio, for criticism.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Editorial

With the exception of a very few schools, the territory between the Missouri river and the Sierra Nevada and Cascade Mountains, is occupied by small and relatively unimportant business schools. This is necessarily a concomitant of a sparsely settled region. Nevada, for instance, has fewer people than Dubuque, Iowa, or Dayton, Ohio. Spokane has two good-sized schools; Butte, one; Denver three of fair size, but none of the size that so large a city should support. Salt Lake City has two good schools. There are, of course, in all this territory, a number of excellent small schools, some of which are open for business only from six months to ten months each year. On the Pacific Slope population is less scattered and business education is represented by larger schools, of which we might mention the Woodbury and Los Angeles business colleges of Los Angeles, the Stockton business college, the San Francisco and Heald's of San Francisco, the Polytechnic of Oakland, Atkinson's of Sacramento, Holmes' and Armstrong's of Portland, and Wilson's and the Northwestern in Seattle.

* * *

The brethren of the Pacific Coast are almost envious of the brethren of the Atlantic Coast regarding the longer courses the latter are able to maintain, the much higher rate of tuition they can collect, and the possibility of enjoying a summer vacation of two months. The idea of holding a student one year—ten months—for a commercial course, and one year for a shorthand course is gaining ground, and, in time, this much-desired form of expansion will come about. It will mean a great deal to the other two dimensions of an education; that is, depth and breadth. But there is a considerable difference in rates. Mr. H. E. Hibbard, of the Boston B. and S. school, gets $40 for a term of ten weeks, and the Packard school, we understand, charges $180 for a year of ten months, and this for service not necessarily superior to that given by Mr. E. P. Heald in his San Francisco school at $75 for six months, although, the latter rate is considerably higher than that obtained by other schools on the Coast. In fact, in San Francisco there is a school that charges but $50 for a scholarship that entitles the holder to a complete course. The founder of this school sold a half interest in it two years ago, and left the school to be managed by his partner, carrying with him to the East $60,000 as the net "clean-up" of fourteen years' work. We saw the books, for the story had a piscatorial flavor.

* *

Business college men in the West are, however, largely guiltless of the aspersion that they are trying to teach what they do not know, for it generally crops out that they have a few thousand dollars "salted away" in city property, a fruit ranch, an oil well, or a mine. This means that money is not thrown away on worthless, though flashy and costly, advertising, and that school equipment sometimes smacks more of the time of '49 than of the golden age of '01. The school proprietors of the Coast, as a rule, are thrifty too, in the matter of salaries. If work can be obtained for $60 a month it is poor business to pay $100 a month for it. On the whole, there are many first-class business school men in the Mississippi Valley and in the Eastern States who would be highly gratified if their lines were cast in as pleasant places as are those of the brethren on the Pacific Slope.

* * *

Commercial departments in high schools are a new thing in the Rocky Mountain and Pacific Slope country. Los Angeles and San Diego, however, are decidedly up-to-date, having separately organized Commercial High Schools, properly equipped and with good courses. There are some queer arrangements, however, in some of the schools; for instance, Redlands (Calif.) High School has a commercial department, but the conditions of entrance being considered by the community somewhat severe, private pupils are allowed to go to the high school and receive the regular instruction, paying tuition therefor. In Short, Redlands has a business college in her high school. The best thing about it is, that the commercial instructor, besides being paid a fair salary, has been allowed to retain these private tuition fees as an honorarium for his extra service. George M. Evans, formerly of Worcester, Mass., who has charge of the work, seems to have struck a very good thing.

* *

In Bakersfield, the center of the oil industry of the San Joaquin Valley, the School Board said, "We want a commercial department in our high school as nearly as possible like a first-class business college." They have a two years' course of purely commercial subjects. Naturally and justifiably the graduates of the four years' classic and scientific courses, protested against the granting of a diploma to two-year pupils that, to the uninitiated outsider, would stand for apparently just as much solid attainment, and just as much investment of time as their own diplomas represented. A compromise is being considered.

* *

In Fresno, pupils of the commercial course, which is shorter than the other courses, get no diploma. In order to obtain the much-coveted "sheepskin," they must allow their commercial work to be treated as substitute work for other studies that would have been taken in one of these other courses had it been pursued from the beginning. They must then go on and finish the regular course, whereupon they get the diploma. Strangely enough the pupils are said by the high school principal, to remain for graduation. This may be due to the fact that the principal has queer notions about commercial work, and heretofore has had in the course very little that might properly be termed commercial work.

* * *

San Francisco, Oakland, Stockton, Sacramento, and a number of smaller cities are carrying on commercial work of varying degrees of efficiency. The work here is even more truly in an experimental stage than it is east of the Rockies, and it is really as as yet, more or less of an experiment in most high schools, everywhere.

Tacoma is the only city of importance in the "New Northwest" to maintain a commercial department in the high school. This city is a good field for a commercial school of aggressive qualities. There is but one school of importance in the city, the Tacoma Business College, and its enrollment is less than one hundred fifty annually. This school is in good quarters and in charge of pleasant gentlemen, but the city is in the heart of a region rich and populous enough to support a school having an annual enrollment of five hundred.

* * *

Mr. J. A. Wesco, of Portland, Oregon, is a veteran whom we had long desired to meet. *The Penman's Art Journal,* in the old days when we were imbibing chirographic inspiration from E. K. Isaacs, had considerable of Mr. Wesco's work on its pages, but for several years we have seen none of it. We found the cause. It is not that his skill has left him, for we saw work that would bear favorable comparison with that of Madarasz, Courtney, or Dennis. Here is the secret: Brother Wesco has a hobby-horse, and he rides it for both pleasure and profit. It is violin-making. All his leisure hours (and they are not many, for besides his school work he does an immense amount of the finest kind of job-work) are spent in making violins, which he sells for fancy prices, not only in this country but also on the continent of Europe. Another example of the business propensities of our Western friends.

* *

While at Heald's Business College, we were reminded that Fielding Schofield, the famous penman of the Gem City Business College, Quincy, Ill., spent several years as teacher of penmanship in the largest school on the Pacific Slope. Mr. Heald's private office is ornamented with the originals of several excellent pieces of Mr. Schofield's work that appeared in the penmanship papers of the early nineties.

Mr. Schofield enjoyed a handsome income while in the West, and was rapidly acquiring financial independence, when a San Francisco bank broke, sweeping away most of the savings of years; the Cleveland panic struck San Francisco, knocking the value out of his real estate holdings; his wife's health became so much affected by the peculiar climate of the Western metropolis, that the only hope of saving her life lay in returning to the East. He had suffered ill health for years before going to California, and found the climate there just what he needed, but, since his return to the East, he has been in poor health. He spent a few years in Shields & Hendricks' Utica school, and then went to Boston, where he is now living. Kibbe, Davis, Lipsky and other professional friends enjoy frequent exchanges of experiences with this good-hearted knight of the quill, who has met with misfortune that would have soured a man of less sunny disposition. His fortitude is worthy of emulation.

The Ludicrous in Government Examinations

Ex-Governor William R. Merriam, Director of the Twelfth Census, contributed to *The Saturday Evening Post* recently an interesting article describing his experiences in trying to assemble a competent corps of clerical assistants. He prepared an examination which elicited some laughable answers. He says:

"At some of the examinations we had some very ludicrous answers. On one occasion the candidates were required to tell something of Abraham Lincoln, and the following were among the answers made:

Lincoln was a great general, and distinguished himself in the war of 1812.

Abraham Lincoln was a personal friend of the colored race, and was one of the original signers of the Declaration of Independence.

Abraham Lincoln was born in Illinois, where he worked from early morn to dewy eve as a farmer's lad until he became President.

At one examination the examiner asked the applicants to tell something of Jefferson Davis, and here are two of the answers:

Mr. Davis was President of the United States and wrote the Declaration of Independence.

Davis was a famous general of the war of 1812.

One young lady evidently not much of a politician, when asked who William Cullen Bryant was, answered:

William Cullen Bryant was the Democratic candidate for President, a silver advocate and a resident of Nebraska.

Another unfortunate, whose knowledge of geography was poor, said the best way to reach the Atlantic Ocean by water from Chicago was in a boat. Another suggested, in answer to the same question: "Go by rail to New York, take a boat and get there." Still another said that John D. Long was "assistant secretary of the Cuban war."

A young lady, who was, no doubt, an ardent admirer of her country's greatness, displayed her small acquaintance with its fundamental law when asked to tell something about the Constitution. She said:

We have the best Government on earth and the Constitution can't be amended.

On a young man's papers were the following question and answer:

Why were the mass of slaves held south of the Potomac River before the war?

Because Africa is a hot country.

Examples of mistakes in spelling, arithmetic, common historical knowledge and English might be given almost without number. The examples which have been given will suffice to indicate the deficient knowledge of many applicants in the elements which should be possessed by any person who has passed through the ordinary graded school."

Some Exercises in Letter Writing

The following letters are *bona fide*. They were actually received in the course of business, and were copied and submitted to us through the kindness of Mr. W. I. Staley, principal of the Capital Commercial College, of Salem, Oregon. We saw the letters, and, concluding that our readers would be interested in seeing them and using them as class exercises, we obtained Mr. Staley's consent to see that they were copied and forwarded. The first was written with pen and ink, across the face of a statement blank; the others were typewritten by the business man who wrote them. They have reference to a bank failure in Oregon, in which the writer of the letters, a small country banker, had lost a deposit of about $6,000.00. J. W. Doe also lost money in the failure. The last one shows that Mr. Scranton desired to be appointed a receiver of the bank. Otherwise, the letters are self-explanatory. Of course names and addresses are fictitious.

We suggest that the letters be first written out as nearly verbatim as possible, merely correcting mechanical errors, such as spelling, punctuation, paragraphing, etc. Then have them written a second time for improved language and sequence of thought. If teachers will submit to us the best set handed in by a member of their class we will publish the set that we consider the best among those submitted, and we will publish the names of those whose work, though not published, is worthy of special mention.

FEBRUARY 4, 1901.

SIR Send me 5 sholders them 9 cent wons and 5 of them 10 cent wons you no the wons I got the night I got this paper and 1—50 Lbs Lard Or won of those 4 dollar Lard Cans if you please On the steamer Republick to Reinier Oregon Please send the Pill with the Cappation of the Boat he will pay you for the stuff

yours Truly
J. E. CAMPBELL
Reinier Oregon

OFFICE OF SCRANTON & WALLING, BANKERS.
SANDSTONE, OREGON, June. 15th, 1901.

MR. J. W. DOE,
Salem, Oregon.

Dear Sir:—

Will you kindly write us to inform us what disposition was made in the Matter of Short Bros in regard to the petitions filed preying for them to be declared a bankrupt, please inform me as well as you can the details in peticular, the exsact condition and wat is the sence of the uncured depositor at this date.

Yours in hast.
S. L. SCRANTON, Cash.

P. S.—Pleas lat us hear by return mail. and o-blige.

OFFICE OF SCRANTON & WALLING, BANKERS.
SANDSTONE, OREGON, June. 25th, 1901.

MR. J. W. DOE,
Salem, Oregon.

Dear Sir:—

Will you kindly let us hear wat has developed out of the move to declair Short Bros. Bankrupt, pleas let us hear any newes you may have of interest to the depositers let me hear if there is aney thing I can do to assist you in any way. Yours truly,
S. L. SCRANTON, Cash.

OFFICE OF SCRANTON & WALLING, BANKERS.
SANDSTONE, OREGON, July. 11th, 1901.

MR, J. W. DOE,
Salem, Oregon.

Dear Sir:—

Pleas pardon me for bothering you so often to learn the progress be-ing made with the Short Bros matter of which I would like to learn as much as possible. If you have aney newis ples let us hear and o-blige.

Yours truly, S. L. SCRANTON,
Cash.

OFFICE OF SCRANTON & WALLING, BANKERS.
SANDSTONE, OREGON, July. 25th, 1901.

MR. J. W. DOE,
Salem, Oregon.

Dear Sir:—

Herewith we beg to hand to you the inclosed letter wich explains itsself. and is the first direct evidence that has com direct to us of the move on foot of wich you cautioned us of some time since, from the reading of the letter and knowing the parties that Mr, Raines & Black ar in direct simpathy with we ar forsted to the conclusion that moore than likely that later a trustee in the matter will halft to be selected, and we agree with you we cannot be to carfull, in making this choice, as so much depends in they way matters of the bank ar handled and unearthing maters of security wich have been made with the intention of defrauding the honest depositor, If you people who I have been talking with have not allready a man in flew who you can place explicit confidence in, would ask'you to look the financial rating of myself up together with all necessary qualifications to fill the place and let me hear your decision and what you think will be the chance for me to secure the place, as we ar over anksious to get all posible out of this tangeled faileure. If any refference is wanted let us hear as I think we can satisfy the mos skeptical.

Yours truly,
S. L. SCRANTON
Cash

A Transportation Spelling Lesson

Have pupils spell the words and phrases, with proper regard for capitalization; direct them to write out abbreviations in full, and then require each one to be prepared as far as possible, to tell some interesting fact in connection with each name; for instance, ports between which the steamers ply, location of railway lines, and what they carry, with what transportation line or what especial industry or phase of industrial life the men are identified, principal industries of terminal ports, and large cities at division points of the railways. There can be no more important class of words for the commercial student to learn to spell than the names of great transportation lines, important cities, and the foremost men in business and political life — names that will continually meet him in the business office. This lesson is merely suggestive. It can be extended largely by any well-read teacher.

RAILWAY LINES.

New York Central & Hudson River.
New York, Lake Erie & Western.
Pennsylvania System.
Baltimore & Ohio.
Royal Blue Line.
New York, Chicago & St. Louis.
The Nickel Plate.
Cleveland, Cincinnati, Chicago & St. Louis.
The Big Four.
Lake Shore & Michigan Southern.
Southern Railway.
Seaboard Air-Line.
Soo Line.
C. & A.
I. C.
M. C.
C. R. I. & P.
C. M. & St. P.
C. & N. W.
B. & M.
R. & D.
C. B. & Q.
C. G. W.
N. P.
U. P.
S. P.
G. W.
C. P.
G. T.
A. T. & S. F.

FAMOUS NAMES IN TRANSPORTATION.

A. J. Cassatt.
Sam'l R. Callaway.
Wm. K. Vanderbilt.
Geo. J. Gould.
Lucius Tuttle.
E. H. Harriman.
J. Pierpont Morgan.
Wm. Rockefeller.

Jas. J. Hill.
John K. Cowen.
Martin A. Knapp.
Stuyvesant Fish.
W. H. Newman.
Chas. T. Yerkes.
H. H. Vreeland.
Geo. H. Daniels.
Geo. F. Baer.
P. A. B. Widener.
Sir Wm. VanHorne.
Leland Stanford.
Collis P. Huntington.
Mark Hopkins.
Thos. Scott.
Andrew Carnegie.
Clement C. Griscom.
Adolph Sutro.
Cecil Rhodes.
Henry Villard.
Charles Crocker.
Ferdinand de Lesseps.
Jacob Schiff.
Chauncey M. Depew.
H. McK. Twombley.
Dr. Seward Webb.

STEAMSHIP LINES.

Atlantic Transport.
Hamburg-American.
Prince.
White Star.
North German Lloyd.
American.
Red Star.
Compania Transatlantica (Spanish Royal Mail).
Wilson.
Leyland.
Phœnix.
Atlas.
Norton.
Merchants'.
New York & Cuba Mail Steamship Co.
Red "D."
Mallory.
Cunard.
Pacific Mail.
Occidental and Oriental Steamship Co.
Canadian Pacific.
Northern Pacific Steamship Co.
Nippon Yusen Kaisha (Japanese).
Plant.
Furness.

STEAMSHIPS.

Teutonic.
Cymric.
Kaiser Wilhelm der Grosse.
Deutschland.
Seguranca.
Matanzas.
Lowther Castle.
Savanilla.
Lucania.
Empress of China.

Chips from Many Work Shops

It is evident that those more immediately connected with educational matters should give careful consideration to the methods pursued and the subjects taught, and see to it that the children in our public schools are instructed in those things which will give them aid in gaining a livelihood, and that those things are omitted which, though they are graceful accomplishments, cannot be of any real benefit in actual life. — *Wm. R. Merriam, Director of the Census.*

A business man's protest against the superficiality of much of our school work is literally to throw time and money away. — *Peirce School Catalogue.*

* * *

For any one to take up the study of shorthand without a sufficient English education

* * *

Few changes are made in our faculty from year to year, and we attribute much of our success to this fact. We have selected our teachers with great care, not only for their scholarship, but as much for their influence on the students in character-building. We believe that we owe it to our patrons to place not only competent instructors in charge of our students, but men and women whose influence will add character and force and self-reliance to the students as well. — *Blair Business College Catalogue, Spokane, Wash.*

The formation and strengthening of good character is surely the most imperative duty of every teacher.

* * *

The largest business houses in America have been built up, not by smartness, but by honesty. The manufacturing houses whose goods are a standard in every market have won their reputation as much by honesty as by enterprise. Probity pays, and the young business man, whether in subordinate employment or working for himself, who will attempt to build up slowly on the basis of the inseparable connection between duty and advantage, will find that he has chosen not only the moral path, but a sure and certain way to reputation and well doing. — *Heald's College Journal.*

An excellent thought for some proprietors of business schools, as well as for their students.

* * *

A good business education must mean today a good, practical training in English. Without this training a business college graduate is at a hopeless disadvantage in the commercial world. He must be able to express his ideas — to express them with clearness — to express them with ease. More than this, he must be able to say what he has to say whenever he needs to say it. He must not be under the necessity of locking himself up for an hour or two in order to write or speak, for good English will not come in that way. — *Prospectus of Latter Day Saints Business College, Salt Lake City.*

How is this for a Mormon school? Could it have been better said even by the gravest pundit in the sagest center of New England scholarship? We venture to say, from personal knowledge, that this inter-mountain school of business has a much higher standard of work than many of its Eastern cotemporaries.

* * *

The value most apparent in commercial education is the money-making element. Commerce is carried on primarily for pecuniary profit, and training in commercial pursuits is regarded as training in money-making.

But while the primary intent of commerce is the making of money, commerce is itself the hand-maid of civilization, of culture, of religion. It was a trading vessel that carried Paul upon his journeys to preach to the Gentiles, and it is a trading vessel that today carries the missionary to the islands of the seas, that "brings the ends of the earth together." It is trade that builds nations and shapes their destinies. And as it is with nations so it is with individuals.

While the commercial training given in our schools is a training for the earning of bread and butter, there is nevertheless no factor more potent in the formation of character. Here the student receives the most practical lessons in honesty. His books must balance. His work must be based on correct calculations. Nothing short of fairness, truth, and right doing will bring about the required results. The practice of these sterling virtues begets habits that remain through life. The whole arrangement of the course of study cries out against a disorderly student. He must be obedient and subject to discipline and law. To recapitulate, he learns honesty, punctuality, system, order, obedience; these virtues crystalized into habit, form good character. — *C. C. C. C. Catalogue, Des Moines.*

It is refreshing to note the increasing number of business schools that are ascribing to character-building its proper place, first place in the business of school-keeping.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

[It is designed that these references shall be cut from the paper and pasted on cards of uniform size, these to be filed alphabetically for reference. It is needless to say that this system will provide much valuable supplementary work in Commercial Geography and that it will greatly reduce the teacher's labor in preliminary reading preparatory to the assignment of such work. —EDITOR.]

ORES

Ore-handling Machinery on the American Great Lakes. James N. Hatch. Engineering Magazine. August, 1901.

This article treats of the most striking features of the system for carrying the crude material to the furnaces; the United States owes its supremacy in steel-making to mechanical genius rather than to physical endowments. "The intensification of working, labor-saving methods, and the utmost practicable development of mechanical devices for handling and transporting have more than over-balanced high wages and the wide separation of ores and fuel."

FOREIGN TRADE—RUSSIA

America's Agricultural Regeneration of Russia. Alexander Hume Ford Cosmopolitan. August, 1901.

The development of agriculture in Russia dependent upon American agricultural machinery; Siberia plants grass seed from Dakota to be harvested by mowers and reapers made in the Western States of America; the demand for this machinery doubled this year; the Russian duty of fifty per cent. not to apply to agricultural machinery; the largest shipments through the ports of Hull, Hamburg and Copenhagen; Russia establishing agricultural schools patterned after those of the United States.

COMMERCE, HISTORY OF

Great Industrial Changes Since 1893. Carroll D. Wright. World's Work. August, 1901.

An interesting article treating of the growth of agriculture, manufacturing and commerce; "agriculture and manufacturing make commerce"; in 1900 the United States stood at the head of exporting nations, this being largely due to the enormous expansion of the manufacturing industry during the last decade; a gain during the last ten years of one hundred and fifty thousand manufacturing establishments, and of one million, one hundred and forty farms.

FOREIGN TRADE—LATIN AMERICA

Our Trade With Latin America. Frederic Emory. The World's Work. August, 1901.

Our export trade with these countries confined chiefly to Mexico and Central America; from South America we buy twice as much as we sell; articles of commerce.

PAN-AMERICAN EXPOSITION—MINERALS

Short stories of Interest on Exhibits at the Pan-American Exposition. Arthur Goodrich. World's Work. August, 1901.

New minerals, pp. 1603. (Corundum Osmium).
Cheap fuel, pp. 1603. (Lignite coal).
Digging asphalt, pp. 1065. (Asphalt).
Pressed steel cars, pp. 1093. (Steel).

ZINC

Zinc Mining in the United States. Day Allen Willey. Cassier's Magazine. August, 1901.

This paper deals with the mining and smelting of zinc in the Joplin mineral district of Missouri. Figures are given showing the output, both of lead and zinc, for 1900. A useful article.

ROUTES OF TRADE

Mountain Passes. Ellen Churchill Semple. Bulletin of the American Geographical Society. Bulletin Number Three, 1901.

This article shows how the location of commercial routes and commercial cities is determined by physiographic conditions; Mountain passes rank in importance according to the amount of trade they forward, and this in turn depends upon the contrast in the lands they unite: Examples, the Mohawk depression connecting the Hudson River with the Great Lakes, location of Turin, Milan, Tiplis, Herat, Dawson City; San Francisco, New York, Philadelphia, Venice, Trieste, Marseilles owe their importance to great passes back of them.

RAILWAYS

The Recent Great Railway Combinations. H. T. Newcomb. Review of Reviews. August, 1901.

This article, besides giving in detail the great transactions which have recently taken place in the railway world, gives maps showing the lines under the control of the different railway managers. Valuable for reference.

CUBA

Cuba's Industrial Possibilities. Albert G. Robinson. Review of Reviews. August, 1901.

A gigantic farm of 28,000,000 acres; a virgin forest of 13,000,000 acres; only three per cent. of area under cultivation; possibility of vast market gardens for New York's winter market; annual production of $50,000,000 worth of coffee a possibility; great future for fruits, sugar and cocoa. A brief, interesting article.

FOREIGN TRADE RUSSIA

Russia as a Market for Machinery and Machine Tools. A. H. Ford. Engineering Magazine. July, 1901.

An article of great value showing the magnitude of the trade of the United States with Russia, and giving a list of American machines and tools in use there; the Russian tariff of fifty per cent. on American machinery; these goods bought by Germany and sold to Russia; the endeavor to bring American manufacturers into Russia.

IRON AND STEEL

The Manufacture of Iron and Steel in Cape Breton. P. T. McGrath. Engineering Magazine. July, 1901.

Factors which have led to the project taking shape: "The existence of vast beds of coal and limestone in Cape Breton, the discovery of immense iron deposits in Newfoundland, the comparative nearness to the markets of Europe, and the stimulus which Canada gives to iron production by a bounty granted on all steel and iron manufactured in the Dominion."

MANCHURIA

Trade Routes of Manchuria. Rev. John Ross. Scottish Geographical Magazine. July, 1901.

A detailed description of the chief trade routes, with the articles of commerce carried over each, giving an excellent idea of the resources of the country.

OIL

The Great Texas Oil Fields. Edward Russell Treherne. The Cosmopolitan. July, 1901.

Discovery of wells; immense yield; improved methods of obtaining; pipe lines; its future as a fuel and the consequent tendency to cheapen transportation, and also to develop the manufacturing industry here.

FORESTS

Trees and Civilization. Gifford Pinchot. The Atlantic. July, 1901.

A useful article showing that forests increase the supply of water which may be depended upon for economic purposes; forests and irrigation; relation of forests to the mining industry; map of government forest reserves.

GEOGRAPHY, ERRORS IN

Certain Persistent Errors in Geography. Henry Gannet. Bulletin of the American Geographical Society. July, 1901.

Subjects treated, ocean currents, causes and effect—western North America not affected by Japan current; little connection between forests and rainfall; the Fiords of Norway not caused by sinking of coast, but by glacial action. Of no special commercial value, but very interesting to teachers of geography.

FOREIGN TRADE—CANADA

Our trade with Canada. J. D. Whelpley. The World's Work. July, 1901.

Great Britain and Germany, the only nations which surpass the United States in trade with Canada; importance of fostering Canadian trade shown.

IRRIGATION

Water. The Struggle for in the West, William E. Smythe. Atlantic. Nov., 1900.

A study of irrigation in the arid West; the industrial, social, and political development of civilization there dependent upon the manner in which this problem is met. A valuable article.

FRUITS

Fruit Raising in the United States. Theodore Dreiser. Harper's. Nov., 1900.

An up-to-date article giving a good idea of the rapid growth of this industry; localities in which the different fruits are grown; means employed to bring supply and demand into closer touch.

FOREIGN TRADE—GENERAL

Our Commercial Expansion. Frederick Emory. Munsey. January, 1900.

Descriptive of the change which has taken place in the standing of the United States in foreign markets.

COFFEE

Coffee Culture in Mexico. Laurence M. Terry. Overland. February, 1901.

Coffee not a native of Mexico; its culture,—the seedling, planting, pruning, flowering, the fruit, picking; yield per tree; drying, cleaning, and shipping; countries that import Mexican coffee; Mexican labor.

STEEL

A Revolution in Steel Making. Sidney Harold Barlow. McClure. July, 1901.

An advertising article describing the new product, Jupiter steel, made at Everett, Mass., by a special process of melting and recasting old steel. Well worth reading.

Some More Letter Writing

PICKED UP IN THE SCHOOLROOM

Deer —, the reason that i didn't laff when you laffed at me yisterday was backause i have a bile on my face and kant laff and if i do it will bust but i love you old sweet thing bile or no bile laff or no laff you no i do. p. s. burn this.

College Men in Business

In the New York Tribune of April 13, 1890, Andrew Carnegie discussed at length the fascinating subject, "How to Win a Fortune," and the article abounded in vigorous and striking statements, which caused wide interest and comment. Speaking of the old question of higher education for business men, Mr Carnegie said:

"The almost total absence of the college graduate in every department of business affairs should be deeply weighed. I have inquired and searched everywhere, in all quarters, and find scarcely a trace of him. Nor is this surprising. The prize-takers have far too many years the start of the graduate. They have entered for the race invariably in their teens in the most valuable of all the years for learning anything—from fourteen to twenty. The college student has been learning about the petty squabbles of a far distant past, or trying to master languages which are dead, such knowledge as seems adapted for life upon another planet than this, so far as business is concerned. The future captain of industry is hotly engaged in the school of experience, obtaining the knowledge required for his future triumphs. I do not speak of the effect of college education upon young men training for the learned professions, but the almost total absence of the graduate from the higher positions in the business world seems to justify the conclusion that college education, as it exists, is fatal to success in that domain. The graduate has not the slightest chance, entering at twenty, against the boy who sweeps the floor and begins as shipping clerk at fourteen. The facts prove this."

As Mr. Carnegie's influence is far reaching and of great force, the Tribune interviewed several of the most famous business men in New York, in an effort to obtain a setting forth of the other side of the case. Most of the men who responded are very busy men, but they regard so highly the advantages conferred by college training that they gladly took the necessary time to set forth forcefully and lucidly their views. Through the courtesy of the Tribune and the kindness of Mr. George S. Murray, of the Packard School, New York, we are permitted to reproduce, in connection with our editorial article, some of these expressions of opinion.

A salary of $100,000 a year is not an indication that a college education is fatal to success in the business world. This is the sum paid to the president of the Equitable Life Insurance Company of New York,

JAMES W. ALEXANDER

He says: "I am not intrepid enough to wish to cross swords with such a practical philosopher and thinker as Mr. Carnegie, in a field with which he is absolutely familiar. I have read with the greatest pleasure and satisfaction, the article referred to in the Tribune, and find little in it which will not be subscribed to by the most ardent supporter of college education. The aim of the article is to encourage the artisan, not to discourage the student. It is filled with just such strong, practical common-sense as might be expected to flow from a fountain of useful knowledge, like Andrew Carnegie's reservoir of experience.

In just one part, however, of the admirable sermon to working-men, Mr. Carnegie seems to disparage college-made men, but it is only in appearance. Indeed, he could not undervalue education without the grossest inconsistency, for the ability to reason, exhort, and analyze, which he exhibits in the

article under "Strong," is due to a thorough course of education, and it is no argument against the university that Andrew Carnegie acquired his education without the help of that institution. If all men were gifted as he has been, colleges might become less necessary. It is to furnish among other things, such education as Mr. Carnegie has had, a singular aptitude and diligence to obtain strong instrumentalities, and ordinary requisites, that colleges are established and maintained.

That Mr. Carnegie is not so fierce a foe to education as might at first sight appear to one reading his assertions alone, without regard for the writer, is shown by what in the course of which, he admits that the students educated as they are to-day, threaten to become the rivals of the trained mechanic of the past, and that three of the largest steel manufacturing concerns in the world, are under the management of three well-educated men, not one of them yet thirty.

Moreover, he protests against the underrating of the advantage of education ; only, he says it must be education adapted to the need in view, and must give instruction bearing upon the man's career."

"What do you think of the assertion that no college men of mention can be found in business?" was asked, and he replied : "I do not think the graduate is given the opportunities to college education, that is in the domain of business. The collection of moneys of the successful New York man, used as an illustration of the business of the college men in daily affairs, is by no means an unanswerable argument. In the first place, any such method of reasoning is fallacious. Only one man out of eight hundred gets a college education in this country to-day. In marshalling the results of the successful merchants, bankers, and manufacturers, one should recognize this disparagement in the effort to justify an inference for, or against education. Even if one college man makes a successful business man, the eight hundred men in the shop class are more than he, and from the number of college men must be deducted the seventy-five per cent. of them who go into various professions. If a full statement could be made of the facts of the case, the showing would be vastly in favor of the college man. Then it should not be overlooked that the successful man of to-day began life fifty years ago, and in that time the proportion of our people sent to college was much less than at present, and the education given greatly different. We must wait until the modern practical system of university education fructifies, during the next fifty years, to draw the largest conclusion on the results of education.

But to take the same line of illustration adopted by Mr. Carnegie, and name men who are shining lights in the business firmament, notwithstanding the alleged fatal influence of education, let me point to Chauncey M. Depew, the President of the greatest railroad system in the country, and to Brayton Ives, Ex-president of the Stock Exchange, who is the most fortunate investor in the finances, and who has just taken charge of one of the largest banks in New York, and in three weeks changed its fortunes, and sent its stock from ninety-five to one hundred and fifteen ; to William L. Bull, President of the Stock Exchange ; J. Edward Simmons, President of the Fourth National Bank ; John A. Stewart, President of the largest Trust Company in America ; Seth Low, who aims to educate our youths, in college, and to make them as well educated as Mr. Carnegie ; Whitelaw Reid, Proprietor of the New York Tribune ; Abraham S. Hewitt, who began as a school teacher, and ended as a millionaire ; the late Alexander T Stewart, who began as a teacher and attained the highest possible eminence as a merchant ; John Williams Porter, Vice President of the Pullman Palace Car Company ; William A. Wheelock, the retail dry goods merchant, and Ex-president of the Central National Bank ; Joseph W. Harper, and Charles Scribner, Publishers ; Edward King, President of the Union Trust Company; Richard A. McCurdy, President of the Mutual Insurance Company ; Edgar S. Auchencloss, the merchant ; John William Aitken, of Aitken & Miller ; John Crosby Brown, of Brown Bros. & Co., H. Holt, George Clark, and George Bagden, of Clark Dodge, & Co., Bankers ; C. O. French, President of the Manhattan Trust Company ; Harold Porter, of Brown Bros. & Co ; F. Wolcott Jackson, chief manager of the New York Division of the Pennsylvania Railroad ; James Murray, Sloane, Carpet Merchant ; James B. Clark, Bridge Builder ; Calvin S. Brice, Railroad President ; Jas. Baring, of the Bankinghouse of Kidder & Co.; Oliver Payne, of the Standard Oil Company ; Chas. S. Fairchild, President of the State Trust Company ; Edward Cooper, Ex-mayor of New York, and Iron Manufacturer ; William Beadleston, of the Brewing Establishment ; William H. Hulburt, the Manufacturer of Hats ; James Hampden Robb, the Park Commissioner ; Logan C. Murray, President of the U. S. National Bank ; W. E. D. Stokes, the Dealer in Real Estate ; C.C.Cuyler, of the Bankinghouse of John Payton & Co.; J. Geo. J. Magee, a prominent Iron and Railroad man ; H. Seward Webb, lately elected Vice-president of the New York Central Railroad ; August Belmont, Banker ; S. Corbin, Banker and Railroad man ; Horace J. Hayden, Vice-president of the New York Central Railroad ; Hamilton MacTwombley, Railroad man ; A. E. Porter, Publisher ; Charles F. Imbrie, one of the largest manufacturers of Sporting Goods ; Spencer Trask, the Banker ; Geo. Westinghouse, of the Electric Light and Fan Company ; John J. Knox, President of the National Bank of the Republic ; Heber R. Bishop, Retail Merchant ; Frank F. Thompson, of the First National Bank ; Henry M. Day, Retail Broker ; Chas. S. Colby, President of the Wisconsin Central ; Edward H. Abbott, of the Wisconsin Central Railroad ; Charles F. Thomas, President of the Union Pacific ; Gardner M. Lane, Vice-president of the Union Pacific Railroad ; Stuyvesant Fish, President of the Illinois Central Railroad.

This list might be indefinitely enlarged. The names are mentioned at random and without much reflection, and are almost all in the one city of New York. Surely the search could not have been thorough which did not reveal such conspicuous instances of success as these, and every one of them a college graduate.

Furthermore, I do not believe I ever met a successful merchant or manufacturer to whom a college education had been denied, who would not sacrifice something of his material success to have that education, and there are not many of them who are not eager to have their children enjoy that of which they themselves were denied. A prominent president of a great western railroad, whose name I have, has given valuable testimony. He divides the men employed into those who are earnest and those who watch the clock to stop work. Of the former class, he says seventy-five per cent. are college men. Although it is not exactly in the light of argument, it is fair to observe, that, taking the principal public officers in this country, President, Judiciary, Members of Congress, Governors and the like, sixty per cent. have been college men,

Nobody would be rash enough to assent that every college bred man will be successful in business. I believe it was President Eliot who said, "You cannot make a two-thousand-dollar man out of a two-cent boy by sending him to college." But the training of a college life, even for the non-studious, is invaluable. President Patton of Princeton, in speaking of the level disciplinary influence of the college atmosphere, confessed himself almost ready to believe that it was "better to have gone and loafed than never to have gone at all." Instead of college education being fatal to business success, there are thousands of practical examples to the contrary. And if the direct benefit be great, how beyond all estimate is the indirect benefit of education upon labor? What would either the farmer or the artisan be without Geology, without Physics, without Mechanics, without the contributions of scientific study? It is a favorite strain with some men, men of force too, some of them, to disparage classical education. In this era of varied knowledge and research, it would be folly to advocate universal study of the dead languages. It would not be wise even to urge every boy to go to college. There is fitness in everything. A college education is obviously unnecessary for the boy who aspires no higher than to be a handy workman, and whose habitudes or means do not justify ambitious aspirations.

I am asked whether I would advise a poor boy who intended to go into business, to persevere in his effort to obtain an education, and struggle through college, rather than to go directly to work. Let me answer that in this way : There is much danger in the laying down of sweeping principles. It would be injudicious to send every poor boy to college, just as it is wrong to discourage every poor boy from going to college. If the temperaments and environments of a boy are such as to limit his prospects and ambition to a life of physical labor in a subordinate capacity, it may be true, as Mr. Carnegie holds, that the years spent obtaining a college training will hold him

(Continued on Page 20.)

Symmetrical, Semi-ornamental Script

(SEE OPPOSITE PAGE)

This style is not new. It is strongly Spencerian. In a large measure, it was the forerunner of our modern script. It was used extensively from 1850 to 1875. It then gave way to utility. But it is a good hand for the professional penman and card writer. As a card hand it is in good taste and widely admired. It is, however, one of our most skillful hands to execute well. It requires not only a free movement, but a perfect movement. It cannot be acquired in a day. On the other hand, it takes much practice, patience, and perseverance. It can be best executed with an oblique holder and 303 Gillott pen. Little or no finger movement is necessary unless you do not have control of the arm movement. The forms should be done quite freely ; indeed they may be made quite quickly. Of course, they may be drawn slowly with the finger movement and be made quite beautiful, but that is too slow and laborious for card writing and for most purposes.

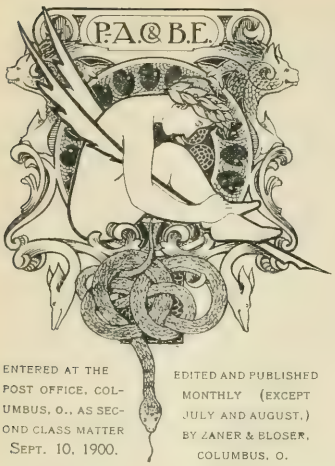
Symmetrical Semi-ornamental Script

a b c d e f g h i j k l m n o p q
r s t u v w x y z . 1 2 3 4 5 6 7 8 9 0.

Æsthetic, artistic, ornate, uncommonly difficult, dainty, graceful, and unique.

A B B C D D
E E F G G
H H H I I J
K K L L M M
M N N O P
Q R R S S
T U V W X Y
Yf Z

Mr. and Mrs. Aaron Farmington.



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SUBSCRIPTION RATES.

1 subscription, $1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscription, 75 cents each, 10 or more subscriptions, 60 cents each.

ADVERTISING RATES—Made known upon application. Write for them.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or post-masters.

Penmen

Do you love your work? Do you think the penmanship profession as good as any other? Do you believe that you can do more good as a teacher of penmanship than in any other line of labor? If you do you will doubtless be on hand at the Penmanship Teachers' Association at St. Louis, next holidays. No one who can attend should remain away. It is a duty you owe to your patrons. As a teacher or supervisor you need to be there to hear and be heard. You need to know what others are doing and thinking. This is the meeting which will bring together the penmen of the East, West, North, and South as never before. We will have an opportunity to see what our friends of the South-West look like, and they in turn will get glimpses of the genuine Yankee. Come let us meet to battle on penmanistic grounds.

The place of meeting promises to insure a large attendance. It ought to bring together more penmen than ever before. And it will if you all go.

The Supervisor Question

Are Supervisors of Writing and Drawing, etc., necessary? If they are, the people ought to know it. If they are not, the people ought to know it. Now and then school boards conclude that the money spent for supervisors is thrown away, and as a consequence a supervisor is dropped. A certain copy book concern has for some years been encouraging this idea by saying to school boards that if their books were adopted no supervisor was necessary. Special teachers or supervisors will therefore do well to see that such influences are counteracted, for it takes but little sense to know that between the teacher and the book, the former is the far more valuable of the two. Penny-wise and pound-foolish school boards sometimes fail to see the distinction, and feather their own pockets at the expense of expert instruction.

We have on hand a few articles bearing upon this question, which, if there are enough responses to this article to justify, will be given in this journal, to start influences to work to combat superficial and dollar-squeezing arguments against specialists as instructors.

Do you want the articles?

A Miserable Failure

A gentleman enclosing his subscription recently wrote us as follows: "I have been trying to write for several years, but am just beginning to learn enough to know that I am a miserable failure, but I appreciate anything pertaining to this subject."

The writer of the above wrote legibly and neatly, but not accurately. His writing was defective, but not slovenly in appearance. In other words, it was readable and rapid. This person, like many more, has been taught to believe that accuracy and beauty were the test of excellence in writing, and that any thing not accurate, uniform, and pretty was not good.

As he stated, he has for years endeavored to write well but could not. What was wrong? Either he is very clumsy, or the thing he endeavored to acquire was too skillful for ordinary usage. And there are others in the same predicament—endeavoring to acquire something beyond the time and effort at their command.

The remedy lies in ceasing to teach that accuracy is essential for legibility, and that a high degree of skill is necessary to write practically. What such people need (and they include a majority of humanity) is a simpler, easier, plainer style of writing. They write illegibly because they were schooled to write accurately, and in some one cast-iron position and with some inflexible, uncontrollable movement on the one hand or with the fingers on the other hand.

Those who favor legibility more and accuracy less, who favor less effort rather than more effort, and who have failed to make a success of the usual standard, long-looped, intricate-capital style, are hereby cordially invited to try their hands on the lessons begun in this number by Mr. Zaner.

Pioneer, yet Progressive

The Pioneer Business School of St. Paul, Minn., recently favored us with quite a large order for Manuals of Simplified Script for use in their school. This is another evidence of the fact that not all are teaching today as they were a decade ago. Times have changed. Today the business world demands strong reading qualities, speed, and compactness. Long loops and large, uncertain capitals are not now the things desired in the accounting world. Then why continue to teach them? Simply because it is hard for some people to get out of ruts made a decade or more ago, or hard for them to give up a hobby.

Automatic Lettering

The lessons in automatic lettering by Mr. Evans, are nothing if not practical. They are not fancy, impractical affairs, but something intensely modern and money-making in character.

Two characteristics of Mr. Evans' work are its simplicity and rapidity. After all, that which is simplest is best, in painting, in dress, in architecture, etc.

Students will do well to give to Mr. Evans' lessons the attention they deserve. There is money in automatic work, and you might just as well have it as someone else.

Obituary

Benjamin Stanley Banks, Principal and Founder of Bank's Business College, Philadelphia, Pa. died—. He leaves a widow and two children and a business school with a national reputation.

Mr. Banks was a graduate of Lafayette College and the University of Pennsylvania, and was admitted to the Bar in 1884. With his customary foresight, he made full plans for the perpetuation of his large business school.

Mr. Archibald Cobb, who has heretofore had charge of the department of Shorthand, is now principal of the institution. With his supervision and a loyal faculty and alumni, Bank's College will continue to be one of the few large leading schools of the country.

Mr. Banks was a man of unusual talents and capacity and a credit to Business Education.

Hymeneal

MR. ALBERT S. WEAVER,
MISS ELMA SAYLORS,
Married,
Wednesday, August the fourteenth,
Nineteen hundred and one,
Ravanna, Missouri.

At Home
after September first
620 Eddy Street,
San Francisco, California.

With
San Francisco
Business
College.

National Commercial Teachers' Federation

OFFICE OF THE PRESIDENT.
SALEM, MASS., Aug. 26, 1901.

PENMAN-ARTIST & BUSINESS EDUCATOR,
Columbus, Ohio.

DEAR SIR—At a meeting of the Executive management of the Commercial Teacher's Federation held in Chicago, it was decided that the holiday session of the Federation at St. Louis, be held on December 26, 27, 28, 30th, and 31st, as follows:

Thursday evening December 26, eight o'clock, social gathering at hotel headquarters.

Meetings of the sections will be held in the morning of tha 27th, 28th, 30th, and 31st from 9:30 to 1.

Meetings of the Federated body will be held in the afternoon of the same dates, from 2:30 to 4:30.

Evening sessions of the Federation will convene at eight o'clock on the evenings of the 26th, 27th, 28th, and 30th.

A banquet will be held on one of these dates, probably the 30th. Other special features are being arranged and will be announced later.

Respectfully yours,
GEO. P. LORD, President.

NEWS ITEMS



Mr. Charlton V. Howe, the famous engrossing script expert, is now located in the city of Brotherly Love, as policy writer for the

* * *

He writes that he is receiving a good salary and that the work is pleasant. We have an occasional inquiry concerning the profitableness of policy writing or engrossing, and we have reason to believe that it is a good thing. The pay is sure, the hours are easy, and the renumeration at least fair, ranging from $50 a month to $5,000 a year, the average wage being about $1000 per annum. This, in many cases, includes a noonday luncheon.

* * *

Mr. G. F. Thacker, formerly of Springfield, Mass., and recently of the Zanerian, is now with Brown's Bridgeport, Conn., Business College.

* * *

G. T. Wiswell, formerly of Olean, N. Y., now has charge of the shorthand department of the Pernin School, Boston, Mass.

* * *

Mr. J. M. Reaser now has charge of the new Commercial Department of Centenary College, Jackson, La. This school is a College of Higher Education, and Mr. Reaser intends making the Commercial Department a model school.

The P. A. and B. E. wishes him much success in his undertaking.

* * *

C. R. Tate, formerly with the Birmingham (Ala.) Business College, is now connected with Bartlett's Commercial College, Cincinnati, Ohio.

If Mr. Tate continues to improve his penmanship, as he has for some time past, it will not be long until he will see the top in that line.

* * *

The Craftsbury Academy, located at North Craftsbury, Vt., will open a Commercial Department beginning with this year's work. Miss Nina P. Hudson is to have charge of this department.

* *

F. S. Wolfe of Salina, Kans., has accepted a position with the Nebraska Normal College, Wayne, Nebr. Mr. Wolfe writes a good hand, but it seems that all of the boys who write to us from Salina do that.

* * *

R. C. Bay will remain with Hammel's Business College, Akron, Ohio, for another year. Mr. Bay is quite a skillful penman.

* * *

Samuel M. Jones, the Golden Rule Mayor of Toledo, delivered one of his characteristic addresses before the Ohio Business University, Fremont, Ohio, Burt German, President.

* * *

G. E. Spohn of Salina, Kans., has cast his lot the coming year with the Northwestern Business College, Madison, Wis.

* * *

L. J. Krohn, Grand Junction, Colo., is announcing by circular letter and card a Pitmanic system of "Shadeless Shorthand" and a new system of "Typewriter Shorthand" by which he claims the speed of the typewriter can be increased four times. This would be quite a revolutionizing invention, and we hope it is true. After examining the card enclosed, and reflecting upon the matter, it is a wonder to us that something of the kind has not been heretofore invented and in use.

* * *

The Mountain State Business College, of Parkersburg, W. Va., A. G. Sine, President, has started a branch school at Cumberland, Md., with Joseph W. Smith in charge.

Harry E. Wilson, one of the brightest commercial teachers of the Middle West, formerly connected with the Lincoln (Neb.) Normal School, and later with the Lincoln Business College, completed a course in law in the Nebraska State University, at Lincoln, some time ago, and has now set foot within the sacred domain of the law, having hung out his shingle, so to speak, in Seattle, Wash. He and J. B. Duryea, by the way, were formerly associated in school work in the Shenandoah Normal School, Shenandoah, Iowa.

* *

W. W. Bennett, whose name has been the subject of much assiduous practice by aspiring penmen during the last ten years, is employed by T. J. Caton of Minneapolis.

* *

D. B. Williams, whose handsome work was often seen in penmanship publications a few years ago, is now with Orr's South Side Business College, Chicago, one of the most successful schools in that city.

* *

Mr. W. H. McCauley, who was long associated with the late Mr. J. M. Mehan, of the Capital City Commercial College, of Des Moines, Iowa, has assumed control of that school. In the reorgnized faculty we note the names of W. F. Giesseman, B. F. Williams, and Miss Carrie Clarke, teachers in commercial school circles. We predict great success for the new management.

* *

G. E. Crane is now living in Fargo, North Dakota, as the general agent for the Northwestern Life Insurance Company of Des Moines, Iowa; J. B. Duryea represents the same company in Seattle, Wash.

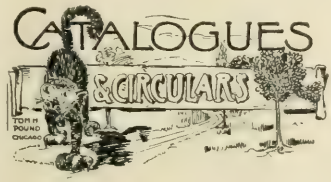
Mr. and Mrs. C. H. Shattuck of Holton, Kans., have been spending their vacation in Chicago, he in the University of Chicago studying the Sciences, and she in the Art Institute. This is the right thing to do when health permits.

* * *

F. B. Courtney, the famous penman of Milwaukee, is now with the Iowa Business College, DesMoines, Iowa.

*

F. O. Putnam is now supervisor of penmanship and drawing in the public schools of Bowling Green, Ky. Mr. Putnam has splendid ability, and we congratulate the good people of Bowling Green upon their securing his services.



The Great Western Business College, Concordia, Kans., presents its claims in a neat and well written and printed booklet bound in purple.

Mr. Hausam, the president, and author of "The New Education in Penmanship," is also announcing in booklet form a very extensive correspondence course in penmanship.

The Rowe College, Johnstown, Pa., in its eighth annual catalog, gives evidence of continued success and prosperity.

Simpson College, Indianola, Iowa, in its midsummer bulletin gives quite as much space to the Business Department as to the others. This indicates that they are offering a good commercial course, one which compares well with those given in a large number of business schools.

"What Others Have Done You Can Do" is the stimulating title of a pamphlet issued by the Bayless Business College, Dubuque, Iowa.

"Phonography," or the Art of Shorthand Writing and the Natural System of Short hand Writing, by Aug. Mengelkamp, Scranton, Pa., is the title of an interesting booklet upon Shorthand.

The Capital City Commercial College DesMoines, Ia., greets us with a magnificent catalog. But the beauty of it is, the school is just as beautiful. The illustrations are numerous and well presented, and the text and printing are fine. It is a fit representation of one of Americas leading Business Training Schools.

The Winsted, Conn., Business College, H. C. Bentley Principal, issues a very attractive journal. Mr. B. believes in expansion, and as a consequence opens a school at Torrington, Conn. Mr. L. C. Harton recently purchased an interest from Mr. Bentley, and as a consequence still better things may be expected from Winsted.

The National Business College, Roanoke, Va., A. M. Coulter, Proprietor, presents its work to the public in a forty-four page catalog, well illustrated, written, and printed.

A neat little circular is received from the Western Iowa College, Council Bluffs, Iowa.

The Jackson, Mich., Business University issues a creditable catalog.

The ninth annual catalog of the Kankakee Ill., Business College, N. L. Richmond, Proprietor, is received.

Wolf's Business College, Hagerstown, Md. presents its work and claims to the public in a small booklet printed in black and brown, with a blue cover with white embossed title.

The Empire Business College of Truro, N. S., greets us with a nicely gotten up catalog Mr. O. L. Horne is the proprietor.

Green and gold are the colors on the cover of the Blair Business College Catalog of Spokane,, Wn. The same is well gotten up and betokens a prosperous and successful school.

The Bethany College of Business, Lindsbarg Kans., issues a very tastefully gotten up catalog, showing quite a large school, and indicating a prosperous and progressive condition.

The Stanberry, Mo., Normal and Business College Catalog, D. S. Robbins, President, is before us. It is a large, well printed and illustrated 36 page production with embossed cover. It certainly bespeaks growth and prosperity.

The Central College of Business and Shorthand, Kansas City, Mo., issues an 88 page catalog with blue cover and gold stamps which does credit to the institution as well as to the cause of practical education.

The Latter Day Saints' Business College, Salt Lake City, Utah, occupies three floors of a new, specially constructed building of brick and stone. The course of study as outlined in the catalog before us seems to be comprehensive and practical; quite on a par with the average Eastern school.

The Santa Barbara, California Business College issues a neat little booklet betokening a good school as well as a prosperous one.

The Georgia Normal College and Business Institute, Abberville, Ga., publishes a 44 page catalog which does credit to a creditable institution.

The Spencerian College News, Cleveland, Ohio, is always a welcome visitor. It is one of the very best journals of the kind published. Indeed we do not know of an equal. It is always well illustrated, and it never fails to contain fresh, first-class articles, etc. Besides, the news features are gotten up in a very readable manner.

A booklet from Toland, the businesss college man of LaCrosse, Wis., contains halftone portraits of 450 students, with the suggestive title "Toland Graduates Who Earn $175,000 per year.

The Danville, Ill., Business College issues a very neat and appealing catalog. It is first class from cover to cover.

One of the neatest and best illustrated catalogs of the month came from the Metropolitan Business College, Minneapolis, Minn. A poster above the ordinary was enclosed therewith, as was also a beautiful calendar. Success seems to have perched permanently upon this institution of business of the busy Northwest.

College Men in Business

(Continued from Page 16.)

back just to that extent. But I can add that the boy who has within him the charm of some future master in affairs will be all the more of a leader by reason of a thorough college education, and even that he will outstrip in the mere matter of time the boy whose training was sweeping the shop or adding up columns of figures at a desk. It is the successful men we are talking about. And when the shop-bred boy reaches the high station to which his abstention from college has assisted him, does it require argument to prove that he would be a more useful, a more influential, a more attractive man if he could have combined with his physical training that knowledge of science, literature and philosophy to the mastery of which the university is the open door?

This subject is frequently discussed on the assumption that the acquisition of material wealth by the individual is the supreme note of existence, if we would be willing to allow such a monstrous principle in so many words. And is the influence of a liberal education upon the formation of the character of an American gentleman to be ignored by business men? And is there any incompatibility between being an educated gentlemen and a business man?

My answer ends, as it began, with the remark that there is probably little occasion for controversy on the subject between Mr. Carnegie and the advocate of the college, and it is to be hoped that Mr. Carnegie and other influential men will encourage a sufficient number of promising boys to avail themselves of the advantages of the university, to form a fair body of graduates, and to furnish the opportunity for just acquisition.

Perhaps we may be able to spare space to present the views of a few other important business men. We mean to clinch the point that the assertion that "College education is fatal to success in business," as stated by Mr. Carnegie, and that "Higher education levels down genius," as vehemently declared by a representative Western business college man in the Detroit convention, are fallacious statements, showing superficiality, if not ignorance.

OFF-HAND FLOURISHING

In white ink on black card board is the latest thing out. It is showy, attractive, beautiful and up-to date. It will advertise your school, college or writing class quicker than anything. Send me a trial order and be convinced. 22x28 inch designs, $3 to $10. 18x22, $2 to $5. 12x16, $1. 11x14, 50c. 8x10, 25c. 3x6, 10c. They are bold, dashy, artistic, and catch the eye of the passer by. Write today. Circulars free.

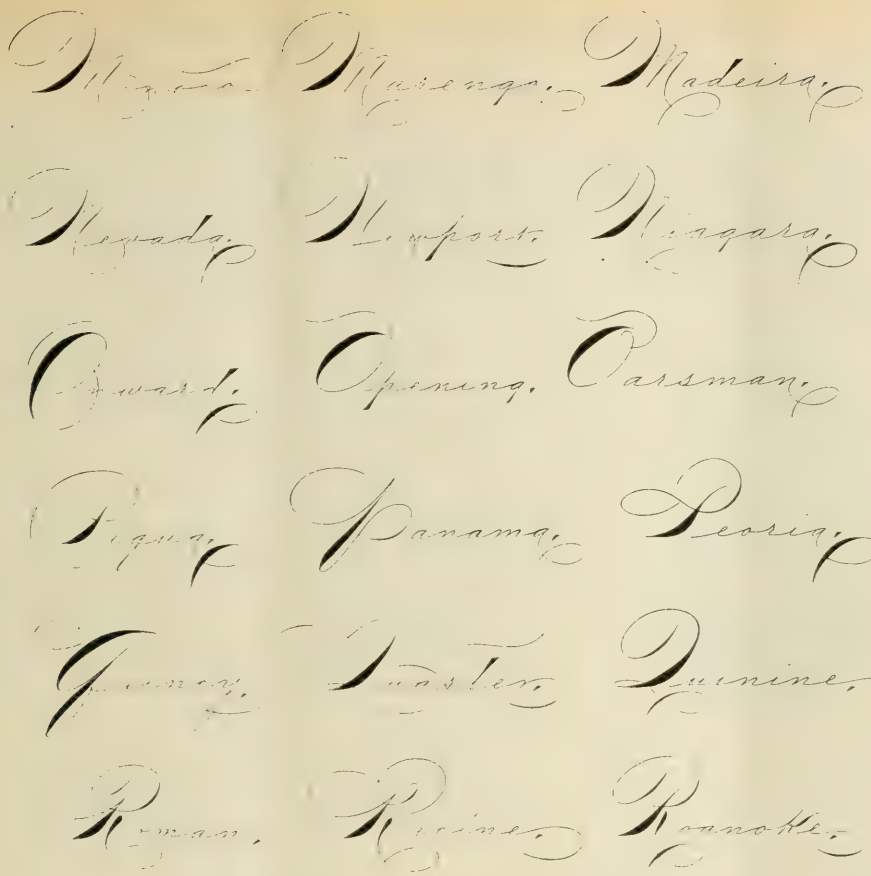
M. B. MOORE, Box 7, MORGAN, KY.

LEARN ROUND WRITING
BY USING
METHODICAL TEXT BOOK

by F. Soennecken, including an assortment of 25 single and double pointed pens, postpaid $1.10.

SOENNECKEN SINGLE POINTED PENS—For text lettering Nos. 1, 1½, 2, 2½, 3, 3½, 4, 4½, 5, 5½, and 6, any one number in dozen lots, 15c per doz.; ½ gross postpaid 31c; or by the gross postpaid $1.00. **DOUBLE POINTED PENS**—Nos. 10, 20, 30, 60, 70, 80 and 90, any one No. 1 dozen 35c; ¼ gross 75c prepaid. **THREE POINTED PENS** for ornamental work, per dozen 60c postpaid. Sample assortment of single and double pointed pens, 25 pens in a box, postpaid 40c. For complete Penmanship Supply Catalog, write to **JOHN W. MANUEL, Houston, Texas, care Massey Bus. College.**





Ornamental Penmanship

By C. C. Canan

Article Number Three

When I first became interested in penmanship the penman's papers contained but few specimens of writing and most of those published were wood-cuts, which showed the skill of the engraver instead of that of the penman. Hand engraved work is sometimes given at this time as fac-simile engraving. It is safe to say that in most cases the writing has been improved by the engraver. Penmen should learn to discriminate the hand engraved work from that of photo-engraving. The latter gives the writing much as it really is, though unless there is a reduction in size in the engraving the quality of line is heavier than in the original. Our finest writers have never done much work for engraving, because they realized that their work did not show to advantage by the photo-engraving process. For this process, the writing should be in black ink. India ink is best. No penman can do his best work with India ink, as it is too thick, and a fine line is uncertain. To get the fine line the penman must dilute the ink. This makes it pale and sometimes a pale line is "lost" in engraving. The engraver must then build this line which often prints rough or heavy. I have seen poor writing engraved into a good appearance (this is usual when the writing is greatly reduced) and I have seen good writing engraved in a manner to dissapoint the writer. The best ink for photo-engraving is the stick India ink ground to the required density, but this is seldom used because of the time and trouble of grinding. Much of the writing that appeared in the penmanship papers of fifteen years ago was written large with a hard lead pencil and then traced slowly with ink. Many copy-book head lines are made in this manner, but the process is gradually being abandoned.

Artistic penmanship depends on curves and contrasts for its beauty. The firm and delicate line and graceful shade give this style of writing that pleasing appearance that delights the eye; not only of the beginner, but of the skilled penman.

The profession of penmanship has grown from year to year and there are more good writers to-day than ever before. It is worthy of note that the writing master of olden times has disappeared. The writing teacher of today is usually competent to teach drawing, designing and the branches allied to writing, and also the studies taught in commercial colleges.

It should be the aim of every penman to use his good writing as a means to an end, and many writers of a few years ago are now with business colleges or in positions where their skill is of much benefit to them.

Specimens of writing will be criticised if sent to C. C. Canan, 3610 North Nineteenth Street, Philadelphia, Pa.

Stamps for return postage should be enclosed.

A FINE SCRAP BOOK

Specimen in the form of a superscription, "The most beautiful letter you have ever received," will be mailed to you **for 15c in stamps or coin**. It will illustrate the work of the finest shading pen artist in the world.

E. E. EVANS, Streator, Ill.

W. L. THOMAS, Pen Specialist.

TRY MY WORK ONCE.

Memorials and resolutions engrossed. Diplomas made with the pen and filled. Invitations neatly executed. Cards one doz. 20c, two doz. 35c. Send 15c for a specimen of my different styles of writing. Address

W. L. THOMAS, Box 564, Wichita, Kansas.

Individuality in Writing

BY J. E. LEAMY

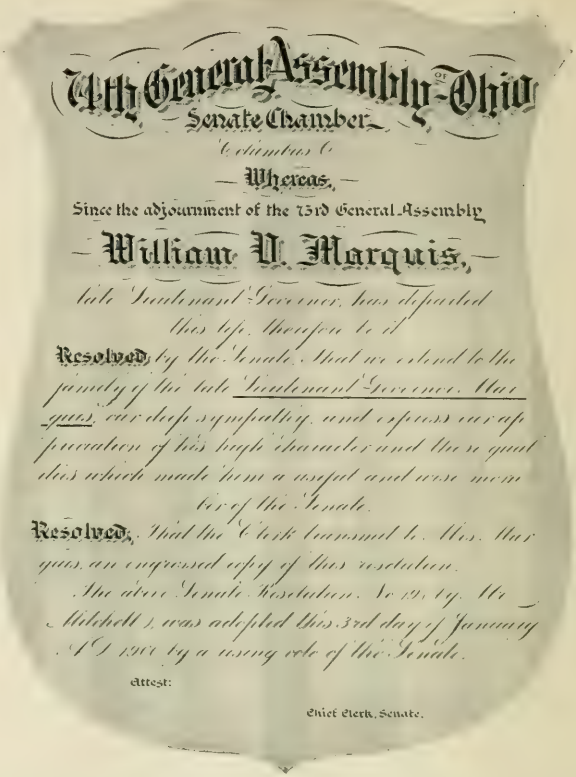
Individuality is conspicuous everywhere. One has but to observe the many peculiar personalities as he walks along the street to be convinced of the fact that nature has endowed each individual with a countenance, voice, manners, etc., that are peculiar to him alone.

It is through individuality that we recognize our friends, not always by their countenance, but often by their voice, manner of walking, or through some other gift of nature.



Man's individuality is not only shown in his personal appearance, but in nearly everything he does. Though his hand-writing will show his personality, as in no other of his works. Nature has endowed each one of us with a distinct sort of writing. A quarter of a century ago the testimony of the hand-writing expert was of minor importance, but today his evidence carries weight in both criminal and civil cases, and has many times been the means of inducing a jury to decide one way or another. Some one has stated that "an individual's hand-writing is often times more personal than the individual himself." This we are inclined to believe, because after a person has once adopted a certain style, there is less change in his writing from year to year than in his personal appearance.

Individuality in hand-writing is acquired mainly by repetition. In school and during the early years of life, the hand-writing is more or less formal and studied; but as time passes and repetition after repetition occurs, the writing becomes a reflex action like speech and gesture. Although during school days the pupil was forced to imitate one certain style as a copy and standard, yet individuality soon presents itself, and that person finds himself later on with a style that is unlike any other,—a hand-writing that contains peculiarities even unknown to himself. That writing may contain many of the forms and principles placed before him as a copy when a child, yet those forms are modified, enlarged or changed in one way or another. When we consider the fact that it is absolutely impossible for an individual to disguise his writing, then we are convinced that that writing contains peculiarities unknown to the writer. The expert examiner soon separates the forged signature from the original, because it was absolutely impossible for the forger to know all of the characteristics entering into the writing of the person whose name he wished to forge, and to execute them at will.



AN EXAMPLE OF UP TO DATE ENGROSSING WITH PEN AND BRUSH BY MR. ZANER.

An expert examiner of contested hand-writing has stated that he does not believe there is a person living who can disguise his own hand-writing or simulate the writing of another. We may be successful in imitating the primary elements of another person's writing, such as form of letters, slant, spacing, etc., but it is utterly impossible to know all of the secondary and minor characteristics of that person's writing and to execute them rapidly and at will. This tends to convince us that our style of writing is a personal one, and that there are as many styles as individuals. The latter statement may sound rather broad, but upon close investigation as to the number of distinct styles that may be written, it is found that there is a separate style for each individual in the world and many more to spare.

There is probably no one who disputes the fact that each person has a distinct style of hand-writing; but the question that is uppermost in the minds of instructors along this line is, whether or not this variation in script characters should be recognized in the teaching of writing, and if so to what extent. Individuality in writing will develop of its own accord. It is not teachable. It should be allowed in the pupils work just as long as it does not tend to make the writing illegible. Beyond that point it should be checked. The old idea that there is but one way to write legibly is being slowly but surely laid aside, and educators and instructors along the penmanship line, are learning that the old saying "what is best for one is not best for another," applies to hand-writing as well as to other things. Instructors are convinced that pupils will write differently regardless of instruction or method, and that the best way is to build upon what the pupil has, even though it is defective, rather than force him to begin anew and adopt some style or course that means a radical departure from his present work. No one denies that pupils can learn to write a good legible hand by the latter named method, but that method certainly does not correspond to the present system of teaching along other branches. Show the pupil wherein his writing is illegible. Criticise certain por-



A PEN PAINTING MADE DIRECT FROM A PENNSYLVANIA SCENE BY MR. ZANER.

tions of it that tend to make it unreadable. If his movement is slow or cramped because of excessive finger action, endeavor to have him develop more arm action, and smoother forms will surely be the result. Teach pupils to write freely and legibly regardless of style. These two requisites of a good hand-writing, legibility and freedom in execution, are not dependent upon any set laws, or principles, and therefore it is unnecessary to force pupils to any such laws.

Legibility is the main essential of a good hand-writing and it should be the one thing aimed at by the instructor.

The same variation that we find among individuals as regards style of writing may also be found in position, manner of execution, etc. Going into the professional ranks it is difficult to find two experts who execute their finest work in precisely the same manner. Each has his own peculiar position or method of execution. This variation is also noticeable outside of the professional ranks. Each individual in the world seems to have a distinct method of execution as well a personal style. Should this difference be recognized in teaching, or should each pupil be compelled to sit just so at the desk, hold his hand and arm in just such a position, and execute forms by using precisely the same movement as the instructor? The teacher of course should set a standard for position, as well as a copy for a model. He should first of all suggest a healthful position, and should criticise any pupil who adopts a position that he thinks will be detrimental to the health of that pupil. But does it not seem wrong to force a pupil to depart from a position or movement, simply because it does not correspond with the instructors ideas, especially when the pupil's position is a healthful one and his movement free and easy? Legible writing can be executed freely by many different methods and movements. Each pupil on entering the business world will adopt his own position and method of execution as well as style regardless of instruction.

Therefore, why not allow the pupil to develop this individuality in school?

Of one thing we are certain, and that is, that the introduction of vertical writing into many of our schools has led to extended investigation and experiment concerning the teaching of writing. A broader intelligence seems to exist along penmanship lines as well as along other lines. Educators and teachers have decided that pupils will write differently regardless of instruction, and that it is much better to develop this individual hand than to require a radical change to some other style. Progressive, up-to-date teachers of writing are recognizing and studying these God-given differences in script forms instead of forcing pupils to follow and imitate a style that perhaps can be written by the instructor alone.

LEARN TO WRITE YOUR NAME.

Send me your name and 25c. and receive one dozen or more ways with instructions. Address: **A. E. PARSONS, Creston, Iowa**

We Stand Corrected

Columbus, Ohio, Sept. 11, 1901.

ZANER & BLOSER.

DEAR FRIENDS: You have made an error in the P. A. and B. E. in regard to my accepting a position at Yorkville. S. C. Please state in the next issue, that I have been retained at the Lebanon Business College for another year at an increase of salary. We have moved into a new building and everything looks prosperous.

Allow me to say that I think you have the best school in America to get Art Penmanship and Good Paying Positions.

Your friend,
M. C. NIXON.

Resolutions
Artistically Engrossed
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The Automatic Shading Pen

Send for Catalogue and Sample Writing.

J. W. STOAKES,
MILAN, OHIO.

Mention this paper.

A Lesson in Drawing

Foreshortening

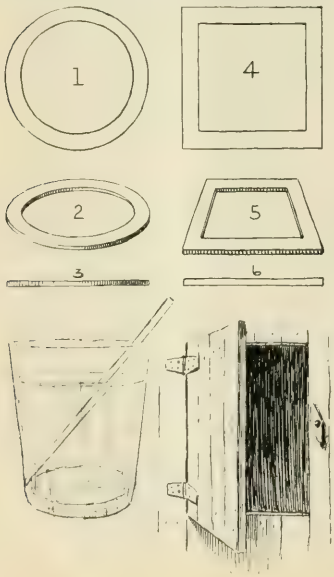
The word foreshortening is long but full of meaning. It means that the appearance of things is not the same as the things themselves. Figure one is a circle. Figure two is a picture of a circle. The picture is not round but it represents a round object. It is a picture of a circle seen at an angle, or in a foreshortened position. Figure three is the some circle seen edgewise. The drinking glass shows very plainly the way in which circles appear ; some times nearly straight, as at the top, and in other positions quite rounding as at the bottom. Study this carefully. Hold a similar glass nearly level with the eye and see if it does not appear the same. A race-track, bucket, vase, etc., all appear much the same.

The square, Figure four, is square in fact. In Figure five, it is square only in appearance. It is only half as wide vertically as horizontally, though it looks much more. Figure six, is the square seen edgewise. The door shows how many objects are foreshortened. While the drawing of the door is but half as wide as the opening, yet it looks as wide. That is, it looks as though it would easily close the opening if swung shut.

The difficult part about foreshortened surfaces is to judge how much they are foreshortened. This can be done only by practice. No one can do it for you. The time to begin to learn is now. It is not necessary to go to Europe or Boston to learn this. You can do it where you are if you but try.

Keep in mind that drawing deals with appearances rather than with facts. Prespective, is the facts of appearance. Foreshortening is the essence of prespective. In looking at objects, you usually see more of one side than the other. The thing to do is to discover how much more of the one side you see than the other.

Copying pictures is allowable, but it is better to draw from real things. Copying pictures is not unlike committing words to memory. You may understand their meaning, and you may not. Be on the safe side, study drawing, but draw from real objects.





FROM CHAPMAN'S AMERICAN DRAWING BOOK. COPYRIGHT A. S. BARNES & CO., NEW YORK.

This is a remarkable example of Line Work and Pictorial Effect. Made 50 years ago by J. A. Chapman. The above is one of many high-grade portraits found in "Portraiture."

Inspiration

FRIENDS ZANER and BLOSER: Permit me to say that I think the Lessons by Messrs. Mills and Lehman are going to be a great inspiration, both to pupils and teachers of writing.

One hundred degree weather takes a great deal of the enthusiasm and fire out of the "writing master" but a cool wave and a careful perusal of the good reading matter in the P. A. and B. E. brings him up to white heat again.

Very truly, C. C. LISTER.

September, 1901.

S. G. Hurst Writes

"I like your journal and think it the best publication of its kind. I will present the subscription matter to the school soon after I have opened and will see what I can do to secure subscriptions for you. I have a very excellent school, registering none but 9th grade graduates and High School pupils. I hire no agents and never use the "Note" plan of selling scholarships. I have strong support from the business men and Merchants' Exchange."

Mr. Hurst is an old friend of the editors, who rejoice to learn of his success in building up a high grade institution.

Not the Oldest. Not the Largest. JUST THE BEST.

ALL THAT ITS NAME IMPLIES.
PRACTICAL BOOKKEEPING

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The most practical and up-to-date method ever devised for teaching bookkeeping, accounting and office practice, the drawing of all forms of business papers and vouchers, the filing of incoming papers and vouchers, and the actual performance of the duties of the bookkeeper and accountant, by practical methods similar to those that are in general use in counting houses.

THE WORK HAS NO EQUAL. IT IS THE MASTER WORK OF THE CENTURY.

It is the outgrowth of many years' experience in practical business, arranged in teachable form for the class room. Your students should be familiar with special ruled books and the modern methods that are being adopted by the leading business houses in the largest cities throughout the country. This new work fully explains the workings of these new up-to-date methods now in general use. You can't afford to be without the system. Address THE PRACTICAL BOOKKEEPING CO., 57 Washington St., Chicago, Ill.



This certifies that **Rain Face Indian** *has completed the regular course of study prescribed by the*

Board of Education of the Territory of Oklahoma

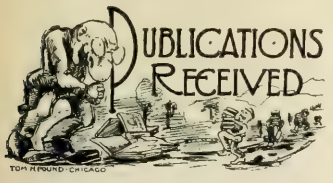
and has passed a satisfactory examination in Reading, Orthography, Penmanship, English Grammar, Arithmetic, Geography, Physiology, and United States History

In testimony of which we have affixed our signatures this ____ *day of* ____ 189

TEACHER — COUNTY SUPERINTENDENT — PRESIDENT N. C. NORMAL INSTITUTE

DIRECTOR — SECRETARY BOARD OF EDUCATION

AN EXAMPLE OF MODERN DIPLOMA DESIGNING AND ENGROSSING BY MR. ZANER.



"Isaac Pitman's Shorthand Instructor," twentieth century edition, price 75 cents, published by Isaac Pitman and Sons, 33 Union Square, N. Y., like all of their publications, is first class in every particular. It is an improved edition with some new characters introduced.

* * *

"Yocum's Twentieth Century Instructor in Practical Business Writing" by H. G. Yocum, Massillon, Ohio, is a seventy-two page publication bound in purple. The work is photoengraved from writing done by himself and seventeen other penmen. It is what its name implies, "practical." You ought to see it—have it. For information address the author and publisher.



E. C. MILLS,

195 Grand Ave., Rochester, N.Y.,

will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.

The Automatic Man Expands.

Our readers have probably noticed the advertisement in our journal of the specialties manufactured by the Auto Pen & Ink Mfg. Co., No. 73 Rush St., Chicago, Ill. This company is the successor of C. A. Faust, known as the "Automatic Man." Mr. Faust is still at the head of this company, but in expanding the business found it necessary to enlist the services of other hands and brains in the work. From a recent letter from Mr. Faust we quote the following: "The printers are booming the work on our new Compendium and we expect to have it ready to mail in two or three weeks at the longest. It will be the finest thing of the kind ever put on the market. Our business is growing rapidly, and we are much encouraged."

This company is thoroughly honorable and reliable, and being pushers they are bound to succeed.

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A Teacher of Business and Ornamental Penmanship, Book-keeping, Etc. Apply at once to

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E. E. EVANS, STREATOR, ILL.,

will send your name lettered on silk. "It is very beautiful." Makes a most desirable present. You will be able to secure a few orders during spare moments and earn quite an item. Don't overlook this opportunity. **THIS MONTH 22 CENTS.**

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Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books are sent postpaid by mail or by prepaid express.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding..... $1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners ..... 75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published..... 50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled..... 50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published.. 50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.



From Wash Drawing by Meissner

REPRODUCED BY COURTESY OF BINNER ENGRAVING CO.

Goosequillism

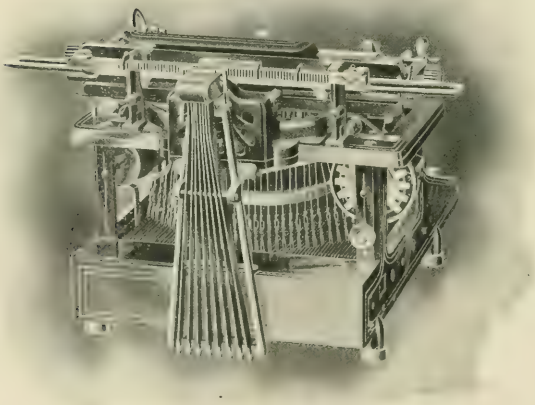
The letter on the opposite page was reproduced from an old book published nearly two centuries ago. Look at the small letters carefully and critically and you will discover that people in those days wrote more freely than we give them credit for. They wrote many words without raising the pen, and not infrequently joined words. The movement was mainly combined, with sometimes a surplus of finger action chiefly in the small letters and sometimes whole arm movement in the capitals.

The plan of putting the body of the letter plain, neat, and solid by itself and the fluorishes about the border is a good one from the artistic standpoint. Indeed, we can learn much from a page of this kind. We cannot only get ideas of beauty in curve and arrangement, but we can learn as well that that the penmen of those days were skilled quite as much as those of today. And it is doubtful if our work will live as long as theirs and exert as lasting an influence. Toil and talent, are not the product of the present alone.



From Pen-and-Ink Drawing by R. Sigmund.

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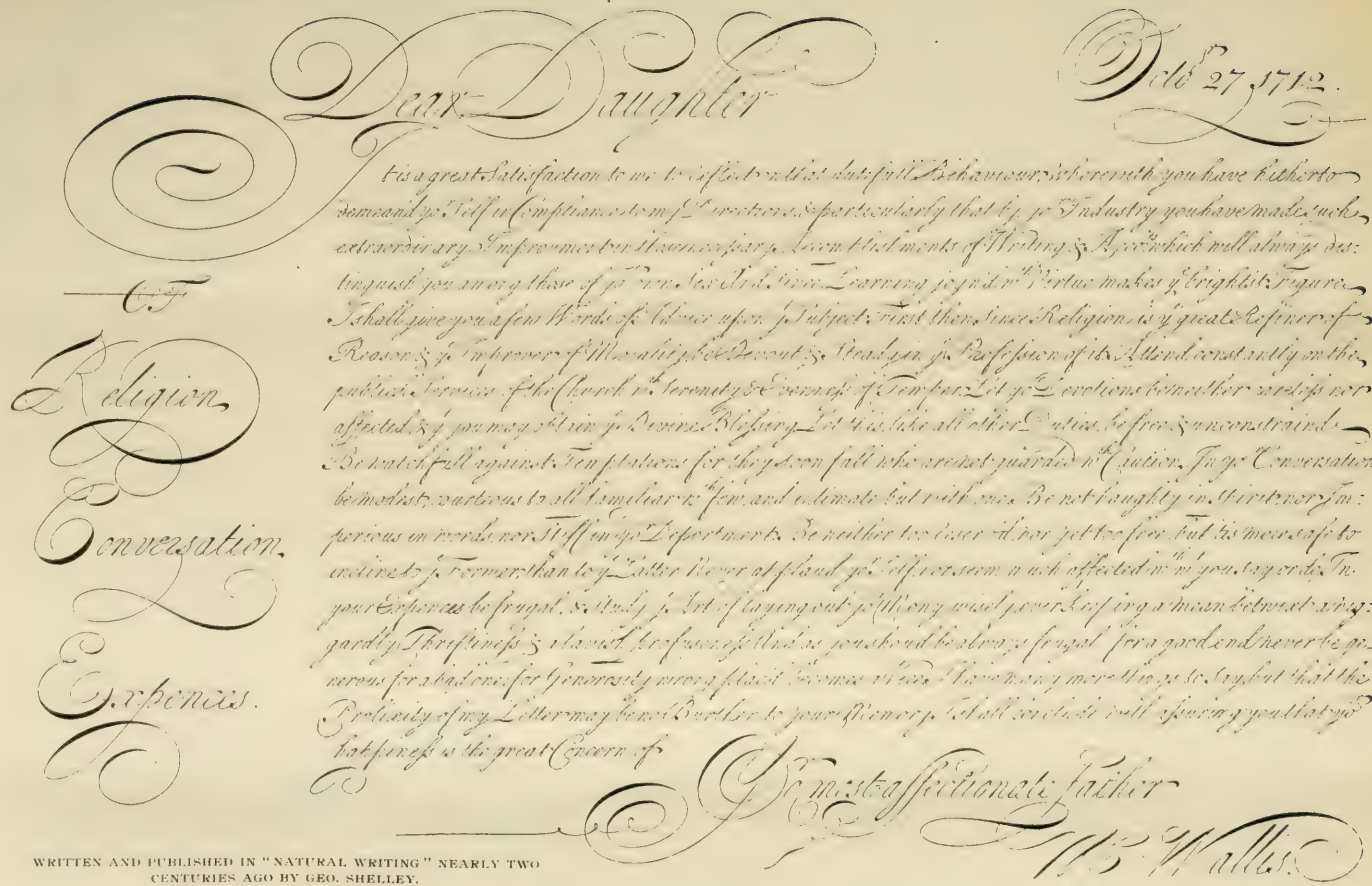


From Wash Drawing by A. Henke.

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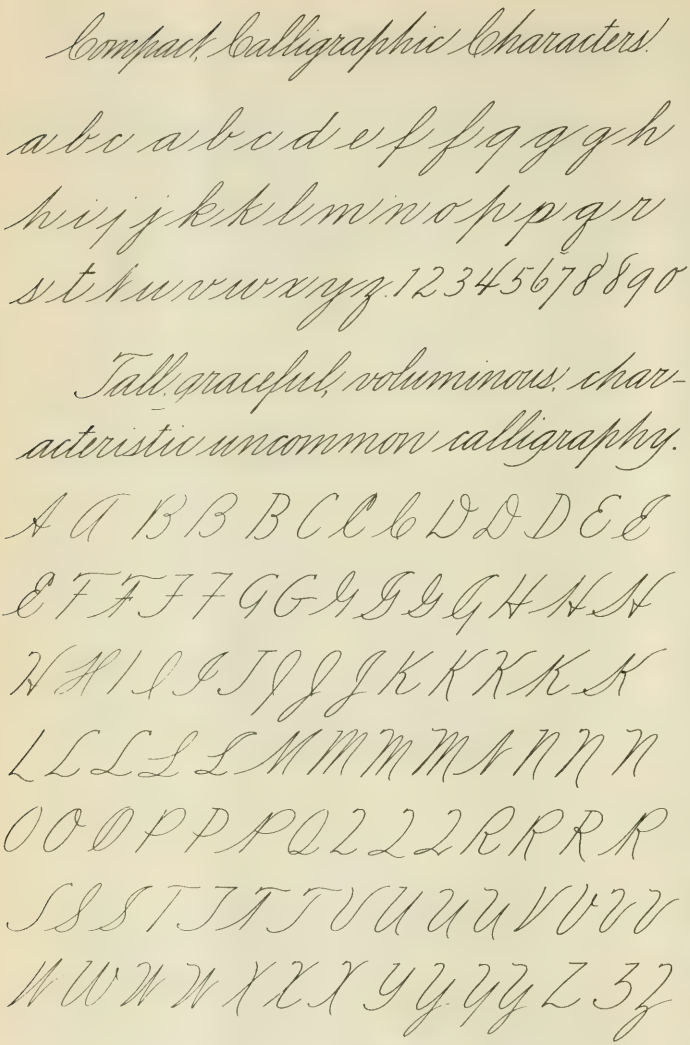


From Photo of Clay Modeling by Harry Parkhurst.



WRITTEN AND PUBLISHED IN "NATURAL WRITING" NEARLY TWO CENTURIES AGO BY GEO. SHELLEY.

SEE "GOOSEQUILLISM" ON PRECEDING PAGE.



Good Art in Illustration

What it is, How to Recognize, Enjoy, and Appreciate it

(SEE OPPOSITE PAGE)

The accompanying illustration is one of two hundred and twenty-six page designs in "The Holy Gospels" published in London over half a century ago. They were engraved on wood. The artist seems to have been V. Beauce, as his name appears on nearly all of the plates. This book, in our opinion, because of its illustrations, is one of the few great books of the past century. It is this because of the great number of ideas expressed in original, striking, impressive, technically artistic, unforgetable pictures.

Who can forget the parable of "the poor, and the maimed, and the halt, and the blind" after having looked upon this illustration? See how suggestively wealth has been depicted by the rich, fine-art dishes and draperies. Also how wealth and poverty have been contrasted by crutches among the dishes at the top of the page.

The force and effectiveness of the whole is the result of careful, enthusiastic, conscientious thinking, and artistically arranged, and skillfully executed forms and lights and darks. See how the dark dish contrasts with the light ones; how the dark figures sitting at the table silhouette darkly against the back-ground and serve also as a back-ground to the lights in the two fore-ground figures; and how the widely different technic of forms in the fore-ground suggest variety of rags and raiment!

We consider this great art because it came from the heart. Truth was the artist's motive, nature was his means of expressing it. This is the age of fine books, and beautiful and truly effective illustrations, but here is a book with over two hundred illustrations, published in 1849, that compares favorably with the best of the present day. In those days it cost a fortune to produce it, as each illustration had to be engraved (cut) into wood by skilled hands. Today it could be done nearly as well by purely mechanical means.

More of these illustrations and many others will be given, with critical text to explain their merits, if you desire it. A postal will do to tell us of your desires.



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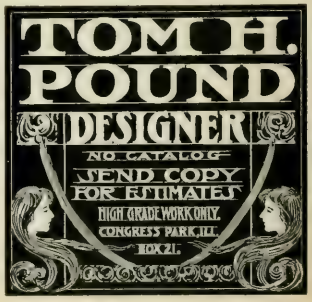
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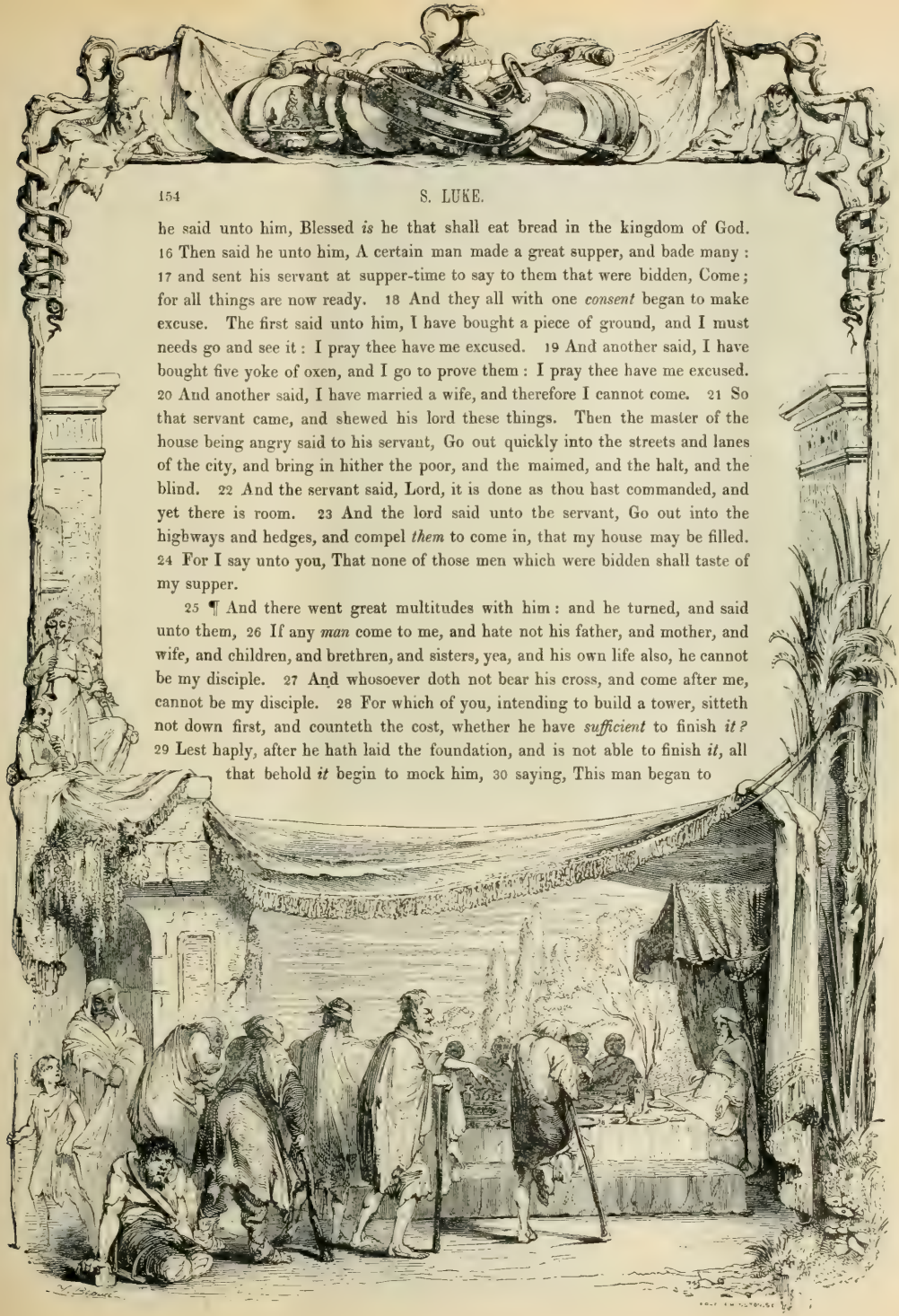
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he said unto him, Blessed *is* he that shall eat bread in the kingdom of God. 16 Then said he unto him, A certain man made a great supper, and bade many: 17 and sent his servant at supper-time to say to them that were bidden, Come; for all things are now ready. 18 And they all with one *consent* began to make excuse. The first said unto him, I have bought a piece of ground, and I must needs go and see it: I pray thee have me excused. 19 And another said, I have bought five yoke of oxen, and I go to prove them: I pray thee have me excused. 20 And another said, I have married a wife, and therefore I cannot come. 21 So that servant came, and shewed his lord these things. Then the master of the house being angry said to his servant, Go out quickly into the streets and lanes of the city, and bring in hither the poor, and the maimed, and the halt, and the blind. 22 And the servant said, Lord, it is done as thou hast commanded, and yet there is room. 23 And the lord said unto the servant, Go out into the highways and hedges, and compel *them* to come in, that my house may be filled. 24 For I say unto you, That none of those men which were bidden shall taste of my supper.

25 ¶ And there went great multitudes with him: and he turned, and said unto them, 26 If any *man* come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life also, he cannot be my disciple. 27 And whosoever doth not bear his cross, and come after me, cannot be my disciple. 28 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have *sufficient* to finish *it?* 29 Lest haply, after he hath laid the foundation, and is not able to finish *it*, all that behold *it* begin to mock him, 30 saying, This man began to



SEE "GOOD ART IN ILLUSTRATION" ON PRECEDING PAGE.



Lessons in Automatic Lettering

Number Three

BY E. E. EVANS, STREATOR, ILL.

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For superior effect in engrossing, a specially adjusted oblique holder is desirable. The pen should be fine and flexible, such as the Zanerian Fine Writer. The ink should be India of a special make and properly diluted with water and gumarabic, in such proportions as to produce a dainty hair line and a dense, brilliant, black shade.

The movement needs to be "slow but sure," firm yet delicate and flexible. It should come principally from the fingers, hand, and forearm. The hand should rest substantially upon the little finger. The latter should serve as a stationary rather than as a movable rest. The forearm should cross the paper diagonally with the base line of writing. Do not hold it parallel with the base line nor at right angle to it, but about half way between the two extremes. That is, turn the paper until the fore arm crosses it at an angle of about forty-five degrees.

Study carefully the forms and use pencil head and base lines for the minimum letters, and for the capital and extended forms, if desired. Keep in mind the five S's—shape shade, slant, spacing, and sureness. Raise the pen as you come to the base line in making all small letters. Make both sides of the loops downward, the heavy side first. Raise the pen often and replace it skillfully. Aim to secure uniform slant and spacing. Make the up strokes on the same slant as the down strokes. Study such letters as s, r, a, etc., critically. Several styles are given. Select those you like best and practice them patiently. Success in this, as in all things does not come in a bound, but you must win and earn it by the sweat of thy brow. But the returns will ever be in the proportion that you work intelligently and industriously. Work in the most advantageous manner.



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A A B B C C D D

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In inking use a Gillott No. 170 pen, and India ink, and aim for fine, sharp, clean lines. Give the lines of the copy careful attention. See that the strong shadows and half-tones are properly treated. Spots of color around the outer edges of the circle, and here and there under the edges of the leaves, will help to bring out the different parts, and tone up the design generally, but do not use too much solid black. Study all these little points thoughtfully before you attempt to give the expression, as this is the only way to practice intelligently.

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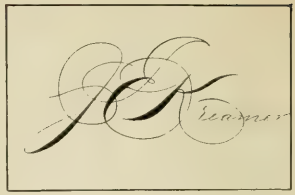
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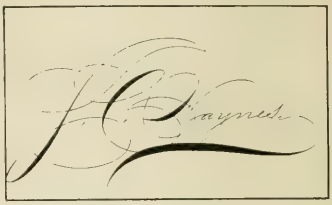
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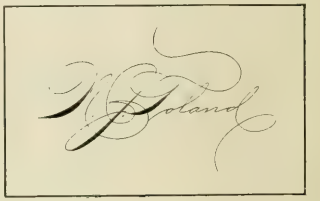
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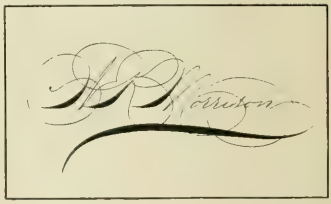
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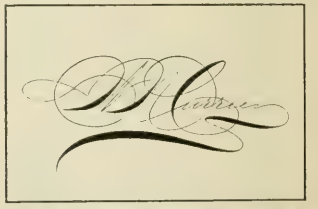
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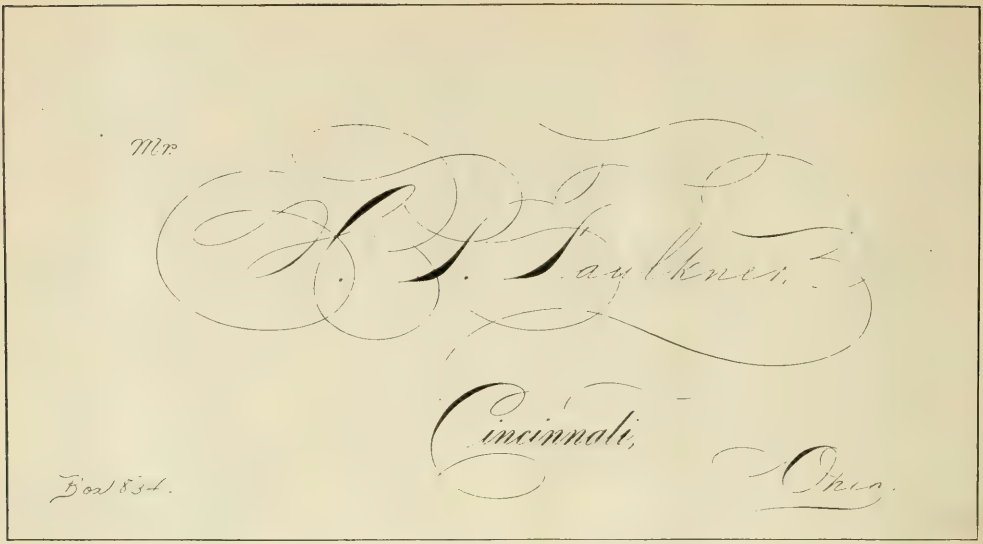
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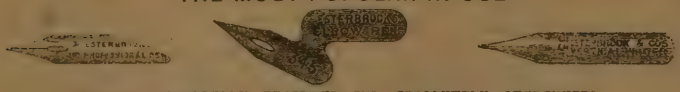
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THE PENMAN-ARTIST & BUSINESS EDUCATOR

Uneducational.

Requiring children to write under ten years of age, as they do in our public schools, is uneducational. It does more harm than good. It injures the child and the child's future writing. It injures the child because it is not old enough to perform with ease the art of writing. Childhood is the period of growth and activity, but the art of writing demands almost complete quietude. It suppresses breathing, and what could be more harmful? The ages from ten to fourteen are suited to pursuits of a skillful but not of a heavy, exhausting nature. The art of writing is the most skillful art we have to learn, and not being of a heavy character, it is specially suited to these ages. The arm muscles are more manageable at this period and it can therefore be more successfully taught.

The harm done to the child and the child's future writing, at from six to eight years of age, is far greater than most people suppose. It is during these years that excessive finger movement—the foe of easy writing, is established. Premature teaching rather than the copy book is responsible for cramped finger action. It is during these early years that gripping is also established. Gripping is not taught; neither is finger movement, but both develop because the child is endeavoring to do something that few adults master. Childhood is naturally the whole arm (muscular) movement period, but the art of writing as usually taught is too small and difficult for the child to perform in a free manner, and as a consequence it resorts to a slow, labored, cramped, drawn, finger action, which is rarely ever successfully broken short of special effort and training by the few in a business college.

Why continue to cry copy-book or muscular movement, or to denounce the regular school teacher, when the root of the penmanship evil is allowed to thus flourish in the primary grades? Why denounce the teacher when we as specialists have known so little as to the real root of poor writing.

The remedy is plain. Require less writing in the primary grades. Let writing be done large enough so that children will use the arm movement in preference to the finger movement. Use the blackboard more and pencils less. Pencils cause gripping—also fine pens. Chalk or coarse pens should be the implements. The minimum letters should be upwards of a half inch in height. Arm movement will then be as "natural" as finger movement and far more efficient and healthful. Then, as the pupils advance in years and skill, reduce the size of the writing until it becomes small enough for general usage.

Simply a Matter of Guage

The Western Penman, September number, commenting upon "funny illustrations," as touched upon by us, among other things in its random remarks asks, "why does the PENMAN-ARTIST AND BUSINESS EDUCATOR ridicule muscular movement and then secure services of leading advocates and teachers of muscular movement to give its lessons in business writings?" Our answer is, because we are not narrow-guage enough to think our own way is the only way. Because we believe in giving others an opportunity to express their views. As a journal of and for the profession of practical education, the PENMAN-ARTIST AND BUSINESS EDUCATOR offers its columns for the expression and discussion of ideas of various hues, and not as a vehicle only for those with which we agree. Our contributors are told to give that which they think is right regardless of our own opinions. We do not refuse articles of merit simply because we do not think their way, as does our western brother. We are not running a narrow-guage journal. We are not advocating "one movement for all," or "simon-pure muscular," of the wild and wooly sort *simpler, plainer, easier, swifter* writing for the many is our creed.

As a journal of and for the profession we must reflect opinions as divergent and prolific as its leading members hold. We debar none because they differ from our own. The PENMAN-ARTIST AND BUSINESS EDUCATOR is an open court in which all may speak who speak interestingly, instructingly and timely. The PENMAN-ARTIST AND BUSINESS EDUCATOR is a vehicle whose track is not of the narrow-guage. Upon other topics our western brother seems sane and liberal, but the minute you pull the penmanship string he becomes excited and at once yells "muscular movement" and the night-mare of copy-books is upon him.

After all, it is simply a matter of *guage* as concerns the Western Penman and PENMAN-ARTIST AND BUSINESS EDUCATOR. The one is broad enough only for muscular movement followers; the other is a standard guage upon which all may ride and enjoy the fellowship of the best our profession affords.

A Deserved Compliment for Mr. Gaylord

EDITORS PENMAN-ARTIST AND BUSINESS EDUCATOR:

I am in receipt of the last number of your magazine and wish to congratulate you upon the many good things it contains. I was especially pleased with the article in regard to western schools as given in Mr. Gaylord's department, and have written him expressing my appreciation of the same. It is out of the ordinary rut and gives us some very helpful information.

I think you are very fortunate in securing such a man for that department. He is one of our brightest and most progressive teachers and one who is bound to do much, both for your magazine and for its readers.

However, this is something you know as well as I do, for you are always striving to obtain the best possible talent and doing everything possible for those who come in contact with you.

With best wishes for your prosperity and trusting you are enjoying a very successful year, I am Sincerely yours,

A. H. BARBOUR.

St. Johnsbury, Vt., Oct. 4, 1901.

Lessons in Rapid Business Writing

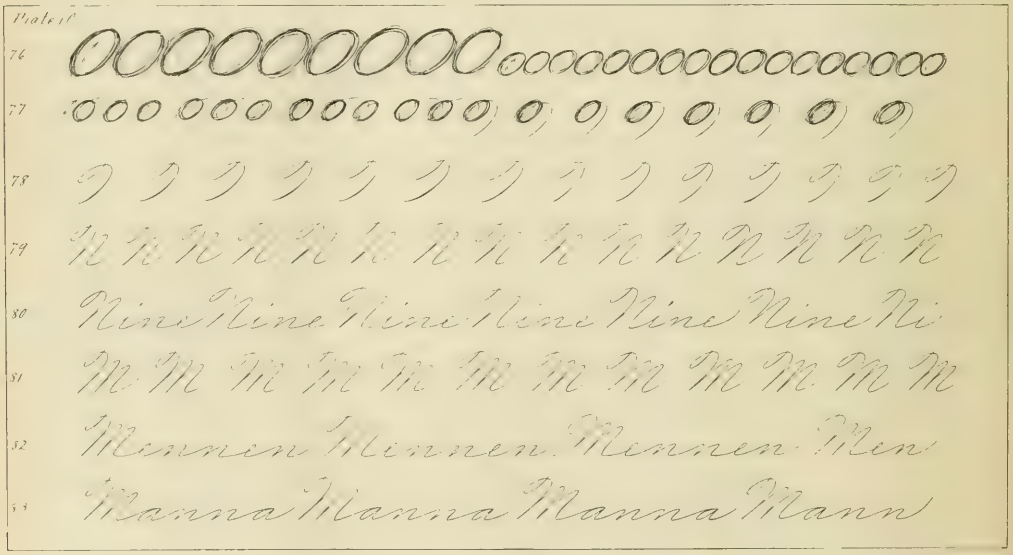
BY

135 GRANT AVENUE, E. C. Mills, ROCHESTER, N. Y.

Number Three

Instructions Plate Ten

In making 76 use a rapid, uniform, circular or rolling fore-arm movement. The reduced forms will demand a reduced, well-controlled motion the same as the first, but smaller. See that the beginning stroke of each capital is well curved. Too many make it straight and that robs it of grace. Endeavor to make these capitals without raising the pen. Finish these letters with a small turn—not with a large, round one. By so doing capitals join successfully with small letters. Check the movement slightly in finishing the capital so that the final turn will be narrow and so that the following small letter will not be made too recklessly.



Instructions Plate Eleven

In making the straight line exercises of 81, do not raise the pen, and make strokes up as well as down. In the right curve forms, make strokes upward only. Study the loop letters closely. See that the *l* below the crossing makes a good *i*. Avoid an angle at the top of the loop and use but little finger action. Instead, see how gracefully and how freely you can make the tall letters by simply causing the forearm to act in and out the sleeve and like a hinge at the elbow. Keep the last down stroke of *h* and *k* on the same slant as the first, and watch the final turn in order to keep it as narrow as other turns. In all this work, rely mainly upon the forearm or muscular movement, and do no work slowly.

Instructions Plate Twelve

Practice 94 diligently. Do not slight these basic or preliminary exercises. As before stated, your final success will depend upon the skill with which you make these. The down stroke in these capitals is slightly curved. Note how the *Q* resembles *2* and how the second part of *N* resembles *6*. Note also the fact that the second part of *W* is like a final *t*. Make the letter without raising the pen. Keep the lower loop of *Z* rather small and the final crossing on the base line. Be careful how you join the capital to the small letter. Harness your effort to do it successfully. Close attention to detail and a determination to do all work freely and with the arm movement is the secret of success in good penmanship.

Plate 11

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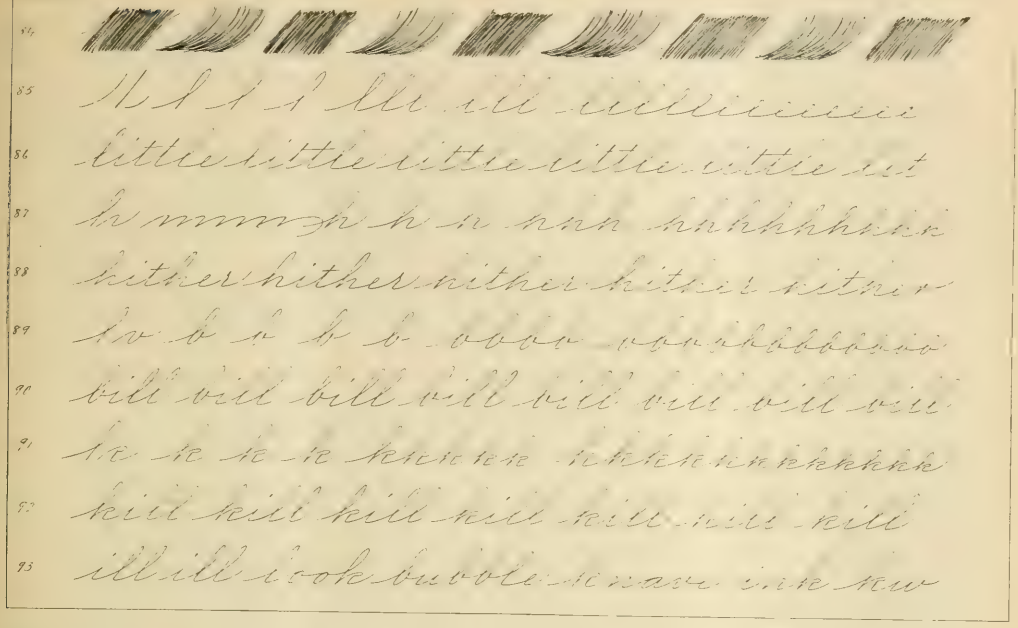


Plate 12

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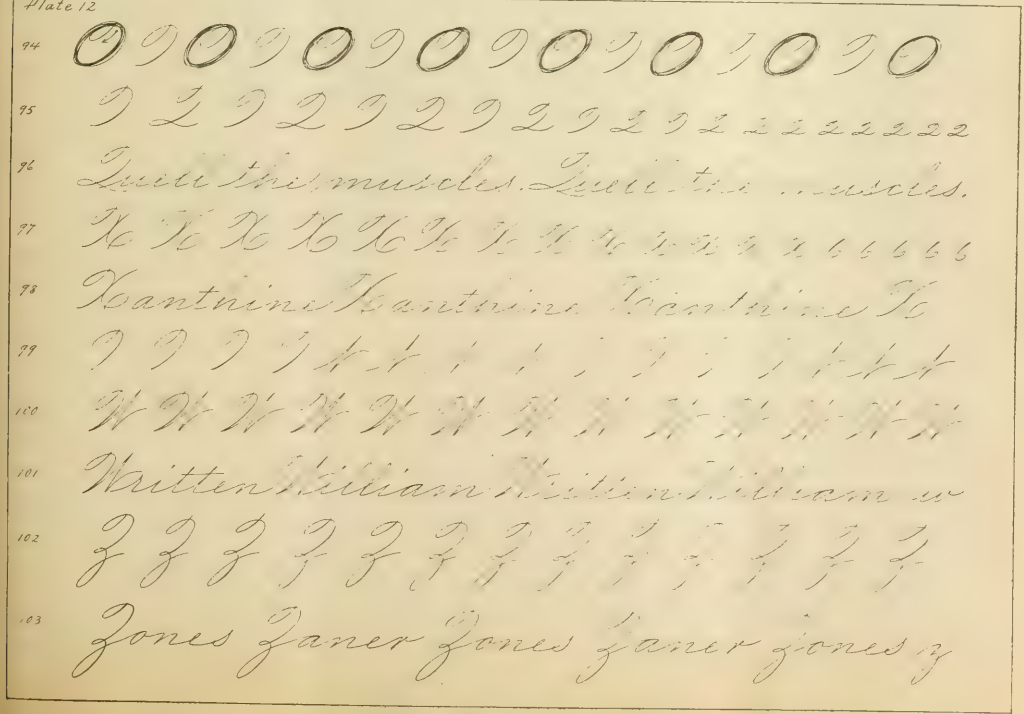


Plate 13

104 Uuuuuu Uuuuuu Uuuuuu Uuuuuu

105 U U U U U U U U U U U U U U U U

106 U U U U U U U U U U

107 Union United Urbana Uniontown U

108 Y Y Y Y Y Y Y Y Y Y Y Y Y Y

109 Yours truly. Yours sincerely. Yourst

110 y y y y y y y y y y y y y y y y

111 youth, youth, youth, youth, youth, y

112 g g g g g g g g g g g g g g g g

113 young young young young young your

Plate 14

114 Vuuuuu Vuuuuu Vuuuu

115 V V V V V V V V V V V V V V V V

116 V V V V V V V V V V

117 Vesuvius Vesuvius Vesuvius Vesuvius

118 Value the present moments. Value

119 q q q q q q q q q q q q q q q q

120 quinine quinine quinine quinine qu

121 f f f f f f f f f f f f f f f f f

122 fuffiff fuff fiff flabby flake fill

Instructions Plate Thirteen

Practice faithfully and freely 104. Fill page after page of the exercise and go no further until you can make it well and much better than when you began. No. 106 should receive your most skillful attention. The loops below the base line should be made the same in size and shape as those above. The crossing should be on the base line and not below. It is so easy to neglect this and then wonder what is wrong with the appearance of your work. Skill in seeing is quite as essential as skill in doing. Neither can be acquired in a day or by a few efforts. Constancy in this as in other lines is the key to excellence.

Instructions Plate Fourteen

Number 114 is one of the most skillful of penmanship exercises. It demands a movement as graceful as the form. You now have a chance to see what you are made of. If of clumsy material, this exercise will help you to become graceful as well as a good writer.

Study the lower part of *q* and *f*. The loop should be the same in size as other loop letters but is made the reverse way around. Finish the loop part of these letters on the base line, and not above. Keep the back of the *f* comparatively straight and the lower loop no larger than the upper.

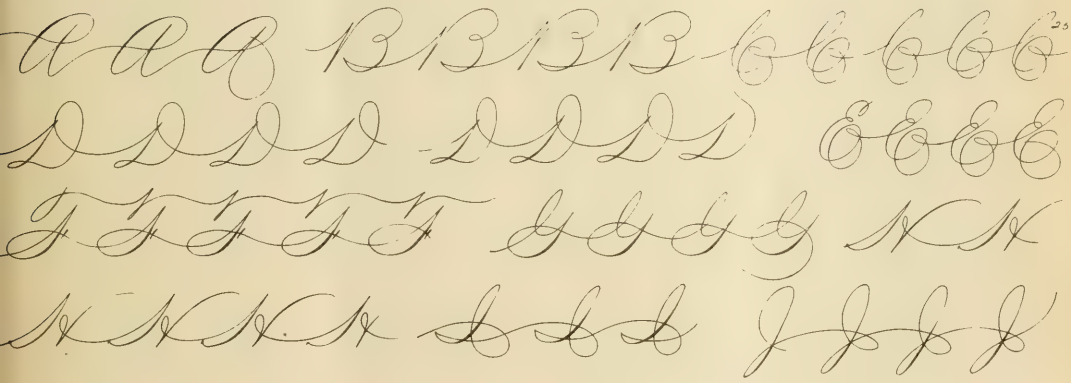
In all of these copies, use a free movement but always have it under control, or at least put forth your utmost efforts to have it under the command of the will.

Lessons in Practical Business Writing

BY

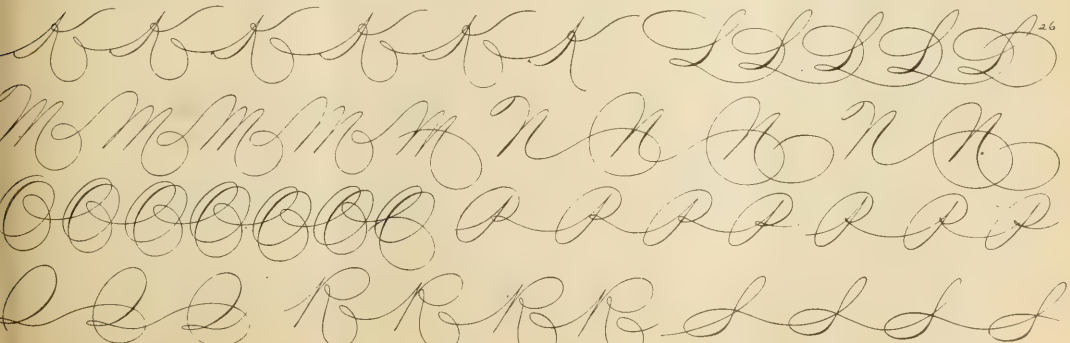
SPENCERIAN COLLEGE. A. B. Lehman CLEVELAND, OHIO.

Number Three

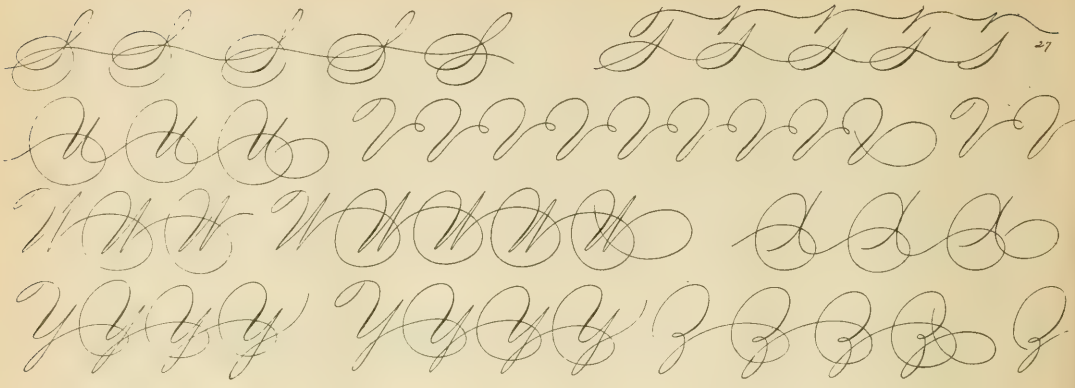


Combination work is the penman's delight. After acquiring a good movement it will be an easy matter for you to combine a number of letters.

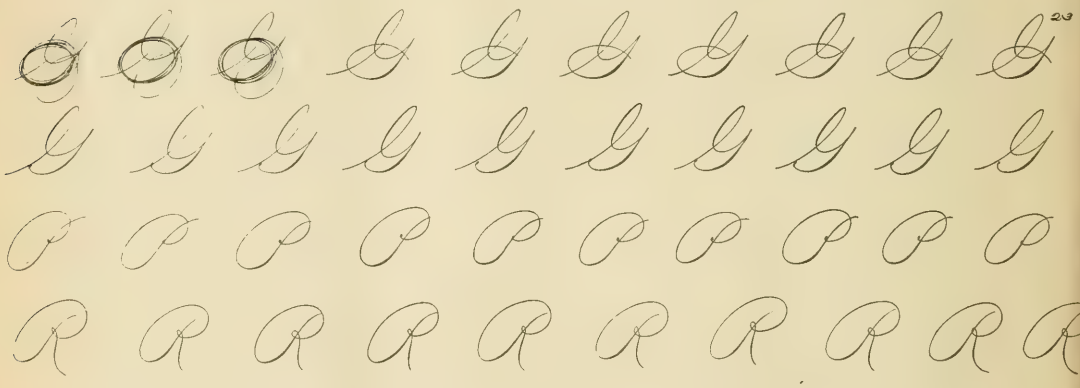
The finishing stroke of one letter is practically the beginning of the next. Make the letters the same size.



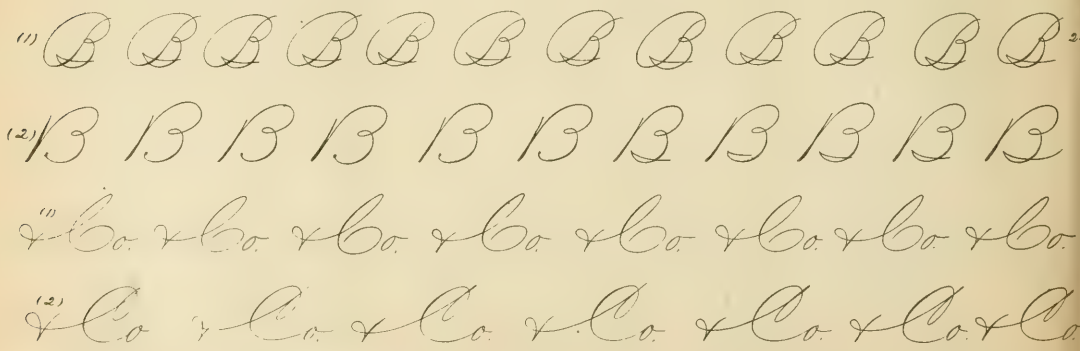
In business writing it is best to not always combine capitals, for some letters do not join well, but I see no reason why capitals should not be combined when this can be done legibly and conveniently.



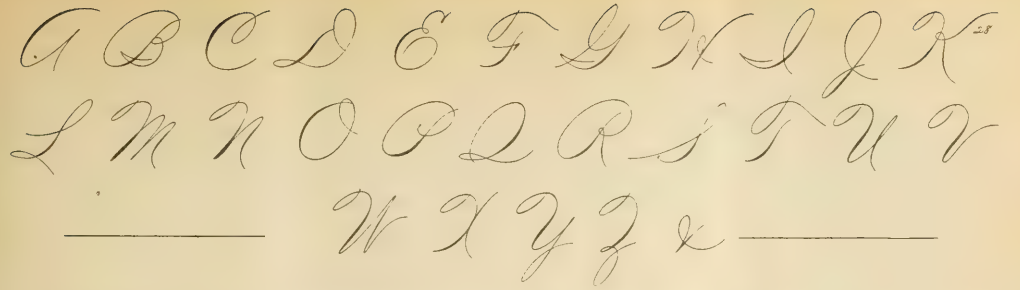
After practicing these lessons thoroughly, combine different capitals in each group, being careful at all times to secure gracefulness, which insures ease in execution.



You should fill several pages of each letter and study the letters so carefully that your efforts to improve your writing will not be in vain. All the capitals should be made of uniform size.

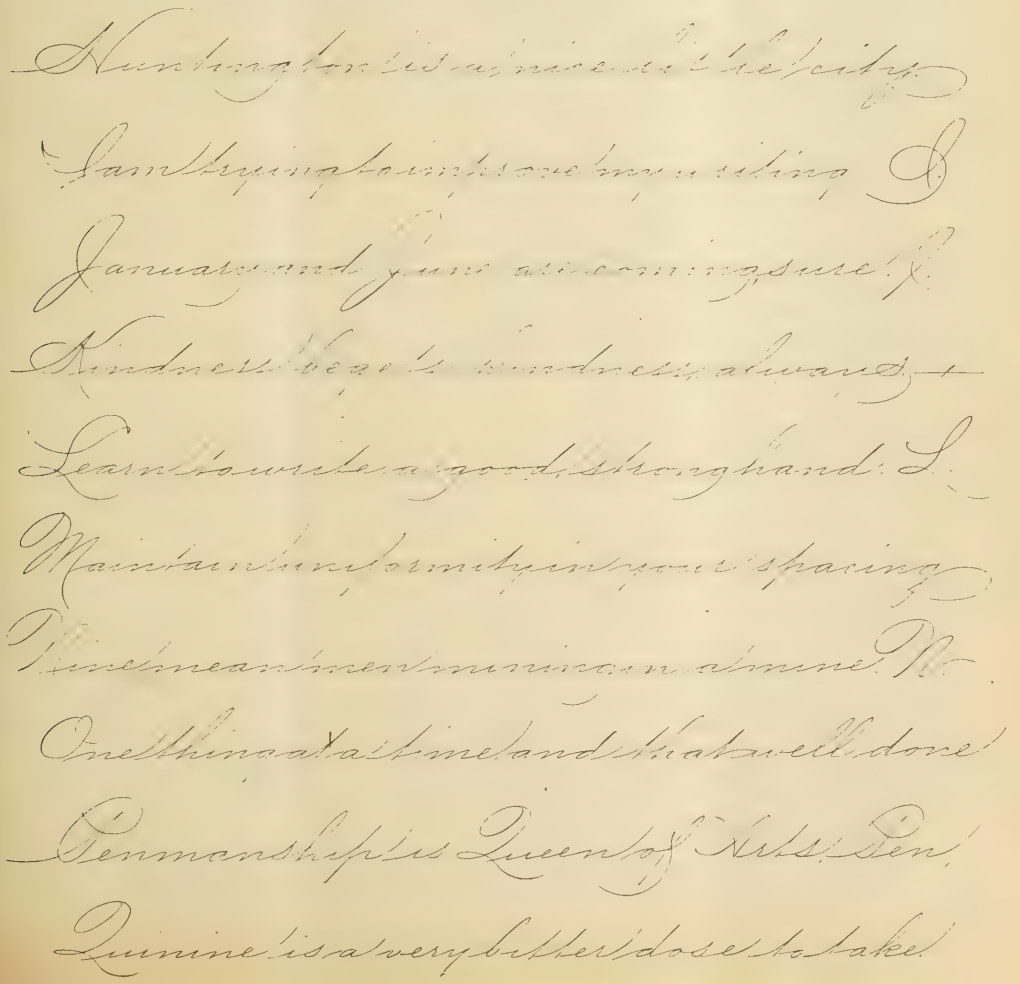


It is by repetition that we gain most in learning to write a good hand. Do not hesitate to fill a number of pages of each letter. Strive to excel your previous efforts. Learn how to utilize your energies by endeavoring to make each letter better than the preceding one.



The above is a good set of capitals for general business writing. Avoid different styles; however, should you have another style that is plain there can be no objection to it. Keep in mind legibility, etc.

Supplementary Sentence Practice by S. M. Blue, Columbus, Ohio.



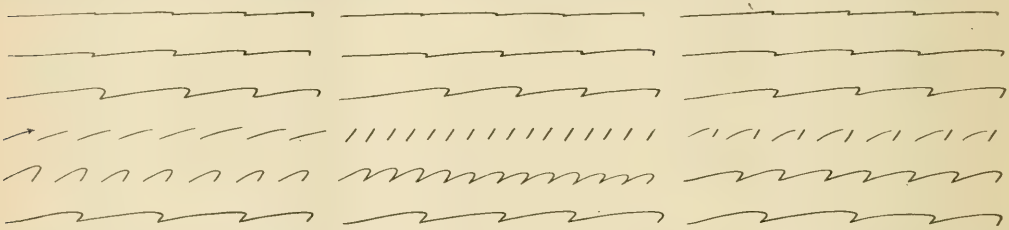
Lessons in Real Rapid Writing

by C. P. Zaner.

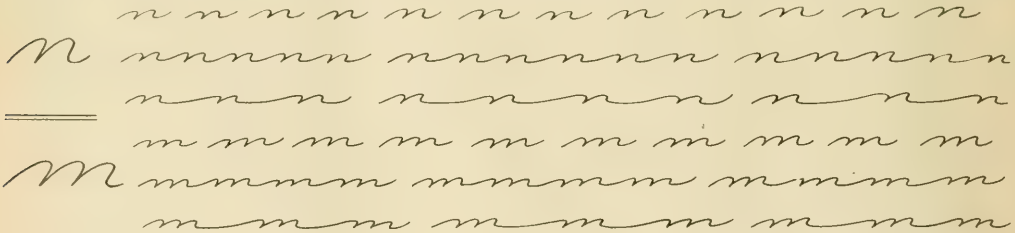
Improvement About the time Columbus discovered America, the scribes discovered a more expeditious method of writing. Round hand or Engrossed writing was the new hand. Previously they had employed chiefly the Italic or print-like, disconnected characters. By the change more words could be written in a minute and with less effort. The change, however, was not a radical one. Speed was not even doubled, but it was increased perhaps a half, and effort was saved.

From the time that Independence was declared to the writing of the Emancipation Proclamation, there was a gradual change being made in our penmanship. As it took our people upwards of a half century to evolve the ideas of human independence and freedom (improved methods of living), so it took them about that long to change from the old round-hand to the light-line characters of today. Spencer, Dunton and others were advocates of the new standard, and it was quite an improvement upon that which it preceded. Not radical, but swifter and effort saving.

Thus it was that when it became necessary that people should write faster, it also became necessary that they could change the character or style of their writing. Today there is a demand for plainer, easier, swifter writing. If we wish to meet or fulfill that demand as the scribes did in the fifteenth century and as the Spencers and Duntons did in the nineteenth century, like changes must be made. As an effort in that direction, this series of lessons was evolved.

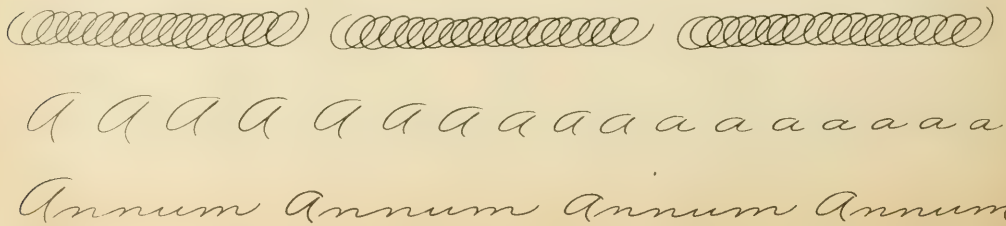


This plate needs careful attention. By careful I don't mean slow. Make all forms quickly. The little finger should slip more freely in making up strokes than in making down strokes. There are two reasons for this. Up strokes were created for speed purposes; down strokes for legibility. Then, too, the up strokes being longer can be made relative faster. Notice carefully the difference in slant between up and down strokes. Make a strong distinction between turns and angles, keeping the turns on top as in the plate above.



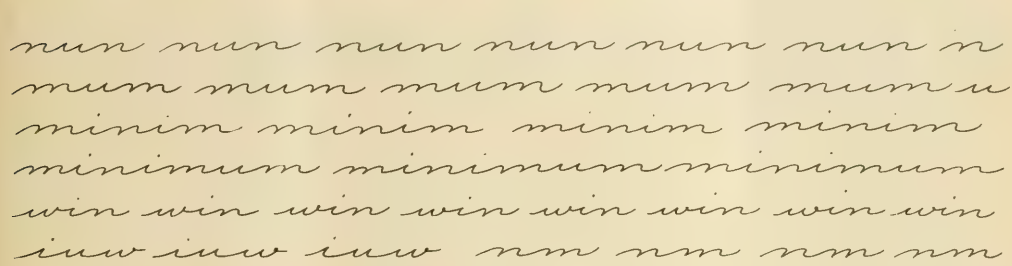
The small *n* is composed of three turns and but one angle. Be careful to always maintain a distinction between turn and angle, and to see that there are three turns in the *n* and your writing will be at least readable. It may not be beautiful but it will be plain—the chief essential of good writing.

The *m* has in it four turns and two angles. Be careful to not finish the last upper part with an angle. Finish letters and words as carefully as you begin them. Never practice carelessly nor thoughtlessly. Watch turn and angle, spacing in and between letters, height, width, etc.

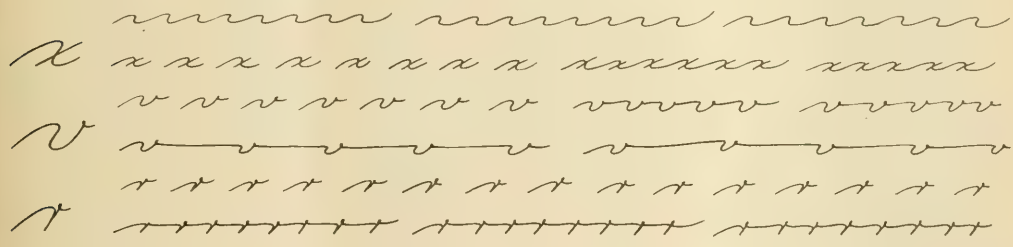


Make the oval exercise freely and forcefully. Use no finger movement. Make about two hundred down strokes to the minute. See how freely, how easily, and how well you can make it. Then try the capital *A*. Make it large only at first, then reduce it gradually as given in the copy until it becomes a small letter.

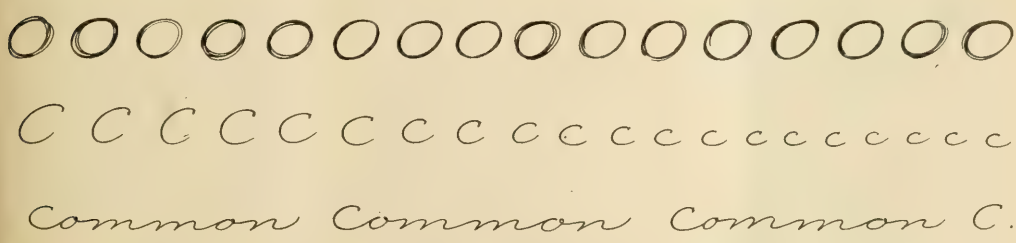
Learn to be sure. Sureness is the result of being skilled and skill is the result of the right kind of practice. To be master of a subject, one must be familiar with it. Are you thoroughly familiar with the shape and proportion of letters, and do you know the difference between finger and arm movement? If not, familiarize yourself concerning the same by study and observation. Read carefully the instructions accompanying these lessons.



The words given are easy but important. Spacing can be learned by their practice. Turn and angle should be made strongly unlike. Care should be exercised in the dotting of the *i*. Study the spacing between letters and compare it with the spacing in letters. You should learn to do this work well and rapidly. No slow, sluggish motions should be used. Instead, a free, apparently easy, and graceful movement should be employed at all times. Remember that it is not pretty writing but practical writing that I am endeavoring to teach.

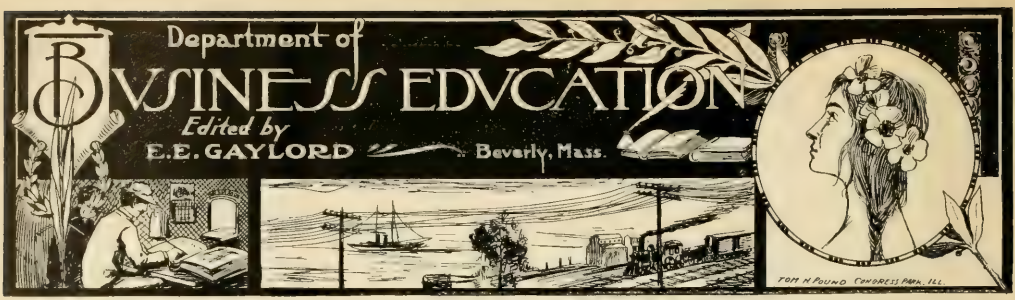


The *x* contains two turns and a straight line made upward on the same slant as the first stroke. See how gracefully you can produce the letter. The *r* is begun the same as the *x* but it finishes with a blind loop. Be careful about the finish so that it does not look like *re*. Begin it with a turn or it may resemble *o*. The *x* should be retraced so that it will not be mistaken for *r*. It can be made without raising the pen and should be so made.



Let the arm roll freely on the muscle in front of the elbow to make the retrace oval, also the *c*. Place the pen on the paper firmly and quickly and then make the *C* with a quick, circular movement of the arm, not of the fingers. Write the word without pausing or raising the pen. Keep the *o's* rounding and closed, and the *m's* rounding also. Do not drop to the base line with the last stroke of *o* or it may resemble *n*.

You must, if you wish to become a good, rapid writer, watch critically all tendencies toward illegibility. You need not be technical but you do need to be observant and careful. If you were aspiring to become a professional penman, I would recommend that you be technical about your criticisms, etc. But it is not accuracy but plainness that is needed in the business world of writing.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

The National Commercial Teachers' Federation

The next meeting of the National Commercial Teachers' Federation will be held in St. Louis, beginning Thursday evening, Dec. 26th, and closing Tuesday noon, Dec. 31st. For commercial teachers, this is one of the most important meetings of the year. It has been continually growing in numbers, in enthusiasm, in breadth and in practical value to its members. It is national, not only in its name and in its scope, but also in its ideals. It is representative of one of the most important components of our educational system, albeit a part of the system that has risen with phenomenal rapidity into national importance, within a period almost coincident with President McKinley's administration, so great has been the effect of a political policy, in business affairs, and through business men, in shaping out educational plans. Politics, business, and education have a sympathetic interrelation.

The Detroit meeting of the Business Education section of the N. E. A. was of great importance, though, of course, not nearly so largely attended as are the meetings of the Federation and of the Eastern Association. These meetings are each and all,—whether city, state, or national—of great value in disseminating information regarding the purposes, processes, and results of commercial training, as well as in helping to remove the prejudice that, in many places and among many otherwise broad-minded men, still minimizes the worth of this form of education.

Divergent Opinions That there is a wide divergence of opinion among notable men who support the cause of commercial education, will be evident to those who read Dr. Wm. A. Scott's scholarly article in our September number, and who read in this number the thoughrful paper by Mr. I. O. Crissey, with Mr. L. L. Williams' trenchant reply. These gentlemen stand at the opposite poles of thought on this subject. There are two sides to the question, and we expect to present other views in our December number. Meanwhile we invite your opinions, in the form of correspondence or special articles. The distance between the exponents of higher commercial training and those who champion the cause of private business schools as now conducted, can be very materially decreased by the associations enjoyed and the common understanding reached in such gatherings as the forthcoming meeting at St. Louis.

The 'Professor' Times have changed since the Western Penmen's Association was formed, back in the eighties. Then from twenty-five to fifty good fellows could ostensibly find enough in the single subject of penmanship to keep their brains busy and their tongues wagging for a three-day session. But in 1899, at Chicago, interest in this single subject had so far waned that the Public School Writing and Drawing Teachers' section was combined with the Western Penmen's section, and last winter at Detroit this combined section could not draw, out of a total attendance of one hundred fifty, enough to justify the carrying out of the entire program. This was not because penmanship has lost its *absolute* importance, but because its *relative* importance has declined. The "professor," with his silk hat, long-tailed coat, and tidal wave of hair, has slipped out, and with him have gone sprawling, shaded capitals, many oblique penholders, glossy ink, whole-arm movement, the impossible creations formerly labeled "Pen Art," and much intolerable affectation and ignorance. In the "professor's" place has come a brisk, business-like gentleman in derby and cutaway. He is modest, intelligent, sincere, aggressive. His appearance would command respect in a business office; he has ideas worth listening to; he has heard of P. D. Armour as well as of A. D. Taylor; he teaches plain, unshaded business writing, using, generally, a rather coarse pen, straight holder, writing fluid, and combined movement.

When the writing class is dismissed, this modern teacher steps into the law class and demonstrates that he is as familiar with Anson on Contracts as the "professor" was with Ames on Flourishing. He can draw a Bill of Sale more satisfactorily than he can draw Moore's mocking bird. He reads the Review of Reviews and the Saturday Evening Post as well as The Penman-Artist and The Book-keeper. In short, the former writing "professor" is our modern all-around teacher of business branches, and he wants to know what is going on in the Business and Shorthand Sections. He will be much in evidence in St. Louis. Go and meet him.

New Sections As interest in our Federation meetings has increased, and as the attendance has been enlarged, new needs have been made manifest. The Business Managers' Association, organized in Chicago in 1899, meets a well-defined need. It is proving to be one of the most useful of the associated organizations, although it has been knocked about from pillar to post in trying to hold its meetings without conflicting with other meetings. It should be treated as coordinate with the other Associations, in planning for its sessions. Its deliberations are probably more important to its members than are the discussions in any other Association.

A committee appointed at Detroit will make an exhaustive report on High School Commercial Education, at a special meeting of high school commercial teachers, during the St. Louis convention. Steps will probably be taken to organize a High School Commercial Teachers' Association. A separate section, organized for this purpose, would meet the needs of this class of teachers far better than is now possible, considering the wide difference between public and private schools, in motive, point of view, organization, management, hours of work, length and breadth of course, etc. Every teacher of commercial branches in high schools, academies, or universities should make a special effort to be in St. Louis to give impetus to this movement, which may mean much to the cause. In this connection we shall, in our December number, make some comment on the weakness of high school commercial work as now carried on in most high schools.

St. Louis The convention city chosen for this year is one of the great cities of this continent. It is the wholesale grocery store of the Southwest. In manufacturing tobacco, beer, bricks, machinery, and shoes it is one of the foremost cities of this country. It is the greatest river port in the United States, and its railway connections are probably not surpassed by any other city, excepting Chicago. There are, in this great city, some of the most delightful residence districts to be found anywhere in the world. We recall Westminster Place, in particular, a semi-public street along which are palaces probably none of which cost less than $50,000, and some of which are said to have cost more than $200,000. The winter climate of St. Louis is not severe. Its educational interests are large and varied. Everyone will recall Washington University, which recently received, from two wealthy residents of St. Louis, $5,000,000.00. The several business schools under the direction of Mr. E. H. Fritch, Doctor Carpenter, Perkins & Herpel, J. G. Bohmer, Peter Ritner, A. J. Barnes, and S. F. Hayward, are progressive, and their genial managers will put forth a united effort to help make the meeting of 1901 the banner meeting of the organization. The country tributary to St. Louis will turn out a regiment of teachers. Chicago, Quincy, Burlington, Sedalia, Kansas City, St. Joseph, Omaha, the Brown aggregation from Illinois and Indiana, Indianapolis, Cincinnati, Louisville, and Nashville, will help the smaller cities to roll up an unprecedented registration.

Why? Because it will keep you out of a rut, about the only fate that teachers and preachers need fear.

Because you will meet the leaders in our profession, and will experience some of the pleasures of an enlarged acquaintance.

Because you may be able to offer, in debate, some suggestion that will help a fellow worker.

Because we may learn from everyone, if we be wise enough, and you may pick up some stray ideas that may prove helpful to you.

Because this convention will be the best possible meeting place for teachers and school proprietors to estimate one another.

Because commercial education is greatly aided by these meetings, and you should be loyal to the cause. It will pay you socially, professionally, and financially to go.

100 Words to Spell

Every commercial student should be able to spell the names of all the important cities of our country, as well as the names of the great cities of foreign countries. The list of names given herewith, as well as many others that might be submitted, ought to be mastered by every student in school, but the advantages of such a mastery are of exceptional importance to the shorthand students.

Alameda	Muncie
Albert Lea	Natchez
Albuquerque	Natchitoches
Anaconda	Olympia
Asheville	Oshkosh
Baton Rouge	Oskaloosa
Beatrice	Ottawa
Bellaire	Olympia
Belle Plaine	Ouray
Beaumont	Paducah
Boise	Pasadena
Brattleboro	Paterson
Butte	Phoenix
Chadron	Pierre
Champaign	Pocatello
Chattanooga	Port Colborne
Charleston	Poughkeepsie
Charlestown	Pueblo
Cheyenne	Raleigh
Coeur d'Alene	Reading
Corsicana	Sacramento
Coshocton	Salamanca
Dallas	San Bernardino
Dubuque	San Diego
Eau Claire	San Jose
Edmonton	Santa Cruz
El Paso	Sarnia
Elyria	Schenectady
Fitchburg	Seattle
Fond du Lac	Shamokin
Fresno	Shreveport
Galion	Spokane
Guthrie	Streator
Hagerstown	Tacoma
Houston	Tahlequah
Janesville	Tallahassee
Joplin	Tama
Kalamazoo	Terre Haute
Kankakee	Texarkana
Laramie	Tonawanda
La Salle	Tucson
Las Vegas	Vandalia
Los Angeles	Vincennes
Lynchburg	Waco
Mankato	Walla Walla
Marietta	Wichita
Massillon	Wilkes-Barre
Mattoon	Winona
Mauch Chunk	Xenia
Missoula	Ypsilanti

Commercial Geography in Current Literature

MISS LAURA E. HORNE

MANUFACTURED PRODUCTS

The Utilization of Waste. Peter T. Austen. Forum. September, 1901.

The author mentions the various uses made of the most common waste products. Coal tar, distilled, yields analine dyes, antiseptics, and perfumes; garbage is made into a fertilizer; sawdust produces wood-alcohol, gas, and acetic acid; tar furnishes benzole, parrafine, creosote, carbolic acid, oxalic acid, and various explosives; slag from blast furnaces is made into tiles, bricks, porcelain, cement, and building stones; from skim-milk, a water-proof glue and a sizing for paper are manufactured; argol from the bottom of wine casks, furnishes cream of tartar and tartaric acid.

ILLUMINANTS

Acetylene Gas as an Illuminant. Lieut. Col. David P. Heap, U. S. A. Cosmopolitan.

The author asserts that acetylene is the cheapest illuminant known, not excepting kerosene. In addition to the lighting of houses, where its value has already been demonstrated, he thinks it will also come into general use in sidelights for steamers, for signalling devices, and for search-lights.

COALING STATIONS

A Colonial Experiment. J. F. Rose-Soley. Overland. September, 1901

An interesting article dealing with Tutuila, giving a good description of the climate, products, and customs of the people. The author considers the harbor at Pago Pago the best in Polynesia, and emphasizes its value to the United States as a coaling station.

COTTON

In the Cotten-Field. Max Bennet Thrasher. Outlook. September, 1901.

This article is a sketch of the growth of the cotton industry in the South, giving a description of the plant and the conditions necessary for its cultivation, with the details of its culture. It also deals with the products of cotton, the author stating that $40,000,000 is invested in mills and apparatus for utilizing cotton.

CANALS

Ship Canals in Austria. Geographical Journal. September, 1901.

In the Geographical Journal for September is a map showing the proposed routes of these canals, the main artery of which runs from the Danube to the Oder, to the Vistula, and thence to a navigable branch of the Dniester. The Danube-Oder canal will be 170 miles in length. The whole work is to be completed within twenty years.

SHIPPING

The Biggest Ship. Chalmers Roberts. The World's Work. September, 1901.

This article is a description of the New Celtic, which is 700 feet long and 20,880 tons register, the largest ship afloat. The designer tried for greater carrying power rather than for speed, her fastest time being only 17 knots. The author believes in the economy of large tonnage, and speaks of the industrial changes which will be wrought by large ships, such as harbor improvements, wet and dry docks, and better shipping facilities. He mentions Southhampton as a port which owes its growth to the improved shipping facilities which it offered to steamship companies.

KANSAS

Kansas After the Drought. Prof. Frank W. Blackmar. Review of Reviews. September, 1901.

This article not only deals with the conditions existing in Kansas this summer, but deals with the resources of the state. The author states that the Kansas farmers are relying more and more upon alfalfa, a species of clover, for feed, as it is possible to raise it without irrigation. Other kinds of feed are Kaffir corn, which stands the drought better than any other kind, and sorghum. Among the minerals which are of immense value to the state are coal, zinc, salt, lead, cement, oil, and natural gas. Handling the raw products of the sod gives rise to the principal manufacturing industries, such as pork and beef-packing, flour-milling, and cement and brick making. The drought will teach the farmers to take greater precaution about water supply and surplus feed.

POPULATION

The Rise of the American City. Walter Wellman.

Mr. Wellman says that the American cities are gaining in population much more rapidly than the country, but that every census shows a steady growth of rural population, which has doubled during the last half-century. If the cities have waxed mighty and prosperous, it is because the country behind is productive and prosperous. Labor-saving machinery and improved processes have lessened the number of men required for work on farms, so that the growth of the city does not necessarily mean the depopulation of the country.

CATTLE

The Economics of Cattle-Raising in the Southwest. Robert M. Barker. Review of Reviews. September, 1901.

The author says that the business of cattle raising is a serious undertaking, the two greatest problems connected with it being the land and the stock. From fifteen to twenty-five acres is required per head, and in Texas this land is either leased for a period of from one to ten years at the rate of three cents an acre, or bought outright, when it costs from fifty cents to ten dollars an acre. Texas has several thousand ranches varying from a few thousand to several million acres, the largest containing 3,000,000 acres. In New Mexico and Arizona there is free range. Ranchmen now are recognizing the value of finely-graded stock in preference to the long-horned, muscular Texas variety, and there is a tendency to breed out the horns because they increase the cost of transportation. Except in summer, it seldom rains, but improved systems of well-digging and wind-mill construction have made the water problem a simple one. Disease is one of the greatest drawbacks to cattle-raising, and wild animals are a constant menace.

POPULATION

The Urban Population of the United States. National Geographic Magazine. September, 1901.

This article states that the city population of the United States during the last ten years has increased by nearly 37 per cent., while the increase of the total population during the same period was not quite 21 per cent. In 1900, there were 161 cities having a population of over 25,000; 19 contained 200,000 or more; 19 had between 100,000 and 200,000 40, between 50,000 and 100,000; and 83, between 25,000 and 50,000. Massachusetts has the largest number of cities of 25,000 or more; namely, 20, and this state is followed by Pennsylvania with 18, and New York

with 12. The most significant growth is that of the three cities in Washington, Seattle, Tacoma, and Spokane, the increase during the decade being equivalent to 57.2 per cent. Nebraska is the only state where the combined population of the cities shows a decrease. In the North Atlantic States, 58.6 per cent. of the population lives in cities.

IRON AND STEEL

Building an American Bridge in Burmah. J. C. Turk. World's Work. September, 1901.

The writer tells how an American company, the Pennsylvania Steel Company, of Steeltown, Pa., secured the contract for the Gokteik viaduct on the English railway eighty miles from Mandaly, in Burmah. This viaduct is 2240 feet long, it being the longest in the world, and is about as high as the Brooklyn Bridge. It was made in sections, shipped half way round the world, and erected in the estimated time, by American workmen, notwithstanding the temperature of 125 degrees. From the bottom of the gorge, the train to Mandaly can be seen. 820 feet above, drawn by an American engine across an American bridge.

FRUIT RAISING

Fighting Frost. Alexander McAdie. Century. September, 1901.

Mr. McAdie says that formerly one-third of the citrus crop of California was killed during unfavorable winters, but for the last two years the loss has been less than five per cent. The method pursued is to produce a protective cloud of smoke or water vapor, thus preventing loss of heat by radiation, and also obtaining the latent heat of vaporization. For this purpose baskets of coal are suspended in different parts of the orchard, and the heat from the burning coal evaporates the water near by. Sometimes the same result is obtained by "smudging" that is, by the burning of sticks and other refuse material which has been soaked in oil of turpentine.

MINING

Mining and Forestry in Colorado. H. M. Suter. The Forester. August, 1901.

This article states that prosperous mining is impossible without prosperous forests. In the Cripple Creek district mining has thrived temporarily on the destruction of forests near at hand, but already the demand for timber has become so great, and the supply so nearly exhausted that much of the timber used in this district is brought from 60 to 100 miles, and the heaviest timbers are brought from Oregon. A prominent mine owner gives it as his opinion that, unless some radical change takes place, the rapidly increasing cost of timber, will, in five years, seriously threaten the profitable working of the mines.

If the great natural resources of Colorado are to be developed to anywhere near their full extent, the present destruction of its forests must stop, and the remaining timber lands be dealt with in a sensible manner.

IRRIGATION

The Value of Irrigated Land. Report of a Lecture Given Before the United States Industrial Commission, by Prof. Elmwood Mead. Irrigation Age. September, 1901.

The author says that the value of irrigated land is governed by its nearness to markets, by the climate, which governs the kinds of productions, and by the distance and cost of railway transportation to the great markets of the world. In Southern California, where the citrus and other high-priced fruits can be raised, it reaches a value of $1800 an acre, and water has a corresponding value, instances being known of its rent reaching $45 an inch per year. But in the northern part of that desert region, the portion that competes with the district east of the Rocky Mountains, there is cheaper land and cheaper water.

The needs of the live-stock business have been one of the markets for crops grown, chiefly hay and alfalfa. Wheat and corn cannot be profitably grown on irrigated land, owing to the cost of transportation.

There is a large district, embracing western Texas, Kansas, and the Dakotas, where the irrigation question needs to be studied. In this region, there are two questions which need attention In the Dakotas it is very expensive to bring water from the Missouri, and in the southern section many of the streams are torrential in character, carrying an immense flow of water, and running down to nothing, so that the water must be stored, which is a complicated problem, because of the deposit of sediment which often causes the filling up of reservoirs.

SIBERIA

Siberia. Prof. Edwin A. Grosvenor. The National Geographic Magazine. September. 1901.

"Civilization has been defined as the victory of mind over external obstacles, but not till the close of the nineteenth century, has science furnished civilization the arms for the conquest of Siberia." The author gives a short sketch of the settlement of Siberia, and says that Russia alone of all the nations, reached and dominated the eastern seas by possessions that were continuous. The physical features are described, and the author says that political conditions, as affecting the colonist, are not unlike those in the far West, before the construction of the Pacific railroad. He discusses the momentous significance of the Siberian railroad, which, he says, is the most stupendous agent in determining the destiny of the globe, that man has ever seen. He says that, by what might be called a Russian Monroe Doctrine, Russia might claim to be the sole guardian and, in necessity, the sole arbiter of her Asiatic neighbors, and that Russia has acted and is still acting in the old hemisphere, as the United States in the new. He considers that the absorption of Manchuria by Russia, not only furthers the welfare of that province, but of the whole civilized world.

What Constitutes a Business Education

T. O. Crissy, N. Y. State Inspector of Business Education

PAPER READ AT N. E. A., DETROIT, MICH., JULY 8-12, 1901.

The term business education means, in a broad sense, any and all education that will aid one in business, either in the manner of planning and transacting it or in the matter of recording it after it is done. Business education, therefore, includes everything that adds to its possessor's stock of knowledge, stimulates his faculties or increases his thought power. It also includes those things which help to develop the body and the senses, not alone because of the truth of the maxim, "Sound mind in sound body," but because healthy breathing, accurate seeing and acute smelling and tasting are essentials in certain lines of trade. In this broad sense the process of education begins in infancy and ends only with life itself. The agencies for imparting it may be the kindergarten, the district school of the country, the graded schools of the town, the so-called "business college," or the real college, or they may not include any of these. We find occasionally an individual – call him prodigy, genius or what you will — who has obtained his education for business and won what the world calls success without the aid of schools, and with almost every condition that can be conceived of apparently against him. Once or twice in a lifetime, perhaps some such brilliant phenomenon flits like one of those splendid October meteors across our horizon, leaving in his train a line of fiery light. But let not our eyes be blinded by the spectacle; let none of us make the mistake of believing himself such a genius or of supposing that genius can be made a successful substitute for the systematic training of the schools.

What constitutes a business education depends very much upon the point of view. From the point of view of the American business college, which for more than half a century monopolized the visible administration of that education in this country, it implies neat and legible handwriting, a more or less practical knowledge of modern bookkeeping, of business papers and business arithmetic, including rapid calculation, also some knowledge of business methods and commercial law. To this is usually added shorthand and typewriting, necessitating some knowledge of English, including business correspondence. This conception of business education is also the one that until very recently, has prevailed generally in the American public mind. It also satisfies fully the requirements of the well-known business college proprietor, who has frequently said in public speeches that he is "proud that he runs a clerk factory." This sort of training, which aims only to prepare for the *recording* of business may be called, for want of a better term, ungraded business education, because no definite preliminary education is required before taking it up.

I have no quarrel with the American business college, except perhaps for the incongruity of its name, and even that is now so well understood that it can no longer mislead. An institution that has persisted through three quarters of a century, and is still enjoying in its better type a considerable need of prosperity, must surely have been of substantial use to the community. In New York State today, some of these schools have aspirations a good deal beyond the clerk factory idea, and they are lengthening their courses and enriching their curriculums. They are also testing their real strength educationally with the public secondary schools by taking the Regents' examinations, and otherwise getting more into line with real educational institutions. It has come to be pretty well understood that the chief weakness of the business college plan has been the attempt to build a reliable superstructure of special business training without any adequate foundation of preliminary general education.

Something over ten years ago it began to dawn upon the minds of many business men, and many educators alike, that more of our young people ought to be educated for a business career, and that they should be educated on a plan radically different from that usually pursued by the business colleges. The American Bankers' Association took the matter up, and in 1892 sent Prof. Edmund J. James to investigate commercial

education in Europe and to make a report thereon. This report was widely read in the United States, and it showed quite conclusively that in many matters appertaining to business education we were far behind Germany and other countries of Continental Europe. In his plea for the establishment of commercial high schools in America, which formed the subject of an address before the Bankers' Association on his return from Europe, Prof. James said that we could "do no better thing than to follow carefully the course of educational experimentation in Western Europe." He found there in the curriculum of the commercial schools of secondary grade, in addition to bookkeeping and accounting, business arithmetic, business practice, shorthand and typewriting, many subjects of which the American business college had, at that time, no conception. There were, for example, two or more modern foreign languages, commercial geography and history of commerce, including distribution and modes of manufacture of commercial products, general study of merchandise and raw materials of commerce, of money, banking and insurance, and of tariff legislation, transportation and maritime and international law.

We have taken the advice of Prof. James and have followed the course of the experimentation of which he spoke, and have done much thinking and some experimenting on our own account; and as a result we have today in the United States a distinct grade of secondary business education, of which the typical exponent is the four-year commercial course to be found in many high schools throughout the country. It is the aim and purpose of this course to do all that may be done within the time limitation, not only to train the youth in the most approved modern methods of recording business transactions, but to teach him in a broad, general way how business originates and how it is done. While fully recognizing all that is implied in the adage, "Knowledge is power," it is recognized also that the getting of knowledge by independent investigation and study developes the very highest power — the power of intelligent thinking, of getting at the very heart of things.

To accomplish its object, then, this course must not be dominated by the technical business subjects, but rather the studies that best make for development of faculty must have first place. While the paramount object is thus to teach the students how to get knowledge, the course will nevertheless impart to him a fund of valuable information concerning practical business, which might cost him dear in the market place, and will also cultivate in him a spirit of investigation and a power of quick reasoning, that will do him good service in the intense activity of business life. The technical business subjects, which occupy a large part of the last two years, can be so taught as to make some of them, notably advanced bookkeeping, business arithmetic and commercial law, a valuable mental discipline.

While the curriculum of the high school course has not yet passed beyond the stage of experiment, the concensus of opinion seems to be that it should comprise abundant instruction in English, with much attention to its literature, and to composition., with a minimum of technical grammar. At least one foreign language should be studied two years, and I should think it better if there were two foreign languages, one begun in the grades. As geography and history are highly stimulating to the average mind, they should receive a good deal of attention; U. S. History to be studied with copious reference to English history, and in connection with geography, both physical and political, and with civics; while history of commerce should be studied with commercial geography, and the whole supplemented by economics and commercial law. Mathematics, a foundation subject, ought to include algebra, geometry and perhaps plain trigonometry. Two or three natural history subjects seem desirable as tending to encourage and develop observation and original investigation, and chemistry, including abundant laboratory work. In physics, an elementary knowledge at least is desirable. There should also be instruction in drawing and rhetorical exercises (essays and declamations) and music.

The technical subjects include advanced bookkeeping, which should be so thoroughly mastered as to enable the student to take and continue correctly a set of books in any line of business; business arithmetic, including intensive drill in rapid calculation; business correspondence and business forms with a large amount of practice in letter writing and drawing commercial papers and all ordinary business documents; business technics and office routine, including such practice in banking and other offices as will familiarize each student with the most approved methods of doing the work; shorthand and typewriting; and legible, rapid handwriting. There should be, if possible, some study of the raw materials and products of commerce. Dr. Herrick, director of the school of commerce of the Philadelphia Central High School, very wisely, I think, begins this work in the first year, and the students take great interest in collecting the materials and obtaining all the information possible in regard to them. There should be occasional instruction through lectures and quizzes on such matters as money, credit and banking, transportation, commercial legislation and ethics of business. Class discussion carefully directed will be of great value, not only in making clear all the different bearings of the matter under consideration and in fixing it firmly in memory, but in promoting in the student easy, exact and forcible expression and quick thinking while on his feet.

I have devoted a large part of this paper to the commercial course in the high school, because I am fully persuaded that it is through that agency that the great majority of young Americans preparing for active life will obtain their business education. Very aptly the high school has been called the "people's college," and it cannot be doubted that it is the finishing school for the masses of the people.

There is naturally, in the development of business education, a higher grade than that of the high school, the instruction in which is the province of the college and university. While we cannot at the present time, perhaps, point to any typical example of this higher business education in America, it may be said that much has already been accomplished in that direction. The Wharton School of Finance and Economy, attached to the University of Pennsylvania, has had for upwards of ten years a four-year course, the nucleus of which is the study of economics and politics, supplemented by practical courses in accounting, commercial law and business practice. The degree of bachelor of science in economics is conferred on those who complete the course. The universities of Chicago and California have also announced colleges of commerce, as has more recently the University of Vermont, in all of which it is proposed to recognize the sciences dealing with the various departments of the world's trade.

During the past year the University of Wisconsin determined to open a college of commerce. In an interesting paper read before the National Federation of Commercial Teachers in Detroit last December, Prof. J. B. Johnson, who served as chairman of the committee of the faculty of the university, in formulating the course of study, gave in the language of Dr. William A. Scott, director of the new school, the work outlined for the current school year. As Prof. Johnson's paper has been given in full to the readers of the P.-A. & B. E. (Feb'y, 1901.) I omit the brief synopsis of the course of study originally given in my paper, and quote only the following from the concluding words of Dr. Scott:

"We expect to place this course in commerce on the same level with the other courses in the college of letters and science, and of engineering, and to grant to the student who completes it the baccalaureate degree. We believe that the educational value of the course will be in no respect inferior to that of any other course given in the university, and we expect to keep in mind the fact that the young man who expects to do business on a large scale needs to be educated in the best sense of the term, as well as equipped with the technical knowledge which the prosecution of his business requires."

The course outlined and the words quoted make up the most circumstantial and satisfactory statement that has, within my knowledge, been put forth by any American institution that has engaged or proposed to engage in the work of higher business education. The unqualified declaration that the commercial course will be in no respect inferior in educational value to any other course in the university, and that the bachelor's degree will be conferred on its completion, will be gratifying to the friends of business education. If the universities cannot offer a four-year course in higher business education that will earn the degree, it seems to me that it would be more in keeping with their high dignity not to offer any.

Since this paper was written, I have received and read with much pleasure the announcement of a course in higher commercial education by the University of Michigan. This is not, in its organization, a seperate school, but a special course within the department of literature, science and the arts. The course is intended to "provide an education equal in scope and mental discipline to any course which the university offers." Students who enroll in the course at the beginning of the third year receive the degree of bachelor of arts at the end of two years and the degree of master of arts at the end of three years' residence.

In the course of this paper I have alluded often to the advantages we have been able to derive from a study of the schools of Continental Europe. There is, however, one phase of business educatiou in which these schools cannot help us. In the matter of bookkeeping and higher accounting we are clearly ahead of them. No progressive American, or Englishman, either, for that matter, would think for a moment of following the cumbersome continental system of bookkeeping, which puts everything, even to the minutest details, through the journal; and as to higher accounting, we are now ahead of England, which has been, in the main, long in advance of the Continent. As evidence of our leadership in this direction, we have in the School of Commerce, Accounts and Finance, of New York Univer-

sity (Washington Square, N. Y. City) an institution which offers opportunities for instruction in higher accountancy and auditing, such as cannot be found elsewhere, I venture to say, on either side of the Atlantic.

I have sought to show in the course of this paper that the term, business education, is at once elastic and broadly comprehensive; that the formal work of getting a business education may profitably engage the student through sixteen years of school life, and that at the completion of this work there await him equal educational honors with those obtained by the graduate in the college of letters or of science.

Just what ought to be regarded as a fit business education for any particular individual cannot be determined by any hard and fast rule. There are so many differing conditions and limitations that perhaps no two cases are precisely alike. As a general proposition, however, I have no hesitation in saying that the extent of education should be limited only by unchangeable conditions. By this I do not mean mere considerations of the position to be taken, or the business to be engaged in by the student, but conditions that absolutely determine the ability or possibility of the student going farther in his educational work. It is comparatively an easy matter for the private schools to adapt themselves to the conditions of individual students; but to what extent the public schools would be justified in attempting this I am not prepared to say, and it is too large a question to discuss within the limits of this paper.

I do not believe in educating a boy with the sole idea that he is to be a bookkeeper or clerk. I would give him such an education as would fit him for life, and qualify him (so far as education could qualify him) to become a successful business man. I would do this even if it were absolutely certain that the boy would begin active life as a bookkeeper. The more education he possessed besides his training in bookkeeping, the more intelligent bookkeeper he would be, and the greater would be his chances of promotion and increased usefulness. I believe that education pays in dollars and cents, no less than in personal gratification and better citizenship.

The Weakness of the University Commercial Course

BY MR. L. L. WILLIAMS, OF ROCHESTER, NEW YORK.

[This paper was read by Mr. Williams, at the Detroit meeting of the N. E. A. He was the leader in discussing Mr. I. O. Crissey's paper, which appears in this number.]

Mr. Crissey's broad definition of the term "business education" seems to me concise and accurate. It can be as correctly stated that an engineering education is any and all education that will assist in making the pupil a capable engineer, and a medical education is any and all education that will assist the pupil to become a skillful physician. A part of the education for all special activities must be fundamental, a part must be disciplinary, and a part must be technical. The common school supplies the first, the secondary school and the college the second, and the professional school the third. It must be admitted, however, that all courses of study, whether elementary or professional, are disciplinary; practicing professionally is also disciplinary; work is disciplinary. Business education is, therefore, elementary and disciplinary education plus the technical knowledge necessary to enable the pupil to adapt his knowledge to business purposes.

The question is, how much and what kind of special training do young people require to prepare them for business life? Is it wise to permit young men who design to engage in business, but who have not decided what branch of business to follow, and who cannot so decide, because they cannot choose, but must engage in something without delay, to spend the time required to pursue the long commercial course prescribed by some of the leading universities? The course of study outlined in the announcement of a school of commerce of a leading state university, embraces trigonometry, chemistry, physics, medieval, modern, and American history, economic geography, — whatever that is — industrial history of England, history of commerce, business forms and accounts, transportation, banking, the mechanism of exchange, business organization and management, commercial law, economics, six modern languages, etc., etc. Some of this scholastic melange would be useful to somebody, some of it would be useful to everybody, all of it would be useful to nobody. In addition to the above, the university school of business referred to, has a course of study designed to prepare young men for the consular service. A student would have to spend a lifetime to become familiar with all the duties involved in all the American consulates. So great is the variety of such duties, that the chances are about one in a hundred that a young man pursuing such a course of study, even if he should sometime secure a consular appointment, would find his knowledge of the slightest value to him. Again, the chances are not one in a thousand that an honor student in such a course of study, would ever receive a consular appointment. If the design of this feature of the university business course be to prepare young men to act as consuls, those who pursue it are bound to be disappointed, as it is well known that consuls cannot be made in that way. Political service aided by political influence, creates consuls. If the design be to educate consular clerks, those who pursue the course will be disappointed in the compensation they will receive. The vice-consul at Havre, France, the best paid man in the office next to the consul, has an annual salary of 3000 francs, about six hundred dollars, and the best paid clerk in the important consulate at Singapore, draws the munificent stipend of $17 Mexican per month, about eight dollars gold.

Mr. Crissy says, in substance, that the business college idea of business education is gauged by the ability of the student to obtain a position. I submit that that is just the proper way to gauge it. A very large proportion of the young people who pursue a commercial course, long or short, do so with a distinct expectation of obtaining a position. The students of an engineering course indulge the same hope, and I doubt whether Mr. Crissy ever knew a young man to pursue a theological course with the idea of preparing sermons for his individual delectation and salvation. I have no hesitation in saying that a larger proportion of the pupils of commercial schools enter such schools to obtain knowledge for their own use in their contemplated vocations, than of any other schools of any character. What of the design of the graduates of the university schools of commerce? Do not all, except an occasional son of a wealthy man who has business cut out for him in advance, expect to obtain positions?

Now, as to the value of the features of university business courses. In how many positions in business would medieval history be valuable? How about economic geography? The methods and conditions of business have so changed, and are so changing, that familiarity with the industrial history of England during the last decade, one hundred years, or two hundred years, would be valueless. While an occasional young business man will have use for six modern languages, nine hundred and ninety-nine will not have use for any except the English. Even though every young man were to master all of the six languages, and all of the rest of this exhaustive and exhausting course of study of the university school of commerce, he would be compelled to begin in business just where the commercial school graduate begins — as a clerk. If he study business organization and management, he will still have to begin as a clerk, and, by the time he climbs in business to a point where he can hope to apply his theoretical knowledge of organization and management, business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools were freely consulted by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, where six modern languages are spoken in a territory not larger than our state of Texas, but such a feature in a commercial course in this country is absurd; indeed the absurdity of copying anything commercial from Germany and France is apparent, when we realize how we are outstripping those countries in everything commercial.

The business colleges have supplied a well-defined lack in the American educational system. They have not been, and are not now, perfect, but the phenomenal popularity of the better class of them seems very good evidence that they are doing useful work. When men become as cheap in this country as they are in congested Europe, it may be excusable to ask young men to devote four years to special preparation for business, but I think it is not in this year of grace. The ideal thing, in my judgment, for every young man who contemplates a business career, is to supplement a thorough rudimentary education with a good high school course, and, if possible, a college course; and, after that, secure such knowledge of business customs and office routine, as is provided by the leading business colleges of the period. If the universities would eliminate some of the less practical things from their courses of study, and substitute therefor, a thorough course in theoretical and practical bookkeeping, commercial arithmetic, commercial law, business correspondence, practical English, advanced accounting, and economics, and have those branches taught by practical men, not doctrinaires, they would, in my judgment, popularize themselves with their students, and commend themselves to the business men of the country.

Bookkeeping in High Schools and Academies

G. W. BROWN, JACKSONVILLE, ILL.

I really do not know what kind of a course nor how extensive a course in Bookkeeping should be arranged for academies or public high schools. I don't see how they can handle the subject very profitably anyway, unless they give it an amount of time out of all proportion to the other branches of the course. The pupils, as a rule, are too young to take up much of a course in Bookkeeping, and it is a question whether it is not about as good as time wasted to undertake the subject at all in such schools.

To my mind these schools are entirely *general* in their purpose and should devote their efforts to *general* instruction and training. The children are not there for the purpose of receiving a special or professional education. They are too young, generally, for that sort of work. If it can be shown that a certain amount of bookkeeping is really a part of a *general education* and should, therefore, be incorporated in the courses of academies and high schools, then I should say that whatever is done in bookkeeping should be of an entirely general character and should only cover the fundamental principles or general processes of single and double entry bookkeeping, without attempting to make any application of general principles to the records of special lines of business. Do you get my point? It does not seem to me that there is much ground here for an extensive paper on the subject. Either bookkeeping should or should not be taught in such schools as you have in mind. I do not undertake to say whether it should or should not be, but I am inclined to believe that the time spent upon bookkeeping in such a course could be more profitably devoted to something else. But if bookkeeping be taught in such schools, it certainly is not feasible to carry it beyond general principles and processes. To carry the study beyond that, with a view to turning out practical bookkeepers would be to change the whole course and purpose of the high school or academy. The entire course, for at least two years, would have to be devoted mainly to this commercial work, and all other studies would become auxiliary to the central idea of turning out skilled bookkeepers and office clerks. Such results can not be produced in less time, if other branches of the high school course are carried along with the bookkeeping, and thus the whole character and purpose of the high school or academy course would be turned aside into a special channel directed to a special end.

It seems to me that this whole question can be fully stated in a single typewritten page, and for the life of me, I cannot think what more can be said on the subject than I have briefly touched in this letter. I am an enthusiast for our public school system and would be the last man to inveigh in the least against the grand work that is done and is to be done by our public schools, but I cannot see how they can be conducted upon other than general lines of study. All the people permit themselves to be taxed for the support of these schools. It is not just nor right that *all* the people should be taxed for the benefit of a *few*, and the moment public instruction is permitted to run into special lines, injustice is sure to be done to a large majority of tax payers. I cannot, therefore, escape the conclusion that bookkeeping, carried to practical results, should not be attempted in a public high school. If it be attempted there certainly would be great injustice done if it were carried beyond the fundamental principles and processes of the science.

Very truly yours,
G. W. BROWN.

Program

National Shorthand Teachers' Association of the Commercial Teachers' Federation

Herewith are the names of those who will present papers before the shorthand section of the Federation. One or two names may be added to this list. The time of assignments has not yet been decided upon, but every person on the program has positively promised to be present and handle his subject.

David Wolfe Brown—' Success in Shorthand Writing."

Fred Irland—"The Art of Shorthand Reporting."

Jerome B. Howard—"Twenty-five years of Shorthand Schools."

Clarence E. Walker—"How I would Teach Shorthand."

Isaac S. Dement—"Popular Delusions among Shorthand Writers"

Chas. H. McGurrin—"How I would Teach Typewriting."

Patrick J. Sweeney—"The Demands upon the Shorthand School in Large Cities."

J. A. Lyons—"What and How should I Study were I to Enter a Shorthand School with a View to making myself an Expert Amanuensis."

C. E. Hutchings—"What a School Can Do Toward Teaching Reporting."

John R. Gregg—Address, subject not announced.

Charles T. Platt—"Where are We At."

W. J. Durand—"Discipline in the School Room."

Miss L. L. Ely—"Duties and Opportunities of the Shorthand Teacher."

P. B. S. Peters—"Value of Completing the Shorthand Course."

Miss Mary A. Healey—"The School Side of the Incompetent Amanuensis Question."

F. B. Moore—"The Phonograph in the School Room."

F. W. Mosher—"Teaching Shorthand Students to Spell."

Miss Frances Gillespie—"Hand and Finger Training of Typewriter Operators."

A word about the speakers: Mr. David Wolfe Brown and Mr. Fred Irland are reporters in the National House of Representatives and need no introduction to the Shorthand fraternity. They are authorities and have no superiors.

Mr. Howard, of the Pitman-Howard firm, publishers, of Cincinnati, Ohio, is known to every member of the Association.

Mr. Clarence Walker, of Louisville, Ky., Mr. Dement of Chicago, Mr. Sweeney of New York, and Mr. Hutchings of St. Louis, are all known as expert reporters.

Mr. McGurrin, Mr. Mosher, and Miss Gillespie are authorities in typewriting.

Mr. Lyons, of the firm of Powers & Lyons of Chicago, has a very interesting subject and will handle it in a very interesting manner.

Mr. Gregg, the author of the Gregg System, needs no introduction to any shorthand writer in the United States.

Mr. Platt, Mr. Durand, Miss Ely, Mr. Peters, Miss Healey, and Mr. Moore are all well-known and successful teachers, and have interesting subjects.

The Executive Committee has certainly prepared an excellent program and has prepared it in good season. Other announcements may be made later.

Very truly yours,
J. CLIFFORD KENNEDY.

The Penmanship Teachers' Association

Chicago, Oct. 2, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.,
Gentlemen:

The outlook is very encouraging for an excellent programme for the Penmanship Teachers' Association to be held in St. Louis, December 26, 27, 28 and 30. It is too early to secure definite promises from many of the prominent people we hope to have take part. The correspondence thus far is favorable, and some of the strongest men in the work have chosen their subjects, and said "I'll be there."

The public school supervisors are especially interested in this meeting, and a large number will make elaborate displays of pupils' work. Ample provisions will be made for these displays, and there should be an interesting contest.

Any supervisor who wishes to exhibit the work of his classes, but will be unable to attend, may send his display and the membership fee to the secretary. No person can take part who is not a member of the Association.

Very respectfully,
CHARLES N. CRANDLE,
Chairman Executive Committee.

School Openings

"School opened much better than we anticipated, and very much larger than it has ever been at the same season of the year." A. A. Kuhl, Georgia Normal College, Abbeville, Ga.

"We opened up yesterday with a good enrollment, and the prospects are excellent for the best school we have ever had." This report comes from Spencer's Business College, Kingston, N. Y.

R. W. Nickerson, Pres. of the Willimantic (Conn.) Business College, reports that their attendance at the opening of school this year was four times larger than it was last year. This is certainly a very encouraging increase.

W. H. Carrier, of the Meadville (Pa.) Commercial College, sends a club to the P.-A. & B. E., and reports that "School is opening up in fine shape. We are now 13 ahead of last year at this time."

The attendance in the Commercial Department of the Colby Academy, New London, N. H., has nearly tripled in number during the past three years. This speaks highly for the principal of this department, Mr. N. W. Colby.

W. D. Chamberlain, who for the past seven years has had charge of the Commercial Department in Ionia (Mich.) High School, writes that his department this year is larger than it has been any previous year since his connection with the schools.

"School opened with an enrollment far above our expectations. The increase this year over last year is about forty per cent. Over one hundred students have enrolled thus far," writes H. C. Bentley, of the Winsted (Conn.) Business College.

Stoakes,

The inventor of the Automatic Shading Pen, recently favored us with a sample of his new pen which seems to be even better than his previous one. Mr. Stoakes is a reliable business man, and a careful, painstaking workman.

The Penman-Artist and Business Educator

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SUBSCRIPTION RATES.

1 subscription, $1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscription, 75 cents each, 10 or more subscriptions, 60 cents each.

Change of Address If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or post-masters.

The Best Advertising Medium of Its Class

The Penman-Artist and Business Educator being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Last Chance to get Back Numbers

We have a few complete sets of the Penman Artist and Business Educator of the volume beginning September, 1900, and ending June, 1901. The price of a complete set of ten numbers is $1.50 post-paid. Only complete sets will be sold. This is the last chance to get a complete file of the P. A. and B. E. They are getting scarce as they are valuable, and persons desiring them should order at once.

St. Louis

The meeting of the National Commercial Teachers' Federation at St. Louis, December 26, 27, 28 and 30 promises much. Therefore, try to be there. Being, as it is, somewhat out of the usual locality for the meeting, there will necessarily be many new faces, and therefore many new personal acquaintances to make. An opportunity worth serious consideration, and, if necessary, personal sacrifices.

Contact with one another whose life work is along similar lines is as needful as contact with those who are not interested in our hobbies. This Federation is for the purpose of supplying this need, which can be had in no other way. The meeting this year ought to be the largest ever held. And then, if it is, you will be sorry you did not go. But we have heard of no one who is not going. Can you afford to miss it? Not unless sickness or something serious prevents.

"Funny Illustrations" Again

A Reply to Editor Palmer

In the September number of our journal appeared the following editorial:

Some months ago a series of pictures were run in the Penman-Artist and Business Educator illustrating the defects of certain penmanship doctrines, such as the extremist's views on vertical, whole-arm movement, etc. Some of these pictures must have struck the editor of the Western Penman with considerable force. He says: "When our Columbus friends have used up their supply of funny illustrations ridiculing muscular movement, we hope they will come into the (meaning his) fold." We notice that Mr. Palmer has begun to publish similar pictures ridiculing copy-books, etc. We are not advocates of copy-books, such as are usually used, but whether he has intentions of entering the copy-book fold we know not. Mr. Palmer evidently reasons this way about such things: "When they do a thing it is all wrong: when I do a similar thing, it is all right."

In the September number of the Western Penman Editor Palmer quotes the above article under the heading of "Those Funny Illustrations," and then writes nearly a column in reply to the same. He probably forgot (?) his subject, however, for he fails utterly to say anything about the illustrations.

Publishing "funny illustrations" himself, similar to those previously appearing in the Penman-Artist and Business Educator, after taking us to task for doing the same thing, and not being able to defend a palpable inconsistency in this particular, he attempts no reply regarding the illustrations, but, as he has done before when cornered, leaves the subject forthwith, and at once mounts his ever present "muscular movement" hobby horse to ride again to his delightful satisfaction.

One thing now seems certain: No matter on what subject Mr. Palmer starts out, he is bound to finish on "muscular movement."

We shall not ignore the movement question, however, which he again brings up, as he did the illustration question. Our investigations of this subject, with many years' daily experience in teaching, have led us to positive conclusions, which we have been free to state, and which we shall be free to state again from time to time.

We were once as enthusiastic advocates of muscular movement as any of the followers of Gaskell could be, and we abandoned it not through desire but through conviction. The results we now obtain in teaching tend only to convince us of the error of our former ways. We are, of course, aware that many of the leading penmen are advocates of what is known as muscular movement, and we are also aware that it would no doubt mean dollars for us to advocate the same thing. Our readers can depend on one thing, however, and that is, that the editors of the Penman-Artist and Business Educator shall never stifle conscience for "boodle."

Mr. Palmer asks: "What the Western Penman would like to know is, why does the Penman-Artist and Business Educator ridicule muscular movement, and then secure the services of leading advocates and teachers of muscular movement to give lessons in business writing?" He evidently refers to Mr. Mills who is now giving a course of lessons in our journal. The answer is easy. We did not engage Mr. Mills because he recommends muscular movement. Had he been an advocate of some other movement or movements we should not have engaged him for that reason either. We engaged him because we consider him a skillful honest, capable teacher, and because it is not necessary to agree with him in every particular to commend his work in general. Were we to approve of the work of only those with whom we agree in every particular, whose but our own could we commend? We wonder how Mr. Palmer does in this regard.

When we secured the services of Mr. Mills we did not know what he intended advocating in this particular, and what is more, we did not care. We assured him, however, that we desired him to give unreservedly what he believes best, and that he should not allow any of our opinions to hamper him in the least. On this subject we had the following to say in our same September number:

"We believe in giving what others believe to be best, and not only that which we believe to be best. From this you can justly infer that we do not indorse everything that he shall say and give, as being in our opinion the best for all. When we give lessons we give that which we believe to be best, and when we asked him to give the lessons we told him that we wanted him to give that which he believes to be the best, and he assures us that that is just what he is doing."

While quoting from our columns, Mr. Palmer, would it not have been well to quote that also? That makes our position clear. We believe in giving others the same rights we claim for ourselves.

But the Penman-Artist and Business Educator should like to know a few things also. Its bump of inquisitiveness gets aroused sometimes, too.

About a year ago Mr. Palmer wrote an article strenuously objecting to the idea of attempting to base the work of the writing master on psychology, and yet, in his September number of the present year appeared Mr. Palmer's unconditional approval and recommendation of the only work we know of that really makes a serious attempt to base the work of the writing master on psychology. The Penman-Artist and Business Educator asks, why? If the fusing of penmanship and psychology was wrong then it is certainly wrong now, and Mr. Palmer should not mislead the public by commending a bad book.

Again, we notice in a recent number of the Western Penman a full page advertisement by one of the large copy book publishers, setting forth in glowing terms the superiority of a certain series of copy books. In this instance Mr. Palmer allowed in his columns the highest commendation of books, which, according to his utterances, he believes wholly harmful. We know that he received good pay for the advertisement, but surely his consistency would not allow him to do this solely for money. So the Penman-Artist and Business Educator should simply like to know, why?

We should not ask these questions were Mr. Palmer not so free to point out what he considers inconsistency in the policy of the Penman-Artist and Business Educator.

Certainly the editor of the Western Penman has forgotton about glass houses, stones, etc.

We hope that we are broad and liberal enough to think that others as well as ourselves have ideas worth presenting.

It seems that Mr. Palmer is contracted enough to believe that any ideas on the subject of penmanship not conforming to his own ought to be suppressed.

In harmony with the tenor of his editorial referred to, he should place on the title page of the Western Penman the following: "No opinions allowed in this journal that do not agree with those of the editor."

The Western Penman stands for Mr. Palmer's ideas only, while we intend that the Penman-Artist and Business Educator shall represent the whole profession.



THIS WAS REPRODUCED FROM AN ENVELOPE ADDRESSED BY F. B. COURTNEY, DES MOINES, IOWA. IOWA COMMERCIAL COLLEGE.



Mr. J. M. Balzer has opened a new school at Minneapolis, Minn.—The Eclectic Business College. Success to the undertaking.

L. O. Haynes, formerly of Russellville, W. Va., is now principal of the Commercial Department of Morris Harvey College, Barboursville, W. Va.

Mr. O. P. DeLand, of Appleton, Wis., has sold his institution bearing his name at that place. Mr. DeLand now desires to purchase an interest in some good school.

Miss Clara Ashton, Monroeville, Ohio, a recent Zanerian pupil, and one of the finest lady penmen in the country, was elected to supervise and teach penmanship in the public schools of Norwalk, Ohio.

L. B. Smith is the new teacher of penmanship and the commercial branches in the State Normal School, Millersville, Pa.

Mr. E. T. Zerkle was recently elected to supervise penmanship in the public schools of St. Paris, Ohio. Mr. Zerkle is well qualified for the position, and is no doubt the right man in the right place.

W. M. Blankinship, formerly connected with the Sheboygan (Wis.) Business College, is now principal of the Zion Commercial Department, Chicago, Ill.

G. S. Herrick, formerly of Gloversville (N. Y.) Business College, now has charge of writing and drawing in the Marion (Ind.) Normal College and Business University. Mr. Herrick is quite a fine penman.

Before his recent departure from the Birmingham (Ala.) Business College, the students and faculty of that institution presented Mr. C. R. Tate with a fine silk hat and a case for the same. This speaks highly for Mr. Tate and we have every reason to believe that he will be held in as high esteem in the new position he has accepted with the Bartlett Commercial College, Cincinnati, Ohio, as he was in the former institution.

J. W. Manuel, formerly of the State Normal School, Clarion, Pa., is now connected with the Massey Business College, Houston, Tex. The P.-A. & B. E. wishes Mr. Manual much success in his new field of work.

S. C. Bedinger of Spokane, Wash., is now located in Kansas City, Mo.

N. S. Beardsley, a professional penman of a decade and a half ago, is again engaged in the business with the Hess Business College of St. Paul, Minn. A club from him evidences his old-time enthusiasm.

In our last number it was stated by mistake that G. T. Wiswell now has charge of the Shorthand Department of the Pernin school, Boston, Mass. Mr. Wiswell is at the head of the new Business Department which was recently added to that institution.

Mr. Wiswell states that he is getting along nicely and that the department is an assured success.

In our October issue, we stated that Mr. Joseph W. Smith had charge of the Cumberland, Md., branch of the Mountain State Business College. He kindly informs us that he has charge of the Commercial Department only. Mr. Smith evidently wants no credit not due him.

Under the title "Corporation Bookkeeping" that indefatigable worker, G. W. Brown, of Illinois, is sending out one of the best school advertisements we have seen. Better show your interest in a good thing, and incidentally pick up a good suggestion by sending him a stamp with a request to forward a copy.

D. W. Springer, of Ann Arbor, Mich., bears a unique relation to business education: he is director of the commercial department of the Ann Arbor High School, secretary of the Cleary Business College, Ypsilanti, and lecturer on the science of accounts at the University of Michigan, Ann Arbor, thus touching commercial training in all its phases. His many friends will congratulate him on this recognition of his versatility.

R. A. Spellman, who taught penmanship and commercial branches in the Spencerian Business College, Philadelphia, last year, is now with the Rhode Island Business College, Providence, R. I. We congratulate both Mr. Heaney and Mr. Spellman.

H. E. Hibbard, the energetic proprietor of the Boston B. & S. School, has been seriously sick, but he is now convalescent.

The Lynn Business College, Lynn, Mass., has prospered under the management of H. W. Pelton and C. C. Dexter. They are about to move into a commodious new building of their own.

E. M. Barber, supervising accountant in the Public Stores of New York, took a three-day vacation recently, and spent the time with E. E. Gaylord, of Beverly, Mass., and A. S. Heaney, of Providence, R. I. Mr. Barber is an exceedingly busy man. Besides the heavy duties of his government position, he teaches bookkeeping five nights each week for six months of each year, and he finds time besides for special study along various lines. He is a splendid speciman of the broad-guage business man and commercial teacher.

I. E. Dwyer, of the West Springfield (Mass.) High School, is teaching the commercial branches in the evening classes of the Springfield Y. M. C. A. The Springfield Y. M. C. A. evidently knows a live, energetic teacher when they see him.

Our friend S. McVeigh, of the Bliss Business College, North Adams, Mass., gets out a very attractive catalogue, a copy of which we acknowledge.

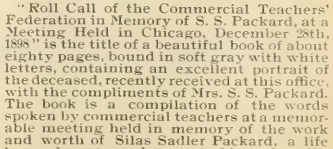
The Brooklyn Law School, first of its kind, announces evening sessions from September to June. We note that N. P. Heffley is its president, and W. P. Richardson dean of the faculty, which consists of a number of notable New York and Brooklyn lawyers. We wish the new school the success it certainly merits.

The Practical Fellow is the catchy name of a bright periodical that comes to our desk from J. P. Wilson, proprietor of Wilson's Modern Business College, Seattle. The paper is breezy enough to be a practical advertising scheme, but Mr. Wilson's charming rooms are not properly shown in the copy we received owing to defective press work on the half-tone illustrations.

Merwin Pugh, last year principal of the commercial department of Holmes' Business College, Portland, Oregon, has accepted a position in the office of the City Auditor of Portland, in order to get some "actual business in public accounting. He does not expect to remain long out of the school room, however, and this is good, because he is one of the Christian young men in our profession, who are an honor to it.

We have before us a most striking advertisement issued by R. J. Shoemaker, of Fall River, Mass. It is a bundle of facsimile letters from business men commending the work of Mr. Shoemaker's students. The collection is bound with a manuscript cover, perforated at the end, and tied with blue card. On the cover is reproduced a letter, in Mr. Shoemaker's handwriting, saying that he couldn't have produced a budget of stronger testimonials if he had written them himself. The latter is a very clever adaptation of Frank Munsey's cover scheme of expressing monthly his own opinion of his work. The Shoemaker & Clark School of Business gets out nothing that is hackneyed.

Without doubt the handsomest, most aggressive monthly school paper that has reached our desk this month is the Rider-Moore and Stewart College Journal. The genius at the bottom of this splendid combination of schools is our old friend, F. B. Moore, than whom no commercial teacher today is more clearly typified in the name "A Human Dynamo." We gladly wish him and his excellent associates the utmost success in their Morganic "community of interests" idea.



"Roll Call of the Commercial Teachers' Federation in Memory of S. S. Packard, at a Meeting Held in Chicago, December 28th, 1898" is the title of a beautiful book of about eighty pages, bound in soft gray with white letters, containing an excellent portrait of the deceased, recently received at this office, with the compliments of Mrs. S. S. Packard. The book is a compilation of the words spoken by commercial teachers at a memorable meeting held in memory of the work and worth of Silas Sadler Packard, a life long advocate, and a most able and creditable one of Business Education.

What Teachers of Penmanship Today Most Need

By C. N. Crandle, Chicago, Ills.

First, the teacher should know himself—not a superficial knowledge, but one acquired by the most careful investigation. Satisfaction with self is dangerous. It is sure to lessen his desire for research, which will eventually place him in a monotonous rut, where his usefulness ends. The requirements of the teacher of penmanship are many. He must be a teacher—not a machine. He should have the ability to readily determine the needs of the individual pupil, then be capable of supplying these needs. He is supposed to know the kind of writing best adapted to the wants of the business men of his community.



C. N. CRANDLE

Individuality in hand-writing is always desirable, and the teacher who can recognize the good qualities in the writing of a pupil, and encourage development along these lines, has one quality which marks a good teacher of penmanship. He must be a strong blackboard writer. The inspiration of the writing class depends largely upon the teacher's ability to put life in the copies. Copies should be of a high grade—the nearer perfection the better. The mere execution of such work is an incentive for better results on the part of the pupils.

The teacher should know how to direct the pupil's work in a way that will insure an individual hand, instead of making him an imitator. The fact that a student writes "just like his teacher," is not necessarily complimentary to his teacher; it merely shows that the pupil has a clear conception of form, and possesses executive ability.

The teacher of penmanship should know more than the subject he is teaching—his knowledge should be broad; he should be able to express himself correctly and clearly. A few incorrect expressions by the teacher will send his influence on the downward course, and create unfavorable comment. Pupils are always on the alert, and few things give them more desirable subject-matter for discussion than the errors committed by the teacher. He should not only know *what* to say, but how to *say* it, and his voice should be cultivated. The size of the room or the noise on the outside should be carefully considered, and the tone of voice governed to suit the surroundings. Force in speech commands attention.

A thorough knowledge of, and ability to dictate business letters is indispensible to the writing teacher. It affords him material for practical page work—the real test in business writing. It is not uncommon for a class to be drilled for months on single words and simple sentences, thus depriving the pupil of the practice which would be most practical. The teacher should know that almost invariably the business man will require the applicant for a position to write a letter of application. Unless the teacher is capable of writing such a letter, he is certainly deficient to that extent.

It has recently been my privilege to see a number of letters from teachers applying for positions in a high grade school, a school widely known on account of its thoroughness and success in preparing young people for business life. With one exception, these letters were true messages—bearing the seal of incompency. The writers did not know that a teacher is judged by his ability (or inability) to do that which he would be expected to impart to others. Personal appearance must not be overlooked in this connection. Too many teachers are blind to this important requisite, which lessens their influence materially. "Clothes do not make the man." Very true, but they add wonderfully to his appearance and the chance of securing a position in the best grade of schools.

Let the Truth be Known

(The following is a clipping from a letter recently received from a reader of the Western Penman and the Penman-Artist and Business Educator. It tells "the truth."—Editors.)

Mr. Palmer got absurdly stirred up over your reference to his funny illustrations. He says on his editorial page, under the heading, Enthusiasm in the Penmanship Class, "Let the truth be known." If you cared to do it, you could emphasize the fact that he uses, no doubt, as much finger action in the writing he does for his pupils as you do in the writing that you do for your pupils. The difference between you men has been chiefly a difference of terminology, not a difference of principle, with the argument all your way, because of the greater regard you have had for exactness in your use of terms. Now, if he wants the truth to be known, he might rub a little of the bloom off the peach of his figurative language, so that the ordinary reader may come to understand that Palmer's Penmanship Budget is nothing but a copy book, under a different name. To be sure it is less nearly perfect than a copy book, and yet that, to him, is one of its chief merits. The teaching of penmanship lies in the teacher, and not in the copy book, no matter whether the copies be Palmer's, Shaylor's or Farley's.

Makes Better Men

I take this opportunity to say that the P. A. and B. E. is one of the best educational papers that has ever been published in this country. It is full of good solid matter every month and that of a kind that builds up the mind and makes better men of those who read it.

I inclose my card as one of the permanent subscribers, and trust you will be able to continue as you have begun by giving the best for the money.

J. F. Caskey,
With the Elliott Com'l School,
Wheeling, W. Va.

LEARN TO WRITE YOUR NAME.

Send me your name and 25c. and receive one dozen or more ways with instructions. Address: **A. E. PARSONS, Creston, Iowa.**

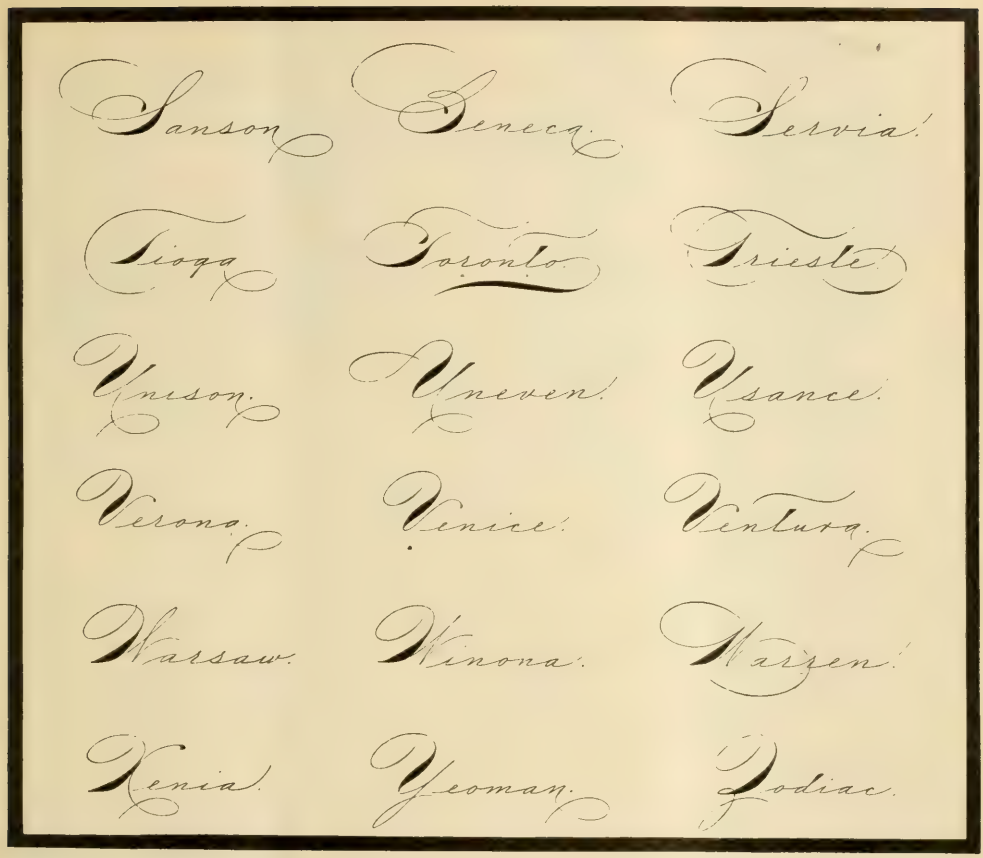


Emma Woodman, supervisor of writing in the Traverse City, Mich., schools, favored us with work of her pupils some of which disclose a good movement. Less attention to form and more attention to movement, would, in our opinion, improve the general average. Form is ahead of movement.

W. McBee, Allegheny, Pa., sent some written cards showing considerable skill.

E. M. Finklea, Burnt Corn, Ala., sent specimens of business and ornamental writing which show considerable talent for penmanship.

Franklin Engraving & Electrotyping Company,
Designers and Engravers,
341-351 Dearborn St., Chicago.
Special Care and Attention Given to Reproduction of
Penmanship Copies.



Ornamental Penmanship

By L. L. Canan

The Use and Value of Shaded Writing

Article No. 4

This is not meant as a defense of shaded writing. No defense is thought necessary. The skilled writer of this style has an accomplishment that will give him satisfaction and almost certain advancement. My advice is strongly against the display of poorly executed shaded writing. Do not put forth your writing until it has the unmistakable stamp of "good." Shaded writing poorly written is worse than plain writing. Good writing makes poor spelling prominent and will be of most use to the educated. The many writers who mis-spell words are a weight to the profession. We are all liable to mistakes, but these mistakes should be few. Every writer should realize that he must be able to do something besides make script forms. A young man recently made application to a New York business school for a position, stating that he would be willing to work full time for $5.00 a week. This young man writes a better hand than some penmen who receive a salary of $1,500 a year.

Artistic writing will serve advantageously those who are capable in other branches of education. It has been said: "there is a culture, a delicacy of refinement in the nicely written hand that is admired by all."

The student of this style of writing will find that the quality of determination will be of great value to him. To any one who is not prepared to give his undivided attention to the work, part of his time, the road will be long indeed. Concentration of mind and energy will do much for the student who has little talent to aid him. There are persons who would never reach a high degree of skill in this work, no matter how much attention they gave to the subject. However, the members of this class are few and the average student will find that his progress will depend entirely upon his application and industry.

Some time ago I read of a young man who, years ago, did his writing on bits of bark from trees because he could not afford to buy paper. Paper is inexpensive in these days and for good shaded writing the writer must have a good quality of paper. This is important. The writer who uses poor material has no claim to the assistance of progressive penmen.

Specimens for criticism should be sent to C. C. Canan, Duke Center, Pa., together with stamps for return postage.

[By an oversight in proofreading the word "disappoint" was mis-spelled in Mr. Canan's article in the October number. We find it impossible to catch all of the mistakes due to typesetting and are therefore unable to avoid the embarrassment which necessarily results to the authors of the manuscripts. EDITORS.]



E. C. MILLS,
195 Grand Ave., Rochester, N. Y.,
is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.

Lettering and Designing

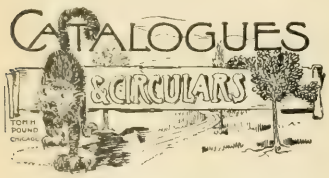
Number Eight

BY E. L. BROWN, ROCKLAND, MAINE

The popularity of script for commercial purposes is increasing yearly, and it is certainly a bread winning accomplishment to be able to do this class of work with skill. It is used on sign work, show cards, headlines in periodical advertising, and is especially well adapted to all purposes where display and attractiveness are required. Advertising in newspapers with script headings seldom fails to attract attention.

The small design was made for a newspaper ad, and is quite strong and snappy in its way. Study it carefully. Note the character and expression of each letter, then make a pencil sketch of the same, working up the detail with critical care. The extreme height of the small "s" should be at least one third higher than the other letters, but care must be exercised in order not to get the shade too high. The spacing must be uniform. When the pencil drawing is finished trace the same with ink, using Gillott No. 170 pen and India ink. Be careful to preserve the written appearance in drawing out the script, as it is an easy matter to lose the off-hand effect of writing when executed in this manner. Much of our work is executed off-hand, which is the better way for many purposes, and our suggestions given here are for those who cannot handle the pen with skill and precision in off-hand work.

Design number two should be treated in the manner above described. Rule height lines for short letters about three fourths of an inch apart, one and one half inches between the lines. The capitals are on the Spencerian order of beauty, and are quite strong and dashy. This design is quite worthy of careful study. Devote the larger portion of the time to the pencil drawing, and endeavor to get all the details correct before applying the ink.



A little booklet from the Carlisle, Pa., Commercial College, indicates a successful institution.

The Union Business College of Elizabeth, N. J., Hobart Webster, Principal, issued a very fine catalog covered with heavy gray paper. The book bespeakes a sound institution and a prosperous and successful one.

The Springfield, Mass., Business School greets us with a handsome catalog printed in gray and black. The illustrations are unique and appropriate. Fred J. Hillman, the expert accountant and penman, has charge of the penmanship. The entire catalog is a fit mouthpiece for the school which has a national reputation.

The Brooklyn Law School, is a new departure by Norman P. Heffley, proprietor of the Heffley School of Business, and president of the Law School. W. P. Richardson is Dean of the Faculty of the Law School, and Principal of the Business Department of the Heffley School.

One of the most novel, attractive, and artistic catalogues received by us for some time, came from the Dudley Business College, Marshalltown, Iowa, A. W. Dudley, Principal. The cover design is out of the ordinary, and the color scheme and portrait feature are novel and attractive. The entire catalogue, inside and out, indicates brains, good taste, and business.

The Ohio Business Institute, Columbus, Ohio, issues a unique and modern catalog; modest, but first class. Other circulars and booklets accompany the same, all of which indicate a growing school.

Mr. H. C. Rowland, one of the proprietors, was one of our first pupils, and naturally we are interested in his welfare.

The Greer Business College, Braddock, Pa., issue a neat little booklet covered in brown with a red border, giving information relative to the school.

The Springfield, Ill., Business College, issues a very creditable catalog of fifty-two pages, well printed and illustrated, and above all, well written. The following struck us quite forcibly:

"Students of the Springfield Business College have the satisfaction of knowing that its work is highly appreciated and approved by the business men of this city, many of whom have sent their boys and girls here for training. The advantages which accrue to a student of a large and flourishing school with an established reputation can hardly be over estimated. Students are judged by the character and reputation of the schools they attend. "A fountain can rise no higher than its head," and it cannot be expected that a graduate of an inferior school will bear a reputation for learning and thoroughness which the school itself does not possess. The student of a school, of which the business world knows nothing, or knowing, has no confidence in, is handicapped in the beginning of his career to an extent which will hinder him all through life."

Fitzgerald Shorthand and Business School, Schenectady, N. Y., issues a catalog up to the average received by us.

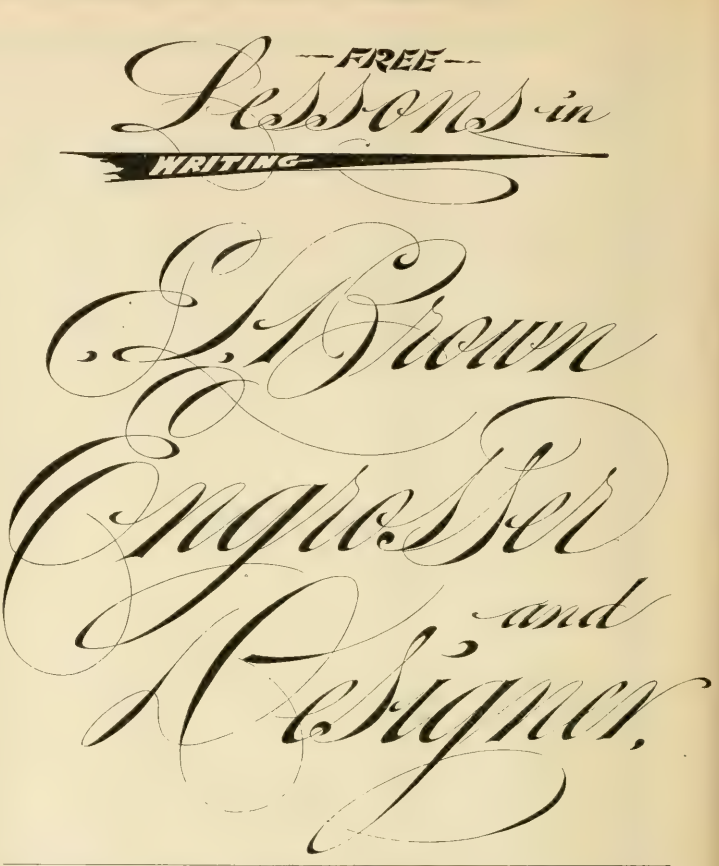
By far the finest catalog recently received and certainly one of the finest and most costly ever received at this office, came from Dallas, Texas, the Metropolitan Business College, W. W. Darby and A. Ragland, proprietors.

The cover is dark gray and uniquely fastened with an elaborate embossed design, printed in gold and red. The paper is of the finest coated plate, and the printing is excellent. The pages are ornamented with an illustrated initial printed in blue and yellow with a dainty, vignetted background of blue, running diagonally across the page, giving it the appearance of hand work and water color.

Such art, such enterprise, and such expense means refinement, progress, and prosperity on the part of the proprietors. Texas is not only the largest state but one of the most cultured, as evidenced by an occasional catalog which drifts hitherward.

The Y. M. C. A. of Hartford, Conn., is nothing if not progressive. It provides instruction in the practical arts, has a fine gymnasium, baths, pool and billiard room, etc. etc. The character of the work done in the classes is away above that done by the average institution of the kind. A couple of booklets just received tells and shows all about it.

Dennis, the engrosser of Brooklyn, submits a booklet of designs, showing styles of work done by his fertile and nimble pen and brush.





FRONTIER CHARACTER SKETCHES BY P. M. HEATLER, READING, PA.

Listen not to the tale-bearer — he tells thee nothing out of good-will; but as as he discovereth of the secrets of others, so he will of thine, in time.

Sokrates



DESIGNER AND ENGROSSER.
Rockland, Maine.

Artistic pen and wash drawings of all kinds for all purposes. Fine catalogue work a specialty. Art posters plain and in colors. Strong, effective advertising cuts. Printing Plates furnished at lowest figures. Send copy for sketches and estimates.

RESOLUTIONS

engrossed in pleasing effects of brush work and color illumination. No order too small for careful attention.

LOWEST PRICES.

Send one-cent stamp for circular.



NEW BOOKS FOR BUSINESS EDUCATION

INTRODUCTION TO THE STUDY OF COMMERCE

By FREDERICK R. CLOW, Ph. D., State Normal School, Oshkosh, Wisconsin. Illustrated by 10 charts and diagrams showing demand and supply, exports and imports, market prices, etc., etc., $1.25.

The book is designed as a working manual of economics and industrial geography for students who are soon to pass from school into practical life. The governing purpose running through the work is not so much to prepare the student for practical business as to enable him to comprehend some of the principles which lie at the bottom of all business, and to give him that larger intelligence by which he may see the social significance of any detail, as well as its relation to his own pocket.

BUSINESS LAW

By THOMAS RAEBURN WHITE, B. L., LL. B., Lecturer on Law in the University of Pennsylvania. Cloth, 367 pp. $1.25.

"I think it an admirable little work, well suited for both high school and college classes. It is sufficiently comprehensive, and the subjects treated are explained concisely and clearly. A careful study of such a work would give to a student much valuable discipline, and a great deal of useful knowledge."—J. E. LEROSSIGNOL, Ph. D., Department of History and Economics, University of Denver, University Park, Colo.

Our Catalogue and Circulars sent free upon application. Correspondence about any of our Books cordially invited.

SILVER, BURDETT & COMPANY

NEW YORK CHICAGO BOSTON

378-388 Wabash Avenue

Kansas Special Teachers' Federation

Convening at Topeka, Kans., November 29-30, 1901

Program

Friday, November 29th

1:30 O'CLOCK

Welcome Address, Prof. W. H. Wasson, Statistican of State Educational Department.

Reply, Mr. C. T. Smith, of Kansas City Business College, Kansas City, Kansas.

Professional Co-operation, Mr. C. H. Shattuck, of Campbell University, Holton, Kans.

Business College Outlook, Mr. L. H. Hausam, of Great Western Business College, Concordia, Kans.

Advantages and Disadvantages of Specialization, Mr. E. H. Robins, of Wichita Business College, Wichita, Kans.

Practical Education, Mr. C. E. Birch, of Haskell Institute, Lawrence, Kans.

EVENING SESSION

7:30 O'CLOCK

What the Business World Demands, by a Practical and Successful Business Man.

The Lecture Platform of Private Schools, Mr. O. S. Johnston, of Pittsburg Business College, Pittsburg, Kans.

Saturday, November 30th

9:00 O'CLOCK

Business Penmanship, Mr. S. B. Fahnestock, of McPherson College, McPherson, Kans.

Discussion, Mr. J. C. Olson, Parsons, Kansas; Mr. C. E. Lowe, Winfield, Kansas; Mr. J. N. Engle, White City, Kansas.

A Standard in Penmanship, Mr. H. A. Anderson, of Kansas Wesleyan Business College, Salina, Kans.

Discussion, Mr. E. S. Gause, Emporia Kansas; Mr. E. H. Roudebush, Topeka, Kansas.

The Price of Skill with the Pen, Mr. L. H. Hausam, of Great Western Business College, Concordia, Kansas.

Discussion—Ten minutes, free for all.

Ethics of Business Education, Mr. G. H. Longmire, Hutchinson Business College, Hutchinson, Kansas.

AFTERNOON SESSION

1:30 O'CLOCK

What a Commercial Graduate Should Know, Mr. W. S. Pritchett, of Campbell University, Holton, Kansas.

General Discussion.

Education and Training of Commercial Teachers, Mr. T. W. Roach, of Kansas Wesleyan Business College, Salina, Kansas.

Discussion, Mr. O. S. Johnston, Pittsburg, Kansas; Mr. F. L. Nutter, Seneca, Kansas.

Touch Typewriting, Mr. Geo. E. Daugherty, of Daugherty's School of Shorthand, Topeka, Kansas.

General Discussion.

What Studies Should Shorthand Course Embrace, Mr. Scott Fesler, Iola, Kansas.

Discussion, Miss Lillie Morris, Lawrence, Kansas; Miss Loretta Strickler, Topeka, Kansas; Mr. O. F. Bearnes, Concordia, Kansas.

How to Secure Speed in Shorthand, Mr. E. O. Allen, of Abilene Commercial School, Abilene, Kansas.

General Discussion.

Election of Officers.



BY W. W. FIKE, MILLEDGEVILLE, ILL. A RECENT ZANERIAN STUDENT.

FREE REGISTRATION for thirty days.
We have more good places than we can fill. Address,
CONTINENTAL TEACHERS' AGENCY,
(Incorporated.)
Bowling Green, Kentucky.
None but first-class teachers are wanted.

W. L. THOMAS, Pen Specialist.
TRY MY WORK ONCE.
Memorials and resolutions engrossed. Diplomas made with the pen and filled. Invitations neatly executed. Cards one doz. 20c, two doz. 35c. Send 15c for a specimen of my different styles of writing. Address
W. L. THOMAS, Box 564, Wichita, Kansas.

The Automatic Shading Pen.

STOAKES IMPROVED
Large Taper Holder, Nickel Plated, Sample 10c.
COMBINATION SHADING, MARKING and PLAIN
Three Pens in One. Sample Fifteen Cents.
J. W. STOAKES, MILAN, O.



FLOURISHED WITH WHITE INK ON BLACK CARDBOARD BY M. B. MOORE, MORGAN, KY.

Henning's Straight Lines

EDITOR PENMAN-ARTIST AND BUSINESS EDUCATOR,

SIR:

It is said "Consistency is a jewel." I question the familiar words when applied to some teachers of writing. A notable example being W. C. Henning, who says, in the September issue of the Western Penman, "Be careful about straight lines. We do not use them." A plain and blunt statement. Yet, on the following page he presents four styles of script capital *N*'s, and each capital has a line so nearly straight that it could readily pass for one made with a rule; following these appear three *W*'s and the same straight line stares you in the face. There are few penmen whose work I admire more than Henning's, and although Henning was a former pupil at the Zanerian, I am sure he didn't imbibe that idea from that source, because all other Zanerians use straight lines and are not ashamed to say so.

Can you tell me where am I at, or what is the matter with Henning? TSETSE.

[We give it up.—EDITORS.]

The Pratt Teachers' Agency

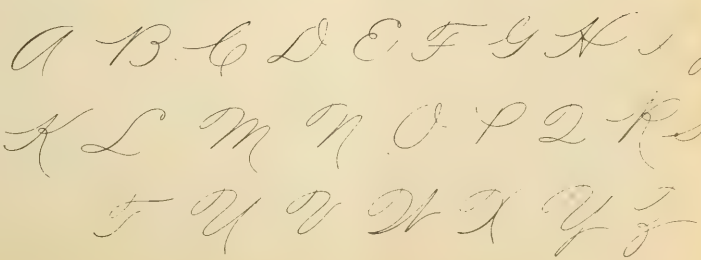
70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

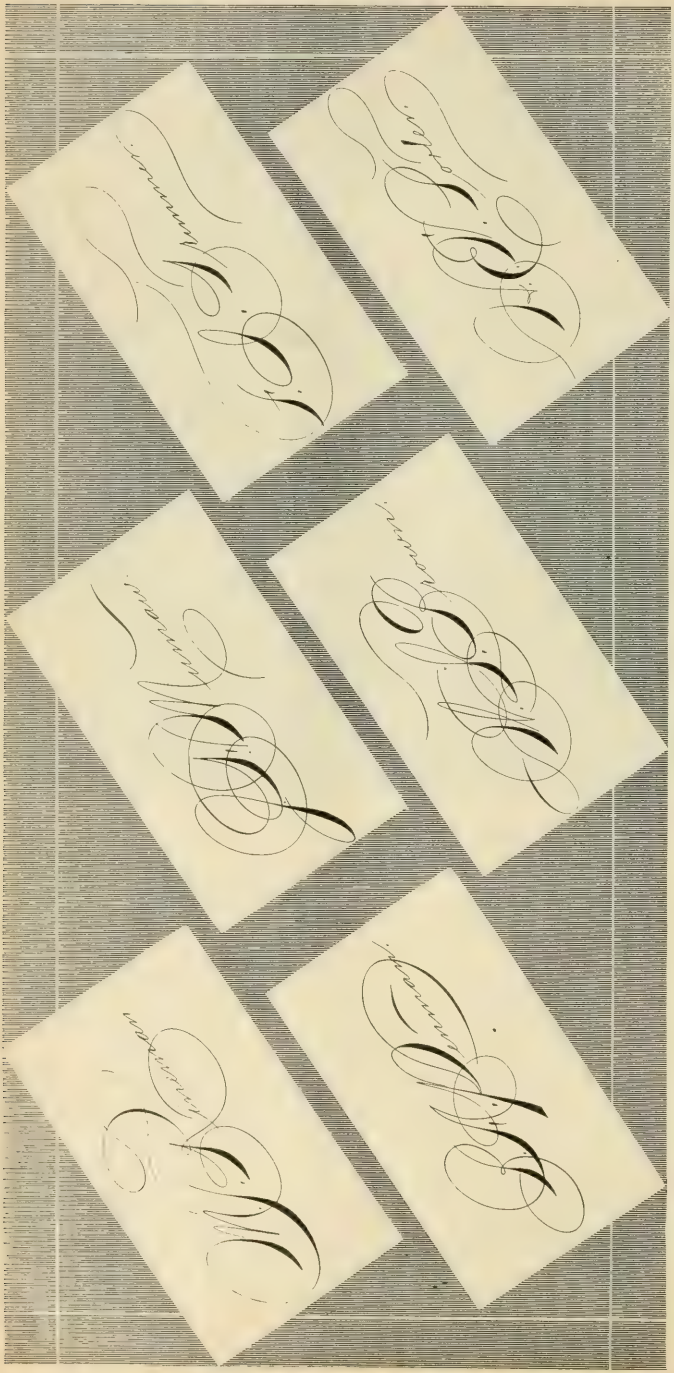
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

Resolutions
Artistically Engrossed
by C. P. Zaner, Columbus, O.



[We have lost the owner of this set of capitals. Will someone own them? EDITORS.]



Good Art in Illustration

What it is, How to Recognize, Enjoy, and Appreciate it

(SEE OPPOSITE PAGE.)

The accompanying illustration is a photo engraved reproduction of a wood-cut from a painting by Giacomelli, the great French painter of bird life. A wood-cut is a finely grained, specially constructed piece of box-wood upon which the illustration is drawn or photographed and then cut or engraved by a sharp instrument called "burin" by a skilled artist-mechanic. Each white stroke or spot of the illustration was made or cut out by the tool, the black parts having been untouched. The illustration before us is one of the very finest examples of wood-engraving. The artist-engraver's name is in the lower right corner.

The drawing of the robin is wonderfully true to nature, while the artistic effect of the surroundings is truly beautiful, reflecting, as it does, sunshine, shadow, and nature to a remarkable degree. This is nature idealized through composition. The white, illuminated background of the robin and the deep shadow of the nest were doubtless created by the artist from his intimate knowledge of the habits and haunts of our red-breast, universally loved and recognized bird friend.

How beautiful! How natural! How effective! How happy! How innocent and human! are the things one feels like exclaiming when beholding the masterpiece of genius and toil. The detail of the grasses, etc., is strongly and exquisitely suggested, but it is subordinate to the birds and their home. Truly, this is a "Home, Sweet, Sweet Home" picture. It drives hate from the heart and replaces it with fond recollections and sunshine. It awakens the emotions of innocence and harmlessness, and banishes thoughts of blood and gastronomic selfishness.

Let us have more such pictures and artists and we shall have more birds and fewer gunners—more happy homes and fewer murderers.

This illustration is specially suited to framing for the parlor or school room. How many will so utilize it?

GREGG TEACHERS WANTED.

We cannot supply the demand for teachers of Gregg Shorthand.

Every day adds to the list of business and high schools discarding the old-time methods and adopting Gregg Shorthand.

Teachers of the system—especially those who have had previous experience with other systems—are commanding exceptionally good salaries.

Why not investigate?

GREGG PUBLISHING CO.,
57 Washington Street,
CHICAGO.



SEE "GOOD ART IN ILLUSTRATION," ON PRECEDING PAGE

Recent Reforms in the Penmanship World

Twenty years ago, speed began to be advocated as a reform in penmanship. The author and advocates declared that if children or adults were taught to write rapidly by practicing quickly upon exercises, elements, principles, letters, words and sentences, that a good, practical, rapid hand writing would follow. It seemed plausable (on the surface). They said: "Sacrifice form for speed"—"a form can be made more accurately quickly than slowly"—"the lightning never struck slowly at first neither should people write slowly in the beginning," etc. The mistake was in "sacrificing" form to get speed. A thing sacrificed cannot be regained. Form never developed on the part of the average pupil. Now and then a prodigy would "pull through" and become a penman. The (now) ludicrous part of the reform was that it was claimed to be "five times faster" than the then popular Spencerian, when in reality the forms were the ones evolved by the authors of the system they denounced as slow, finger movement, etc.

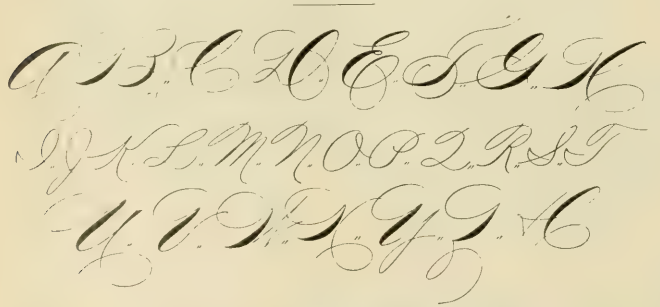
About fifteen years ago muscular movement began to secure a foothold upon the young and enthusiastic. Its advocates declared that the fingers were the cause of poorness in writing and that they should be kept quiet ("seen but not heard"). Children should be taught to not use the fingers (they were never intended for writing). The advice was "use the simon-pure muscular, no matter if the forms are poor, they will improve later." As a rule the forms did improve—after the pupil quit using the arm to excess and began to use the fingers. Its greatest mistake was in going from one extreme of excessive finger action to no finger action—or attempting to do so. Extremes should be avoided. To-day many teach the so-called "muscular" movement, but those who produce practical results do not prohibit co-operation of fingers.

These reforms, though somewhat extreme and surface like, brought about results well worth their existence. The first stimulated activity and enthusiasm, and the second developed power and endurance. Both enabled the people to get out of old, deep ruts, only to get into new ones, though shallow and narrow and more easily beaten down. They lacked breadth and depth, but they possessed fire and freedom, two essential elements in the forge that welds the links in the endless chains of progress. Neither was scientific because both failed to grasp the whole penmanship problem. The one grasped speed—the other movement. Neither realized the importance of form nor grasped the difference between 6, 16 or 60 years of age, in the application of their theories. But both realized the need of more practical writing, and, in a measure, discovered it.

Nearly a decade ago vertical writing was proposed as a panacea for poor penmanship. It was largely adopted and is still in use. It emphasized the legible side of writing and understood the needs of the child rather than of the adult. Its leading advocates clearly saw that the standard slant hand was too slanting and angular for strong legibility but they failed to grasp the fact that that which they proposed was too round and printlike for great speed. Thus it was that this reform, like the others, grasped but a part of the whole scheme of practical writing. Their upright forms seemed to shut out the other fellow's point of view and therefore the speed side of penmanship.

Speed, movement and angle of inclination are each but a part of the art of teaching and writing well. How long will it take for some of us to recognize this important fact. Until we do, we must necessarily be more or less narrow, one-sided and one-idea in character. If the PENMAN-ARTIST AND BUSINESS EDUCATOR stands for any thing, it stands for wholeness—for all the forces that enter into the utilitarian in writing.

We do not know it all—we cannot, therefore we endeavor to give all sides to a question. In so doing we do not consciously or unconsciously suppress the good simply because it does not seem best to us.



BY R. H. BOND, MACON, GA.

TO EARN MORE YOU MUST LEARN MORE.
Our complete courses in Penmanship, Bookkeeping, Designing and Illustrating will put coin in your purse. Courses thorough. Tuition, either course, $20.00, payable $2.00 down and $2.00 per month. School established in 1892. Enrollment, 3051 pupils. Catalog for 2c stamp.
100 business copies with instructions, 50c (silver). 1 doz reputation cards, 25c. 1 set business and artistic caps, 20c. (Ask Zaner or Palmer about us).
ELSTON CORRESPONDENCE SCHOOL,
LOCK BOX 474. CANTON, MISSOURI.



E. C. MILLS,
185 Grand Ave., Rochester, N. Y.,
will send you 10 lines of fresh from the pen copies for 30c.; 20 lines for 55c.; 40 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

Finest Supplies for Penmen
AND ARTISTS
PENS AND HOLDERS

All goods go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by purchaser.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c., ¼ Gross 25c., 1 Doz. ..... 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c., ¼ Gross 25c., 1 Doz. .10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12 c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c., ¼ Gross 25c., 1 Doz. ..... 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross 1.00, ¼ Gross 25c., 1 Doz .12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c., 3 pens ..... 15c.

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens ..... 15c.

Soennecken Lettering Pens—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20 and 30 double pointed ..... 25c.

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Zanerian Oblique Penholder—Hand-made, rosewood, 12 inches long and most beautiful and perfect holder made. 1 holder ... 50c.

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder	10c.
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¼ Gross	$1.10
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Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, Columbus, O.

GILLOTT'S PENS,
THE MOST PERFECT OF PENS,
HAVE GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens.

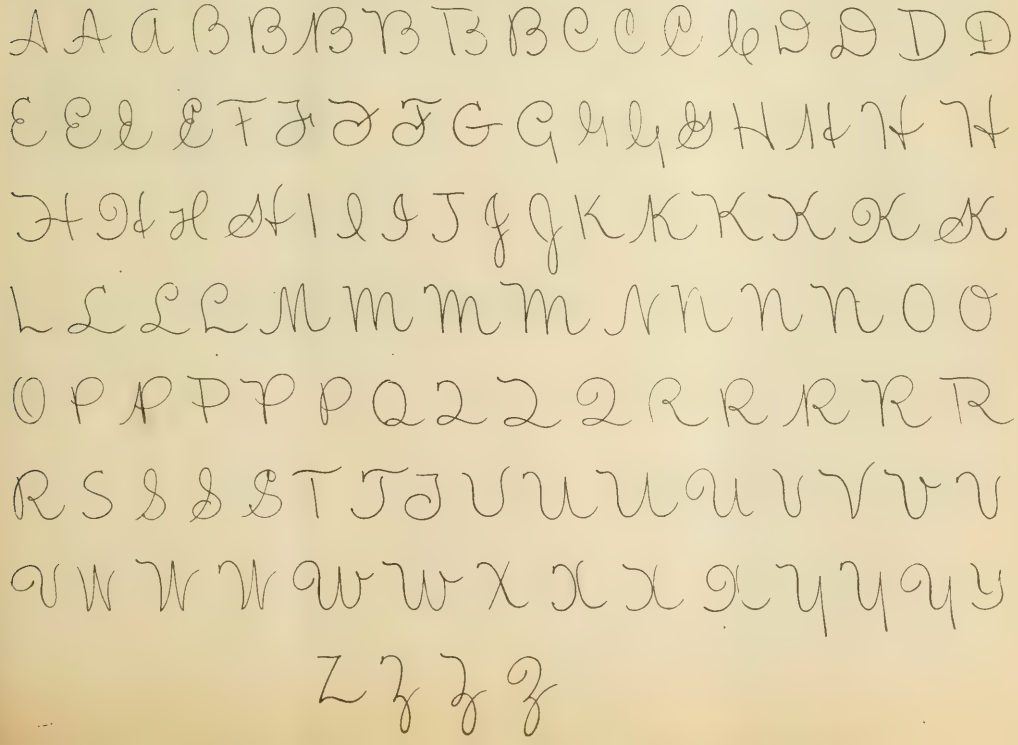
FOR SALE One of the leading Business Colleges of America, —an institution located in a large city with splendid equipment and gilt-edge patronage. The school has always been under the same management, and its owner has accumulated a fortune from it. It is better now than ever before. The best of reasons for selling. Prospective Business College Purchasers who know how to conduct a first-class school and who have a little money, should investigate this opportunity. Address,
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p p q r s t t u v w x y z 1 2 3 4 5 6 7 8

Simple, brief, easy, plain, rapid, uniform, pleasing, unique, compact characters.

Writing is a useful rather than a fine art.





Lessons in Automatic Lettering

Number Four—By E. E. Evans, Streator, Ills.

This month I will try to put you wise to a few pointers in Auto pen advertising.

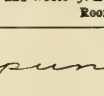
The design herewith is a street car ad. It will fare well as a show card (different wording, though). To make same follow directions: Draw owl with pencil on white paper; then use No. 0 marking pen to go over pencil marks; while ink is wet apply Diamond Dust. Paste white paper in the left panel. Pencil the lay-out of wording.

The Wise is with small No. 2. The Big Store is with No. 1 pen. Use Old English letters and a white, adhesive ink; while same is wet apply yellow Flock. Heenan's & Streator with same ink but apply light pink and light green flock, using pink on upper half and green on lower half of letters of the "Heenan's" and green or pink alone on Streator. Trade at and border is in pure white. Scroll lines in gold and grey ink. Retouch letters while wet and before applying flock, with same pen you use to make them.

To the one sending best copy of this design I will present one hand made, in colors on fine black card board. Don't be afraid of it. I sell the best materials made that are used for such work and see that everything is in working order before they leave my shop.



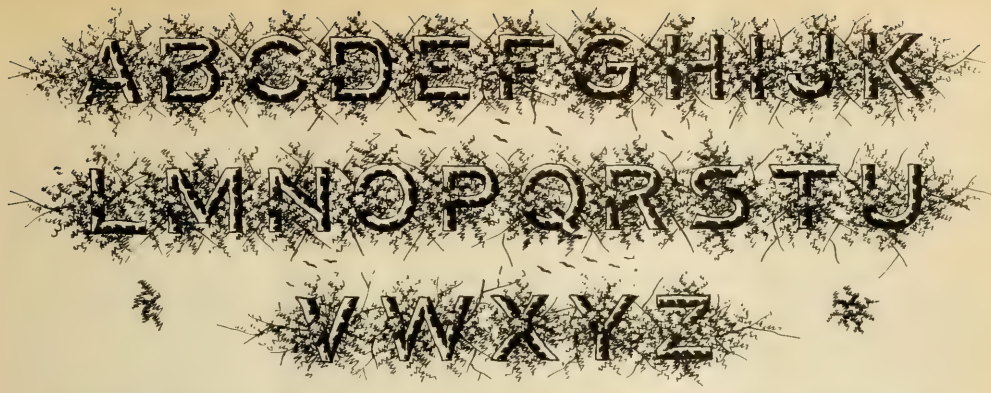
Has written thousands of cards. Bold, dashy, beautiful. One Dozen, 25c.
A. H. BURKE, DEXTER, IOWA.
Teacher of Penmanship, Dexter Normal School.



Will make **FIRST-CLASS BOOKKEEPER** of you in six weeks for **$3** or **RETURN MONEY**; distance and experience immaterial; I find **POSITIONS**, too; placed pupil August 2, at $8 daily; one September 9, at $15 weekly; perhaps can place you, too. **Save this and write J. H. GOODWIN, Expert Accountant, Room 742, 1215 Broadway, New York.**

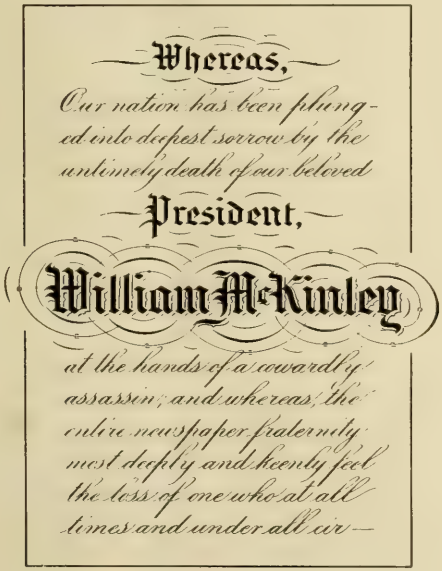
The wise consider punishment as the perfection of justice: when rightly and considerately inflicted, it makes all the people happy. The whole race of men is kept in order by it. For a guiltless man is hard to be found.

The Veda.



Lessons in Engrossing—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.—Number Seven.

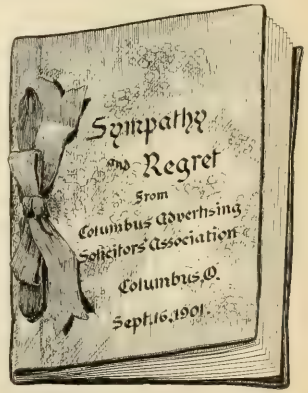
For this letter use the Gothic base shown in lesson twelve, leaving openings for foliage. Make the foliage next and then put on the black, using a very coarse or stub pen. Use India ink and be sure it is black. For the foliage use a coarse pen; Gillott's No. 293 was used on this lesson, and it illustrates the roughest, quickest way we know of for getting a foliage effect. Do not try to copy but learn the stroke and work as much as possible from left to right and downward. In making smaller letters a finer pen, a Gillott's No. 303, which has been discarded for writing, will be desirable. Do not put on many branches or birds. If, in making the foliage, places fill in solid black, where not wanted, wait until dry and with a sharp knife blade scratch in a patch of white. Originals are three-fourths of an inch high.



Album Engrossing

The accompanying illustrations give an idea of the inside and outside of a Memorial or Resolution Album. The cover is usually made of a good imitation of seal leather and bound with a black ribbon. In case it is a testimonial it is well to use brown or some other color than black.

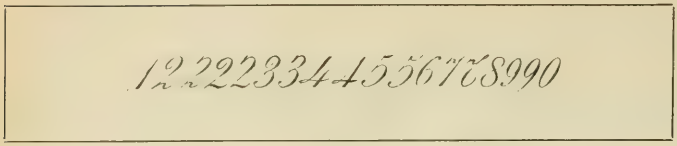
The other illustration is a reduced page of the album. Usually these albums are about eight by ten inches and contain from six to ten pages. Sometimes they are made quite costly and elaborate, but ordinarily they cost from $10 to $20 in the smaller cities.



OFF-HAND FLOURISHING

In white ink on black card-board is the latest thing out. It is showy, attractive, beautiful and up-to-date. It will advertise your school, college or writing class quicker than anything. Send me a trial order and be convinced. 22x28 inch designs, $3 to $10; 18x22, $2 to $5; 12x16, $1, 11x14, 50c; 8x10, 25c, 3x6, 10c They are bold, dashy, artistic, and catch the eye of the passer by. Write today. Circulars free.

M. B. MOORE, Box 7, MORGAN, KY.



Lessons in Engraver's Script

Number Eleven—By Charlton U. Howe, With Fidelity Mutual Life Insurance Company, Policy Department, Philadelphia, Pa.

ENGRAVER'S SCRIPT FIGURES AND HOW TO MAKE THEM

The script "*1*" is very similar to the modified small t, the terminating stroke being omitted. The introductory stroke commences below the base about one space.

The "*2*" is almost same as modified Z, except oval at top is shaded on outside instead of inside and the lower loop is omitted. The oval is shaded after the figure is completed. Do not make the oval too large or the figure will appear top heavy. A delicate shade should be added at end of compound stroke of the "*2*" and it should rest on the base line. The shaded stroke to the right of the "*2*" is a fifth of a space in height above base line, the terminating stroke being the same. Lift pen at the end of compound stroke to make the finishing shade and terminating stroke.

The modified "*2*" is same as standard two except it is finished with a compound shade which rests on base line. Do not make this shade too long. The pen should be changed so that it will occupy the same position as for flourishing, to make the compounded stroke successfully. The "*2*" can be made with a wedge shade at top instead of the oval; the wedge should be inverted and not made too large.

The proportion of the oval of the "*3*" is same as that of the "*2*". The second shade is usually compounded and retraced about a fifth of a space; the lower half of the "*3*" should be round and full and is finished with a dot. The "*3*" can be modified by substituting the inverted wedge shade in place of the oval. A light shade is added to the end of the compounded stroke of the "*3*."

The first shade of the "*4*" is very slightly compounded; the loop and compound hair line are both made without lifting pen; the second shade is also compounded and is only three-fifths of a space in height. The first shade and small loop should extend about a fifth of a space above base line. The loop should be delicately shaded on upper left side. The modified "*4*" is shaped like a triangle, the compound hair line being shaded.

The straight hair line is made first in the standard "*5*." Second part of the "*5*" should be full and round and is finished with a dot same as the "*3*." The shade at the top is added after the "*5*" is completed. Do not make this shade too heavy. The modified "*5*" is same as the standard "*5*" except it is finished with a dot and hair line combined and is added last.

The "*6*" is made without lifting the pen, the dot at the top and shade on the oval being added after the figure is completed. The oval is one space in height; do not shade it as heavily as first shade.

The "*7*" is made with the inverted wedge which is made first. Lift pen after this shade is completed and make second shade same as introductory or first shade of the H, except it is on a much smaller scale; lift pen again to form third shaded stroke. It is permissible to extend the third shaded stroke below the base line nearly a space. The "*7*" can be modified by making a graceful curve out of the third shade instead of making it straight.

The "*8*" is considered the most difficult of all the script figures. It is easier to make it without shading and then add the main shade and shades on the sides which should be very delicate. The upper half of the "*8*" is the smallest. Do not make it too large or it will appear top heavy. The main shade of the "*8*" is about a space long.

The "*9*" is same as "*6*" inverted. It can be made without lifting pen and adding shade to outside of oval, or the oval can be made by lifting pen and connecting second shade with the oval. The modified "*9*" extends below base line about a half space and it is optional whether it is finished with a dot or not.

The "*0*" is shaded on both sides. Do not make it too full and don't make shade too long. Lift pen when left shade is completed and form other side commencing at top. By this method shading is done quickly. Be sure to close top of "*0*."

SPANISH, SHORTHAND and BOOK-KEEPING free by mail; NEW FIELD; large salaries. Send stamp. PROF. STEINER Lexington, Ky.



E. C. Mills,
195 Grand Ave., Rochester, N.Y.,
will send you one dozen cards, your name in either plain or ornamental writing, for 25c. Address lines 10c. per dozen extra.

PRACTICAL PENMANSHIP

Successfully taught by mail by West Virginia's best penman. Fourteen years in teaching penmanship, fourteen years of careful, critical study of the art, places us in position to help you as few others can. Enroll at once for a three months' course in either plain or ornamental penmanship. Tuition, $10.00 in advance. Not the cheapest, but the best.

Send 25c for one dozen cards in various combinations, unexcelled by any penman. No cheap work sent out.

J. F. CASKEY, Penman,
Elliott School of Business and Shorthand,
WHEELING, W. VA.

Goosequillism

The accompanying page of old-time penmanship was published in the "Universal Penman," a publication on penmanship issued about a century and three-quarters ago. The writing shows less shade and more freedom than is generally supposed to have been used at that time. Just how perfect the original writing was is difficult to determine as the work as published was engraved on copper by hand. The indications are, however, that the actual pen work was nearly as good as presented. If it were not then it were written too freely to be as accurate. But be that as it may, the scribes of that period were dexterous to a large degree, and not without ideas of grace and harmony.

FINEST SUPPLIES FOR PENMEN AND ARTISTS

CARDS, INK, PAPER.

Blank Cards—White bristol with finest surface for fine penmanship.
100 ..... 28c.
500 by express ..... 75c.
1000 by express $1.40

Black Cards—Best made for white ink.
100 ..... 30c.
500 by express ..... 75c.
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Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving. 1 Bottle ..... 30c.

Arnold's Japan Ink—Nearly ½ pint bottle ..... 40c.

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Writing Paper — Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express $2.15

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Practice Paper — Best for the money to be had. 1 ream by express $1.40
Send stamp for samples of paper.

Envelopes—100 fine blue ..... 40c.
" 100 fine white ..... 40c.
" 1000 either kind by express $1.50

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

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And troubles come as thick as hail,
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For Rutherford's charts are "out of sight."

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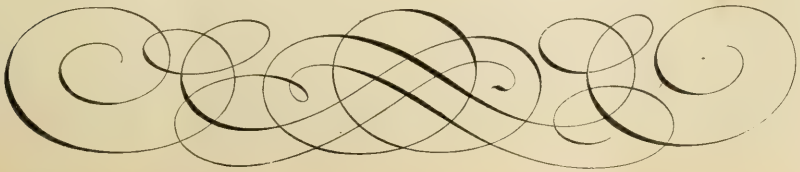
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Marriage the happiest State of Life would be,
If Hands were only join'd where Hearts agree.

Great is the steadineſs of Soul and Thought,
By Reason bred, and by Religion taught.
Which like a Rock amidst y^e^ stormy Waves,
Unmov'd remains, and all Afflictions braves.



FIRST AND SECOND BY E. AUSTIN IN 1735. SECOND STANZA BY B. WHILTON. FOOT PIECE UNKNOWN. SEE "GOOSEQUILLISM."

National Commercial Teachers' Federation

Office of the President

SALEM, MASS., Oct. 10, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.

GENTLEMEN: – In answer to your inquiry of the 5th inst., would say that you can announce the St. Louis meeting of the National Commercial Teachers' Federation at the Southwestern Business College on December 26, 27, 28, 30 and 31. Sessions of the various bodies will be held from 9 A. M. to 1 P. M. in the different departments of the Southwestern Business College.

Meetings of the federated body will be held on the afternoons of the 27, 28, 30 and 31. Mr. Fritch, who will be our host, has made arrangements whereby the Federation will have the use of a regular convention hall in the hotel headquarters for our Federation meetings, and has also placed rooms at the disposal of the Federation officers in the hotel, as headquarters, where a regular bureau of information will be established.

Teachers should remember that the National Commercial Teachers' Federation secures a special railroad rate of one and one-third fare. They should also remember that in order to enjoy this privilege it is absolutely necessary that they take a receipt for their money in purchasing a ticket, and turn the same over to our secretary at headquarters. This rate is conditioned upon one hundred members being present, but we hope to have five hundred at least.

I had hoped to be able to give you all the programs in time for this issue, but will have the same in your hands within a week. The writer would be glad to give any information in his power to members of the profession individually, and all our officers will be glad to do the same. I would suggest that any teachers who have not attended these meetings communicate with the nearest officer of the Federation.

Very truly,
GEO. P. LORD, President.

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It is my wish to have my work known and appreciated by the readers of this magazine and, for the purpose of advertising, I will, during the next thirty days, take any thing in the line of **Designing, Illustration or Penmanship for less than one-half my usual price**. Everything entrusted to my care will be done in strictly first class order and, if not satisfactory, your money will be cheerfully refunded. Here are a few prices for superior work:

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INITIAL LETTERS, EACH - -	50
CARDS, PER DOZ. - - -	10
SET OF CAPITALS, BUSINESS - -	10
SET OF CAPITALS, ORNAMENTAL -	10

I assure all that these prices will in no way affect the quality of my work.

J. L. Henderson

ARTIST AND PENMAN,
245 West 55th Street, New York.



BY A. R. BURNETTE, BOWLING GREEN, KY.

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Read below an unsolicited testimonial from an appreciative student.

I very often think of the time spent at your school. It was very profitable to me. My penmanship was the means of giving me a good start, and I learned more lessons than penmanship while attending your school.

Yours very truly,
W. N. SMITH,
With Massey Business College. Birmingham, Ala.

ADDRESS:

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Sample pages of Portraiture or Sketching from Nature mailed for 2c stamp. Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.



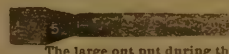
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The new edition will contain sixty eight pages; sixty plates of alphabets and about fifty plates of designs, nearly one-half more than the old edition. The following are the few important additions: Eight beautiful Easter, Christmas and New Year cards, Faust's famous shaded base writing with instructions, German text, Old English and Medieval alphabets with graded copies accompanied by two pages of high-class engrossing in which these alphabets are used.

Space does not allow us to enumerate one-half the special features contained in the new edition. A circular giving a detailed outline of the work willingly sent for the asking.

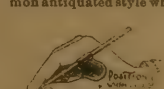
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Appleton School of Business, Appleton, Wis. Yours truly, FRED BUSHEY.

SUPPLIES When in need of Automatic Shading Pens, Gold or White ink, to use with the Automatic or ordinary pen, adhesive ink, screw-head files, cross ruled practice paper, Japan writing ink, written or blank cards (white or colored), bronzes, bronze inks or writing pens, any make, send your orders to headquarters.

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C. A. FAUST, the "Auto Man," Pres.
W. I. TINUS, V.-Pres. and Bus. Man.

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THE PENMAN-ARTIST AND BUSINESS EDUCATOR



CHRISTMAS NUMBER 1901

VOL·VII·NO·IV·

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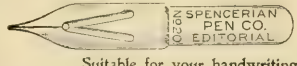
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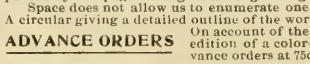
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DEAR SIRS: The "Myograph" ordered of you last week was received yesterday. My penmanship pupils are very enthusiastic over the results obtained by its use, and I therefore enclose another order for one dozen, which please send at the earliest possible date. I consider them almost indispensable in starting a class in muscular movement penmanship. I will undoubtedly send you another order soon. Inclose please find money order to balance.

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Precocity

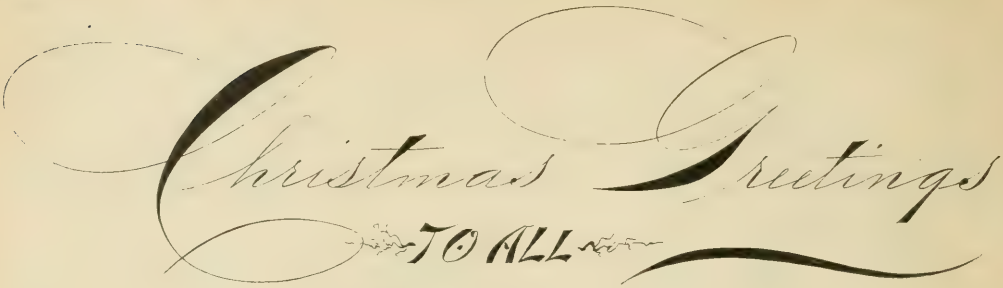
If the American people are smarter in any one thing than any other nation, it is in the education of their children. They can scarcely wait until they are well out of the cradle until they rush them into the kindergarten. From there they are pushed into the public schools as soon as the law will allow. This desire to have brainy children has led to a wonderful amount of precociousness on the part of young Americans. Precocious is the right term. It means to be premature; to be ripe before the proper time — before nature intended. The result of precocity is premature decay. As a rule, precocity stands for brilliancy rather than depth, and cleverness rather than permanence.

In no one thing, during the past decade, have we been so insane as about teaching children to write as soon as they entered school. Fortunately the tide is now in the opposite direction. For years we have insisted upon more and "more written work in the primary grades." The most conclusive reason was "to keep the little tots busy," which usually meant "quiet." Nothing is so killing to the child, both mentally and physically, as quietude of the enforced kind. Writing suppresses breathing and thus reduces heart action. Writing is a laborious method of telling something or expressing thought. It is the best method of condensing thought. Childhood is the period nature intended for expansion rather than contraction. The tongue soon lets out a multitude of ideas, while the pen hampers spontaniety. Childhood is and should be spontaneous. Writing is too slow. Childhood is the period of getting rather than of giving information. There are many other avenues of getting knowledge which far surpass that of writing. The ear and eye are far more alert and active than the pen, and more accurate. Oral rather than written instruction is the need of childhood. The sky, the field, the brook, the woodland, the animal kingdom, the insect world, the arts of agriculture and manufacture, each and all contain more valuable information than can be found in books. Books but tell about such things. Why not go to the things and see direct? "Seeing is believing."

And so it is in a few of our most progressive schools. Things, not books, are the things studied. As yet, writing is taught in most schools in too exacting manner to children. The advance educators are now crying "less writing and large writing in the primary grades." Let us, as specialists, help the good work along.

It is not a question as to whether children can be taught to write (draw), but should they? It is not whether they can work in factories, but should they? Our laws are emphatic upon that point, even though we are lax about enforcing the same. Children should not be *taught* to write, much less *required* to do so.

Premature penmanship means poor penmanship in the end. Just as surely as child labor in factories means physical wrecks later on in life. Premature writing does not injure the child to the same extent that premature labor in factories does, but it injures the child's future penmanship. And that is what we, as specialists, are concerned about. As teachers of penmanship, let us learn to put forth effort at the right time. The grammar grade is the place for drill in writing and not the primary grade. It may be you are not in a position to practice this reform, but if you are conscious of its need, you can at least preach it. The ideals of today become the practices of tomorrow. Do your duty, do not delay. Remember, it takes no backbone to drift with the multitude, but it takes intellect, courage and will to direct the many. As a specialist, it is your duty to direct the many in penmanship matters. Are you dutiful to your higher self?



BY T. COURTNEY, PROVIDENCE, R. I.

Lessons in Rapid Business Writing

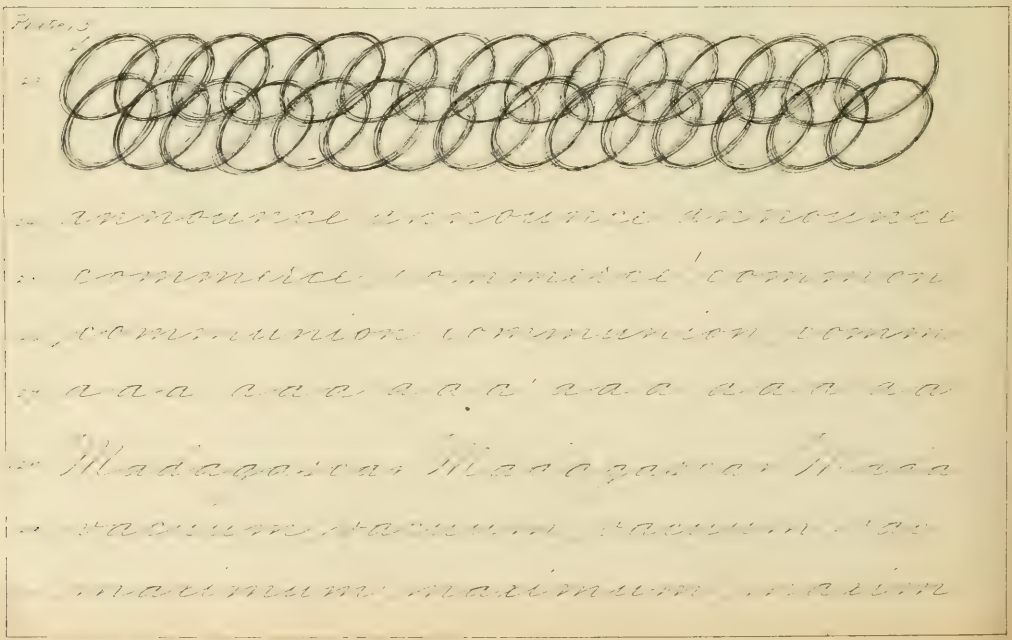
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195 GRAND AVENUE. E. H. Wilis, ROCHESTER, N. Y.

Number Four

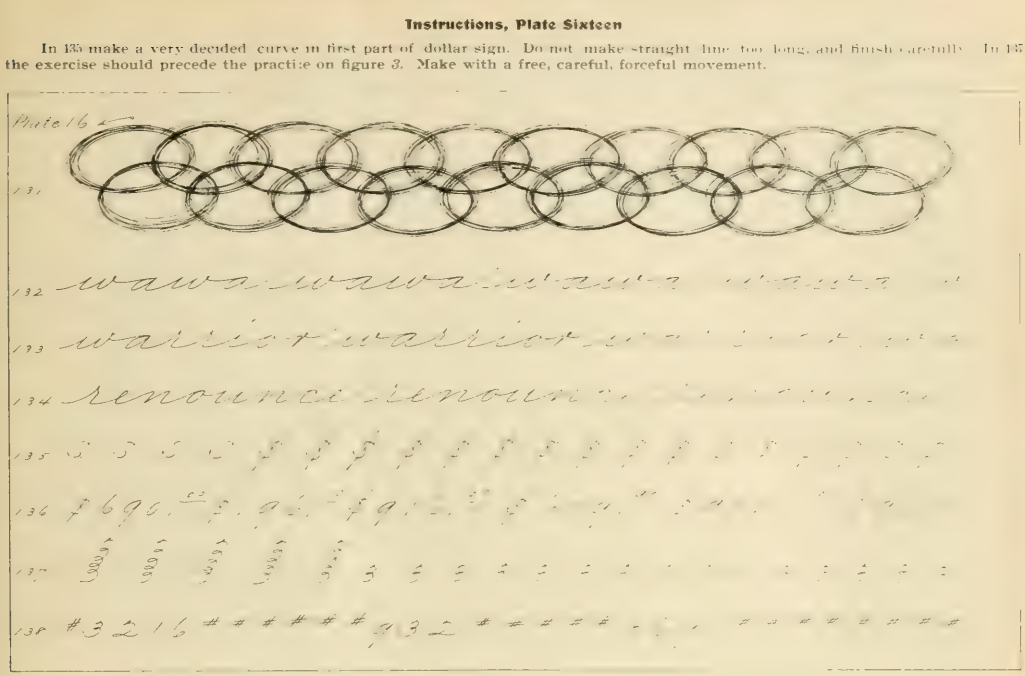
Instructions, Plate Fifteen

Make direct oval exercise two large spaces in height and arrange same as copy. Make down lines light. Keep uniform spacing, height, slant, etc., in copies 124-25-26 and 127. The name *Madagascar* is given principally for the drill on small *a*. Practice systematically, and do no work without thought.



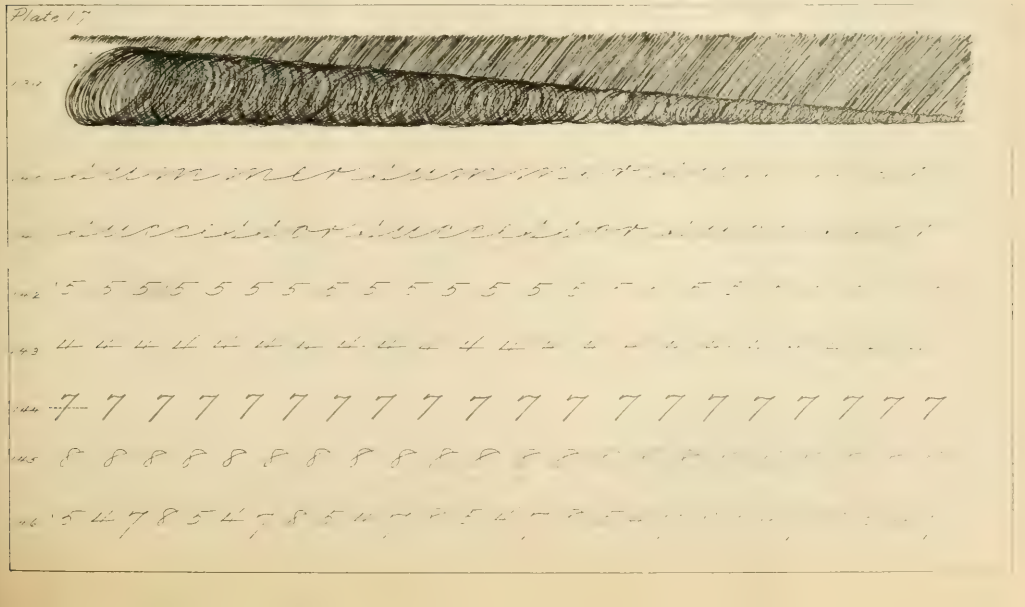
Instructions, Plate Sixteen

In 135 make a very decided curve in first part of dollar sign. Do not make straight line too long, and finish carefully. In 137 the exercise should precede the practice on figure *3*. Make with a free, careful, forceful movement.



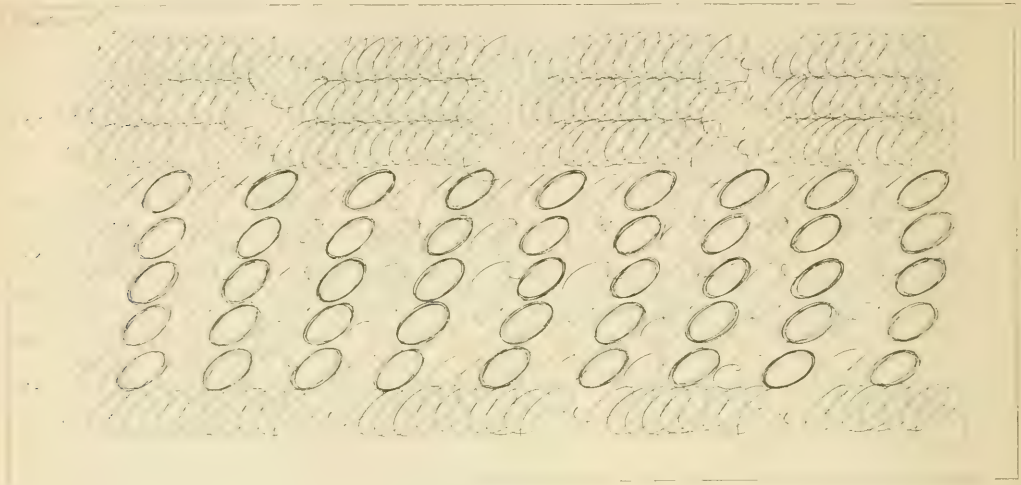
Instructions, Plate Seventeen

Begin 139 two large spaces high and gradually work down. This is valuable as it helps to discipline the muscles in making ovals of all sizes. Finish with oblique movement. In making 142, the figure *5*, see that last stroke is joined to first part of figure. The figure *7* should extend below base line as shown by the dotted line. Every figure should be made as carefully as is consistent with a free muscular movement.



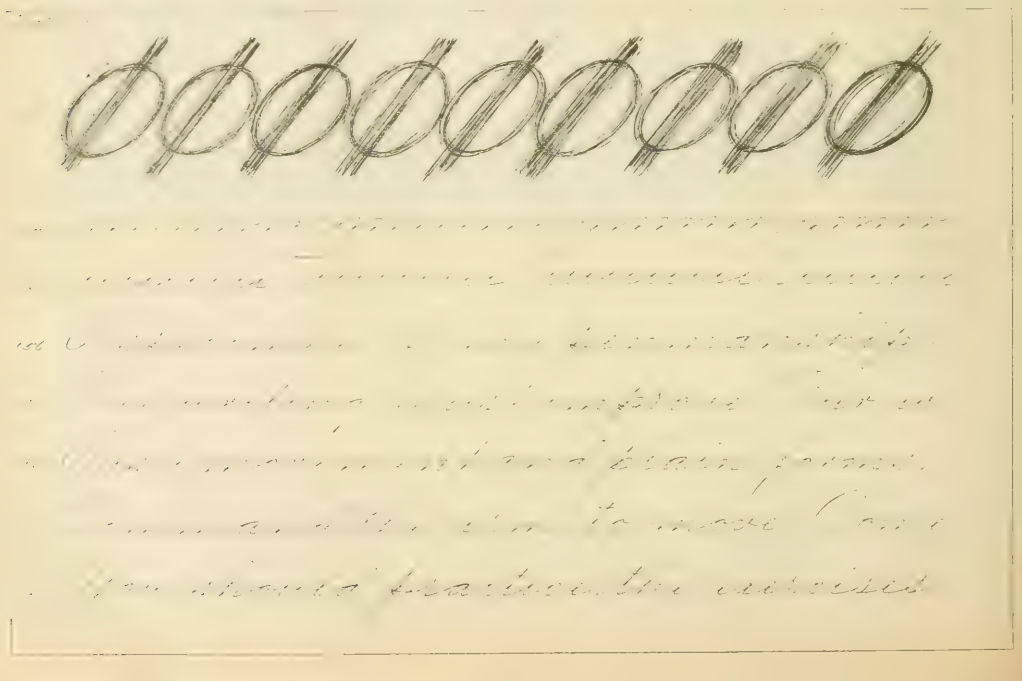
Instructions, Plate Eighteen

All the exercises and letters in this plate are intended as a review. The movements should be worked just as given. Do not practice it in part but make the complete whole. This work will be found especially valuable to those who still have difficulty in movement control.



Instructions, Plate Nineteen

In this plate we introduce sentence copies. Great care should be exercised in the practice of these, and several pages should be written with one copy. Study the arrangement, spacing, slant, etc., and do not make loop letters too long. Be careful about the *t* crossings and dot over *i*. Hold your writing out at arm's length and perhaps you may discover some fault not before noticed.



Suggestions to Student Subscribers by E. L. Mills

A. G. J., Loomis—Movement good. Study sentence copies in this lesson especially. V. C. M., Rome, Ga.—Make down lines in compact ovals close together. Splendid movement. Study form. Carl W. M., Mass.—Review compact ovals. Practice on the small exercises in September lesson. J. S. J., Montreal—I would advise you to take up the lessons just as they are mapped out and do not neglect any of the work. Send work regularly. F. O. B., East Newport—Omit all flourish in business writing. Hold yourself down to solid practice on the exercises and copies in the order presented. You can become a good penman. E. L. H., Mannington—You may use little more slant in down strokes. Try plate 4 again. Study details. F. S. R., Geneva—Paper and pens all right. More work on fundamental movement exercises. O. C. R., Alden—Send me several pages compact exercises, September lesson. Make black with very light, fine lines made close together. This practice will give you facility in writing shorthand. Geo. W. A., Jr., Va.—Do not shade your capitals. Try to develop a light action of the muscles of the arm. W. R. H., Tenn.—Your foundation exercises good. Fine business hand. Study form if you wish to improve. B. B. M., Meriden—Start any time and go through all the work previously mapped out. Send specimens monthly. For twenty-five cents I can give you a personal criticism. You have a splendid start. I. D. S., Miles Station—Make lines in small letters light. Down stroke in a slight compound curve. Study form of small *r*. R. W. N., Oak Ridge—Send more work for criticism. Work hard and take up the copies as they are given. W. S., Brooklyn—Even though you are a bricklayer and your muscles are hard and stiff, there is hope for you in the writing line. Practice hard and faithfully and send work often. T. J. S., Steubenville—Your first work is good. Omit shade in your writing. Do not hurry over any part of the copies or the instructions. W. B. M., New Albany—You have the foundation laid for a fine style of writing. Write to Zaner & Bloser concerning length of time to complete a course in their school. They have the best school of pen-art in the world and you would make no mistake in selecting such an institution.

Lessons in Practical Business Writing

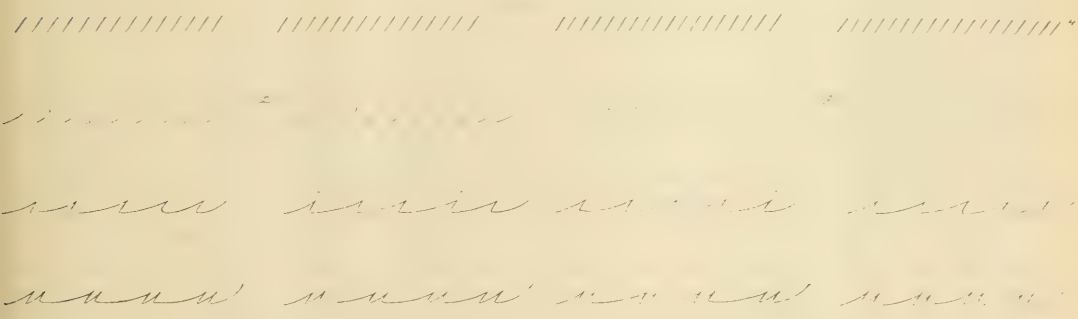
BY

SPENCERIAN COLLEGE — H. W. Lehman — CLEVELAND, OHIO.

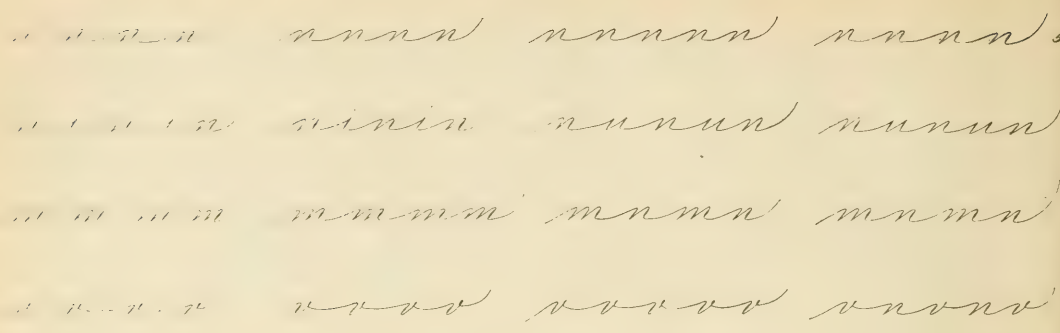
Number Four

Instructions

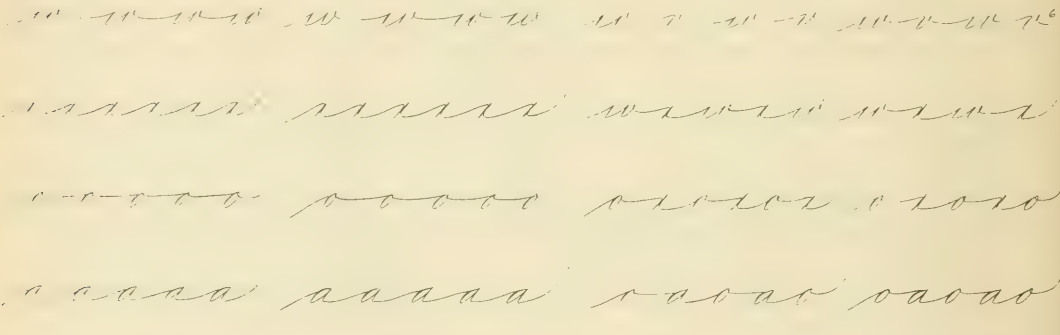
Having finished all the capitals in systematic order, we shall now take up the small letters on a similar plan. Not enough attention is given to small letters, therefore, we expect you to practice very hard on the first, second, and third principals, in other words, the straight line, right and left curve. Since the first principal or straight line controls the slant of the writing, it will be necessary to devote considerable time to this short line. Make the stroke of uniform slant and length and entirely free from shading, and also make it only one space in height. The right and left curves begin on the base line and curve but very little to the right and left. After practicing a page on these simple strokes take up the i and u combinations of letters *i* and *u* and see that you distinctly separate the letters by means of spacing between about twice the width of the letter.



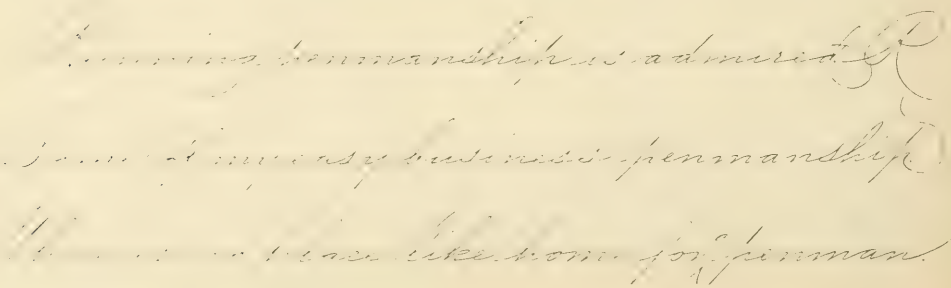
The small *u* is a very pretty letter and requires study as well as practice, and while much could be said about this letter we shall only say now that each part should have a neat short turn at the top, and the down strokes must be made straight. Practice on these until you can combine six or eight letters nicely and make each letter complete, not omitting one turn. In our next line for practice you will notice that we have *u i* and *u u* combinations. Great care must be taken to see that you do not make the letters *n* and *u* alike, for there is as much difference between the two in meaning as there is between the *n* and *x* or any other letter. The *u* should be made sharp at the top, while *n* should have its regular short turns, both points are frequently overlooked. Having practiced some on the *n*, the *m* will not be so difficult, for we add one more part which will make the *m*. The *r* should be one-half space in width, and the one point to which I shall now call your attention is to make a short right curve at the point of leaving the second upper stroke, this will bring the letter out distinctly.



Very little needs to be said about the *w*, for the first part is made exactly the same as the small *n* and the finishing part the same as the *r*, by which you will understand at once that the first part is one space in width and the finishing one-half space in width, then please see that you do not make the two parts the same. The small *x* is made improperly, even by some teachers of penmanship; whether it is a matter of choice or not knowing how will not be known; however, I will say that the *x* is made without lifting the pen, and the method of running a zigzag line and crossing down strokes afterward, is all nonsense when it comes to making a pretty and exact letter *x*, besides it takes much less time to make it by the retracing process. Make the first part exactly the same as you would in beginning the small *n*, retrace the down stroke to the top and again retrace to the base line, where you make a short turn to the right. By following out this plan you will complete each letter and will be able to combine a number of them without lifting the pen and make each letter better than you possibly could the other way. The small letters *o* and *a* should always be nicely closed at the top. The last downward stroke of *a* should not be a left curve, but a straight line. You should practice long enough on each letter to show some improvement before you leave your practicing table.



Supplementary Sentence Practice by S. M. Blue, Columbus, Ohio.



Use good movement in your writing.

Vim and vigor make strong penmen.

Writing and drawing are sisters.

A neat, tidy little baby in your state.

Young man, young woman, beware!

Faber and Zimmerman are penmen.

Lessons in

Real Rapid Writing

By C. P. Zaner.

Longhand

Two problems confront us today as teachers of writing. How can we make the learning of writing easier and briefer, and how can we make writing better, swifter and easier? Not how can we do this with the few who expect to become professional penmen, and who expect to earn their living by the excellence of their penmanship, but how can we do this with the many who do not love penmanship more than other arts, or who do not expect to earn their living by writing?

Shall we accomplish these two things, that of learning and doing? Shall we do it simply by increasing the force and effectiveness of our teaching? Shall we do it by drilling pupils more than in the past? Shall we retain, unchanged, the letters we have had and put more and better effort in the learning? Or shall we change the style from that which is semi-ornamental to that which is purely utilitarian? Shall we continue with the old, or shall we invent such letters as are plainer and less skillful? Shall we endeavor to improve the writers and not the style to be written? Or shall we improve writing by improving the forms as well as the methods of their production?

The road seems clear. Improve form in such a manner as to require less effort to write more legibly than in the past. Make writing easier and plainer, by evolving forms that are plainer and easier, and the writing of the word will be more legible and less tiring. Improve movement by simplifying the letters which require the movement. As the letters are, so will be the movement. The forms given are simple in action and plain in form, the two needful qualities in modern writing.

mix mix mix mix mix mix mix x

vim vim vim vim vim vim vim

vex vex vex vex vex vex vex e

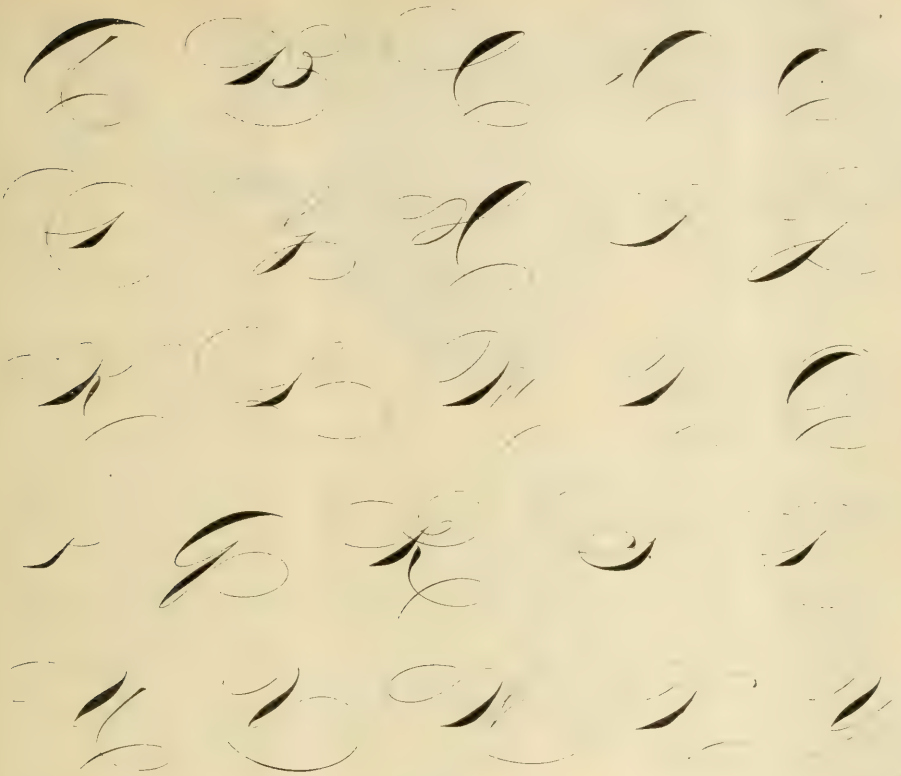
run run run run run run run r

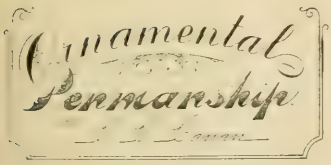
runner runner runner runner r r

vexer vexer vexer vexer vexer vexer.

This is a good plate to illustrate spacing. Notice that the spacing between letters is a trifle wider than in the letters. Be careful to keep each letter distinct irrespective of context. Watch that you do not loop the last of *r* and that you retrace the *r*. See how freely, how well, und how easily you can write these words. To write rapidly and well requires close attention to details until the habit of writing well is formed "and then some." Care is the secret of good penmanship, not talent.

r r r





Article No. 5

The Dawnings of Youthful Genius in a Plough-boy

Oft will he stoop, inquisitive to trace
The opening beauties of a daisy's face;
Oft will he witness, with admiring eyes,
The brook's sweet dimples o'er the pebbles rise.
—*John Clare.*

Many of the best penmen of America have come from humble homes and the broad acres of the farm. Something in the stolid farm life seems conducive to the qualities that go to make the penman of today. One of the qualities required by the student of fine writing is the power to concentrate the energies to the acquirement of some one thing. No discouragement should be allowed to creep in. Usually that which is easily acquired is worth but little, and almost invariably the difficult things to get are the things that are worth most. The student must learn to see the letter in his mind before it is made on paper. This power of perception is not always developed as fully as it should be. Many persons practice and know when they make a good letter, yet they do not know wherein the letter differs from the poorly made one. Sometimes we find that the writer's perception is better developed than his power of execution. Then again, we find excellent shades and quality of line with poor perception of the correct form. All persons should be able to write a plain, rapid hand before attempting the ornamental style.

Practice is needed to give confidence and sureness. The young penman marvels at the confidence of the expert writer in making an intricate combination at the end of a well written letter. He should realize that the penman is familiar with the work from long hours of practice, and that the signature is but ordinary to the writer.

Improvement is gradual. It grows steadily and surely. No one will be much surprised at his progress from day to day, but from month to month the change should be marked. A young man who, several years ago, wrote a wretched style, is now one of the leading penmen in the United States. His ambition was encouraged by the kind advice of L. M. Thornburgh, and he is now an example of what a young man, who is not afraid of work, can do with but little talent to aid him. Few penmen play so prominent a part in penmanship matters of today, as the young man referred to in the foregoing sentences.

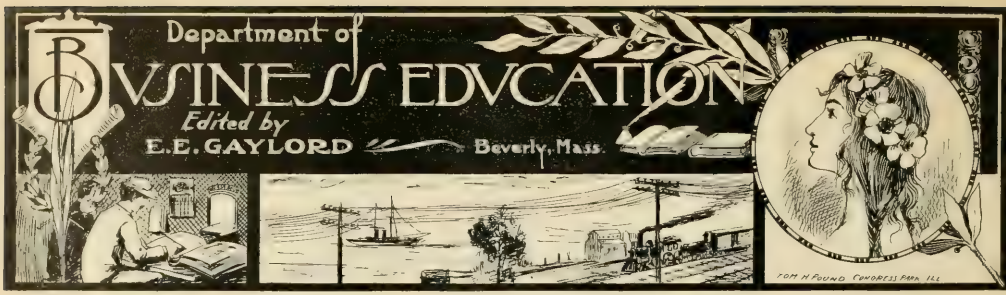
The student who can afford to do so should keep a book containing specimens of the real work of the best writers. It is a difficult matter to get these specimens, but a liberal purse will get enough material for practice and study for weeks. The young penman should also begin a library of penmanship publications for reference and study. The subject of penmanship is uninteresting to the teacher who has not studied it deeply.

At the present time the writer has a book that contains the work of America's finest penman. It is needless to say that a book containing such a collection is worth a great deal, because many of the writers are reluctant to send out their work at any price.

As in most other things the man who makes the most improvement is he who looks on all sides of the matter and makes use of the many adjuncts certain to help him in his study of the subject.

The capitals given herewith are of the style used by those great penmen, Courtney and Madarasz.

Work from this month's copies will be criticised if sent to my address, Duke Center, Pa. Stamps for return postage should be enclosed.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Higher Commercial Education

Believing that our readers will find far more profit in reading the communications evoked by Mr. L. L. Williams' trenchant article in our November number, than in anything we should have written, we gladly yield our space to the able men whose views are presented herewith. We shall welcome expressions of opinion from advocates of either side of this great question.—EDITOR]

Dr. Cheesman A. Herrick

Director School of Commerce, Central High School, Philadelphia

TO THE EDITOR OF BUSINESS EDUCATOR:

I have read with interest the papers of Messrs. G. W. Brown and L. L. Williams, appearing in your issue for November, and find in them issues so squarely drawn that I feel like asking for space for a counter statement. Stripped of verbiage, both discussions seem to me too complacent an acceptance of things as they have been in our educational organization.

Mr. Brown believes that pupils of high schools and academies "are too young to take up much of a course in bookkeeping," and that time spent upon this subject in such schools is "about as good as time wasted." Again, he thinks that if bookkeeping is undertaken in high schools it should be confined solely to fundamental principles, and should not be made to apply to any special lines of business. Finally, Mr. Brown arrives at the conclusion that bookkeeping "carried to practical results" should not be taught in high schools, for "all the people permit themselves to be taxed for the support of these schools" and "it is not just and right that all the people should be taxed for the benefit of the few."

Mr. Brown Answers Himself

Does Mr. Brown subscribe to the statement that pupils who enter public high schools and academies, are in general not as well prepared to take up bookkeeping or any other subject of study, as those who enter business colleges? To be consistent he must say this. Teachers of the subject will not accept Mr. Brown's method of imparting even a general knowledge of bookkeeping; to try to teach bookkeeping without its application to recording transactions of special lines of business, would result in failure—it is not a subject for the abstractions of a didactic method—to impart the general knowledge, the subject must be presented concretely in a set of given events and relations. Finally, Mr. Brown gets at the *crux* of the matter in the declaration against commercial instruction in public high schools. He answers himself completely in the statement that all the people support high schools, and therefore they are to be for the best interests of all the people. Mr. Brown believes in the democracy of the public schools. According to him, high schools are to be more than college fitting schools, or they remain class schools; it is not sufficient to add the manual training element, for still they represent but part of the community. High schools looking to the so-called liberal professions and for the handicraft trades do not, according to Mr. Brown, satisfy present demands; public schools must represent the community, and it is to satisfy a hitherto neglected element in the complex of our social life that high schools giving commercial instruction are being established.

School Life and Life

"Learn for life while at school" is a worthy ideal for public high schools. To learn, but to learn for life. In my humble judgment no more profound nor far-reaching educational doctrine has been enunciated in modern times than that of John Dewey, the school prepares for life by being life itself. In our ideal public school system, not some life, but all life, is to find expression. Manifestly, in striving for this ideal, commercial courses and commercial schools shall find a place.


DR. C. A. HERRICK.

Six Modern Languages

I am at variance first of all with Mr. Williams' statement of fact, and next with his interpretation of fact. I know of no university commercial course in which students are required to study six modern languages, and sixty other subjects, more or less, enumerated. If a curriculum as described exists, Mr. Williams would render a service by naming the institution providing it and offering the curriculum for publication. What is probably the fact is that students are given an election in the range of subjects including six modern languages and the rest. But this is a very different matter, and the course should be judged by the subjects which one student may choose, and not by the "scholastic melange" out of which the choice is made. Neither am I aware that in Europe students of commercial schools study six modern languages. I would not subscribe to the statement that there is any sense in such a policy, even under European conditions.

Beginning and End

I take issue with Mr. Williams again in his statement that the gauge of business education should be the ability of the student to get a position. If the graduate of the higher commercial school must *begin* at the same place as the graduate of the business college, shall we say perforce that one training is no better than the other? I submit that success is not in the *beginning*. I have known graduates of engineering schools to *begin* as ordinary apprentices, but they shortened the term of apprenticeship, and became in the end superior workmen. Higher commercial courses can furnish a similar preparation for apprenticeship in business affairs.

Production and Exchange

"The absurdity of copying anything commercial from Germany and France is apparent when we realize how we are outstripping those countries in everything commercial." How after all are we outstripping Europe in commercial affairs? Is Mr. Williams aware that Europe has the market of our neighbors and natural customers in South America? The United States purchases largely of South American countries, and in return sells but a fraction of what they buy, and what we ought to furnish. The countries that Mr. Williams discredits have secured and hold from us what would be our most profitable trade, and moreover, these European countries are our agents in the payment of the South American trade balances that we must settle in money. The success that the United States has had is due to her productive power, rather than to commercial intelligence or organization. This productive power has come from education other than commercial, and there has been a measure of success not because of, but in spite of, proper commercial education. What I want to urge is that we must add to an equipment for being a productive nation, a preparation for being an exchanging nation. That preparation is to be given by the schools which Mr. Williams criticises. Shall we have industrial and commercial

progress if we are satisfied with the past and cling blindly to educational traditions?

Discipline and Utility

Education in preparation for business pursuits divided into, fundamental to be given by the common school, disciplinary given by high school and college, and technical or professional given by the business college, has all the formalism of an academic method. Such a scheme does not seem to me attractive as a theory, but if it were it would have to be dismissed as impracticable. I had hoped that we were beyond the time when one institution should be limited to matters disciplinary, and another to matters technical. Mr. Williams admits the disciplinary value of the traditional high school and college, must he not also admit a similar value to commercial instruction in high school and college? To be disciplinary must a thing cease to have any utility to any human being? Granted for argument's sake, a thing that can be proved otherwise, viz., that the industrial history of England is valueless to the business man of the present because economic conditions have changed. Mr. Williams has still got to show that there is not disciplinary value in a study of the economic history of England, or that constitutional, church or some other form of history has the practical utility which he asserts that industrial history does not possess.

I dislike professional differences with those for whom I have personal regard, and I am ready to believe that I do not fully understand these estimable gentlemen, but as I do understand them I am compelled to protest. CHEESMAN A. HERRICK.

Philadelphia, Pa., Oct. 30, 1901.

Dr. William A. Scott

Director of the School of Commerce, University of Wisconsin

EDITOR BUSINESS EDUCATOR:

It seems almost like bringing coals to Newcastle, to contribute a defence of university commercial courses to a periodical whose constituency is supposed to consist largely of specialists in the field of commercial education.

Two Classes of Critics

So far, I have met only two classes of critics of these courses. The one is the business college proprietor whose educational advantages have been so limited as to make it impossible for him to appreciate the meaning of a university course of any sort, and whose conception of business includes little, if anything, more than bookkeeping, stenography, typewriting and office routine. The other is a certain type of business man who, either through good fortune or self-education, has acquired wealth, and in consequence has come to believe that no training except that obtained in business itself, is necessary for the prospective business man, or whose business experience has been on so small and limited a scale as to render impossible, his appreciation of the real problems that confront the people who are engaged in the great industrial enterprises which constitute one of the characteristic features of modern times. It is impossible, of course, to discuss the question of university commercial courses with either of these classes of men.

By no amount of argument or explanation, could they be made to understand what the universities are trying to do or the need which they are trying to meet.



DR. WILLIAM A. SCOTT.

As well might you attempt to teach Greek to a babe in arms, as to attempt to make such persons as these understand what is meant by a college course.

Mental Discipline Indispensable

To persons who are really familiar with modern industrial life and who are genuine specialists in commercial education, two facts are already established. One is, that a training at least equivalent to that furnished by the university undergraduate courses of the present day, is essential to the man who is going to succeed in the responsible positions of the industrial world of the present and immediate future. The second is, that such a person must have a good deal of technical knowledge of the structure and workings of the present industrial organism, and must have acquired a good deal of skill in securing knowledge at first hand, and in interpreting the facts which come under his observation.

These two propositions established, the question simply is whether it is possible to substitute for some of the subjects contained in the old college and university courses, new subjects capable of giving this special knowledge and training without in any respect interfering with the disciplinary character of these courses. If this is not possible, the only alternative is a university course with a couple of years of special professional study added thereto. Be it understood, that these special studies are not those available in the business colleges of the present time, but a class of studies far more difficult, extensive and enlightening than these.

A Question of Competency

Naturally the only persons really competent to solve this problem, are the people connected with the universities who at the same time, by their special studies, have gained a knowledge of the modern business world and its needs. By a process of experimentation these people have demonstrated that many of these new subjects of study, capable of giving the technical training needed by business men, possess as high an educational value as do many of the subjects contained in the old college courses, and consequently that their substitution for some of these subjects will not in any wise, interfere with the disciplinary character of these courses. The university commercial courses now in existence and in process of formation, are the outcome of attempts to make such substitutions, and to correlate these new studies with such of the old ones as it seems desirable to retain, either on account of their disciplinary, practical or cultural character, or their value as aids and supports to these new studies.

Criticism is Invited

These courses are doubtless far from perfect, and criticism of them should be and is invited. The direction, however, which intelligent criticism must take, will be along the line of the better correlation of the old subjects and the new, of better methods of presenting and developing the new subjects, and not along the line of carping at the existence of such courses, or of under-appreciating their value.

One of the recent critics of these courses has given to the public press a very peculiar document which purports to be a somewhat detailed statement of his objections to them. He confesses, however, his lack of knowledge of what the new courses really are, and what they really mean, and strange to say, winds up his article by recommending the universities to do precisely the thing they are doing. Surely a detailed criticism of this paper is not needed by the readers of this journal.

Very truly yours,

WM. A. SCOTT.

Madison, Wis., Oct. 23, 1901.

Mr. I. O. Crissy,

State Inspector of Business Education, New York

EDITOR BUSINESS EDUCATOR:

Your letter asks me to give you an answer to the paper of Mr. Williams, read in the discussion of my paper on Business Education, at the Detroit meeting of the N. E. A.

Points of Agreement

From what I remember of Mr. Williams' paper as read, and also from a reading of the report which you have sent me, I am of the opinion that it does not require any answer from me. As a matter of fact the author agrees with the more important propositions of my paper. He endorses my broad definition of business education. He



MR. I. O. CRISSY.

also agrees practically with my views in regard to the American business college, when he says:

"The ideal thing, in my judgment, for every young man who contemplates a business career is to supplement a thorough rudimentary education with a good high school course, and, if possible, a college course, and after that secure such knowledge of business customs and office routine as is provided by the leading business colleges of the period."

Herod Out-Heroded

This is, in effect, what I have been saying ever since I went into the work. I have said it in papers and addresses, and I have said it in the Business syllabus published first in 1898. Indeed, Mr. Williams has put it a little stronger than I did; for he would, if possible, have the finishing year in the business school preceded by a college course, whereas the plan set forth in the syllabus was to send the student to the business school on completion of the high school course. It was a great satisfaction to me to know that my views were sustained to this extent by a man of such acute observation and large experience as Mr. Williams. If this preliminary training were actually required by the business school, I would gladly accept his ideal.

The Point of Divergence

But it is just here that the old line business colleges fall short of being scientific educational institutions. They do not require of students that degree of fundamental general education which carries with it the culture and mental discipline without which it is impossible to turn out *educated* men and women; and this is why mere ability to secure employment is not the proper gauge of a business education.

Two Classes of Students

I recognize, of course, that there are two distinct classes of students and that these naturally develop into two distinct classes of business men. Those of one class, because of stress of circumstances, usually begin practical life in their 'teens. They cannot, or think they cannot, afford to wait. Therefore they miss their chance—the only chance they will ever have—of systematic education; and, unless they are specially fortunate, they will never get beyond subordinate places.

Mental Athletics

The young man who gets a broader and deeper general education is enabled, not so much by the mere information he has gained as by the mind training he has received, to specialize quickly and effectively. His mentality is stronger, his imagination is vivid, he is more resourceful and is thus able to see and grasp opportunities that one without systematic training would miss entirely. Let him do without this training who must; but let us not encourage any to do without it, if it be within his reach.

Higher Business Education

Coming to the matter of higher business education, Mr. Williams has simply taken one side of a great question which will probably require years of experimentation and experience for its complete settlement. Even in Germany, which has for many years been fully committed to commercial schools, we find in the 1897 report of the Hamburg Chamber of Commerce the following sharp dissent: "The science of business is a science that must be learned by practical experience. * * * A young man trained in a school of commerce will enter on practical life with his head full of all manner of preconceptions. But in spite of all his theoretical knowledge, he will have to begin from the beginning when he enters practical life."*

Now this is practically just what my esteemed friend has said in his paper. It does not, by any means, represent the sentiment of the great majority of the German people, either business men or educators, and yet there is probably no country in which the same opinions are not held to a greater or less extent. But I regard these views as a relic of the ancient and defunct apprenticeship system which perhaps could not be expected to die out in a single century, and I am distinctly on the other and modern side of the question. I believe in higher education for the business man just as I believe in higher education for the man in any other vocation requiring brains for its success.

Reciting in his paper the subjects enumerated in the commercial course of a particular university, Mr. Williams says: "Some of this scholastic melange would be useful to somebody, some of it would be useful to everybody, all of it would be useful to nobody." Yet, notwithstanding the chaste, epigrammatic style of this characterization, I cannot but wish that I were master of every one of the subjects mentioned; and I also sincerely regret that the author did not enlighten us as to which particular subjects in the course "would be useful to nobody."

Commercial Education as Related to the Consular Service

The selection of the consular service course as a special mark for criticism seems to me to be particularly unfortunate for Mr. Williams' argument. No more useful work has been done by the Higher School of Commerce in Antwerp than its preparation of men for consulships. The Belgian government has not hesitated to select these men for its service; and it is high time that, in this country, with its fast growing commercial interests abroad, consuls should be chosen for other qualifications than mere "political pull." In this connection it is highly gratifying that our present chief executive has already given ample assurance that hereafter, in the appointment of United States officials, ability and merit, and not party service, will be the first consideration.

Encouragement merited

In conclusion, I have but one serious criticism to make on the paper of my respected friend, and that criticism refers to the apparently intolerant and certainly discouraging attitude assumed toward the pioneers in this country of higher business education. I have said that the question can be solved satisfactorily only by experiment and experience; and hence it seems to me that those who are willing and able to take the chances of the early experimenting ought to be encouraged rather than decried.

Albany, Oct. 29, 1901. I. O. CRISSY.

Quoted by M. E. Sadler, Director of Special Inquiries and Reports to the London education department.

Bookkeeping in High Schools and Academies

In the last issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR the above heading has been given to a letter from our friend, G. W. Brown, in which he seems to think that a knowledge of bookkeeping is not a part of a *general* education, but of a special education, and therefore, it should not be included in the course of study in high schools and academies. He thinks that it is "about as good as time wasted to undertake the subject at all in such schools." Nevertheless he seems to be open to conviction, for he says that "if it can be shown that a certain amount of bookkeeping is really a part of a general education * * * * * whatever is done in bookkeeping should be of an entirely general character, and should only cover the fundamental principles and general processes of single and double entry bookkeeping," etc.

What Can Be More Valuable?

I am somewhat surprised that one who is so familiar with the subject of bookkeeping, and who advocates business education so strongly, should take this position. It is true that the education provided in the public schools should be *general* and of such a character as to supply the wants of the greatest number. It should be *generally useful.* What branch in the ordinary high school curriculum imparts information of more general utility to the average young man or woman than the subject of bookkeeping? What boy or girl can get along well in life without a knowledge of business forms and papers and their uses? Surely the work of our public schools is in vain if it does not teach our young people how to write a receipt, a bill, a note, a check or a draft with a proper understanding of the parties thereto and the obligations involved. What sort of education can be more valuable to the great majority of young people than to know how to keep the stub of a check book or make a deposit? In what position in life can a man or woman be, who will not be more intelligent and better qualified to live a useful, industrious and worthy life, if he has a knowledge of the purposes and uses of accounts, and understands the exchange and relations of values as illustrated in everyday transactions, and the final statements of facts as exhibited in an ordinary set of books?

In this commercial and industrial age I can hardly conceive of a calling, trade or business, in which a knowledge of the subject of bookkeeping in its different branches would not be of great practical benefit, to say nothing of the educational benefits. Therefore, I think that, as a branch of learning, it can be safely classed as *general.*



DR. H. M. ROWE.

Usefulness In Life

Do I understand that the only purpose of the business college of today is to prepare students to become specialists, and that the commercial branches have no value outside of fitting young men and women to become bookkeepers, office clerks, etc.? If such is the case then indeed are the popular claims for commercial education false and unfounded. I have too high an opinion of commercial education, as exemplified in our best business colleges, to accept any such conclusion. If we have made one claim stronger than another for business colleges, it is that they train young men

and women for *usefulness in life*,' what ever their calling or vocation may be.

Why cannot bookkeeping, commercial law, commercial arithmetic, commercial geography, penmanship and correspondence be taught as well and as efficiently and as practically in a high school as in any other school. In what way can instruction in these branches, covering two, three, or four years in connection with other branches, be inferior to the same instruction in the commercial branches condensed into six months or one year?

I admit that many teachers in high schools, who teach the commercial branches, are not well equipped to do so. This is a fault of school administration and not of the course of instruction.

A Step Further

I am a warm advocate of commercial education everywhere, in high schools, academies, business colleges and commercial schools. I go a step further and advocate the introduction of elementary bookkeeping into the higher grades of the grammar schools. We are told that eighty per cent. of the young people of the country go no further than the grammar school. Give this eighty per cent. a practical knowledge of business papers and simple accounts, because the commerce and industry of our country is so closely interwoven into the lives of this eighty per cent. that they will everyone find a practical use of this sort of training.

Baltimore, Md. H. M. ROWE.

Commercial Geography in Current Literature

MISS LAURA E. HORNE

[Owing to limited space, we are compelled to omit the interesting summaries prepared for this review.—EDITOR.]

COKING INDUSTRY

William Gilbert Irwin. Engineering Magazine. October, 1901.

ECUADOR

Opening the Riches of the Andes. C. Lockhart. World's Work. October, 1901.

GREAT BRITAIN

Geographical Conditions Affecting British Trade. George G. Chisholm. The Geographical Journal. October, 1901.

CALIFORNIA

The 20th Century West. William E. Linythe. Land of Sunshine. August-September, 1901.

SUGAR

Sugar Beet Growing in the United States. Irrigation Age. October, 1901. Editorial.

THE WEATHER BUREAU

Willis L. Moore, L. L. D., Chief U. S. Weather Bureau. National Geographical Magazine. October, 1901.

THE PHILADELPHIA COMMERCIAL MUSEUM

Richard A. Foley. World's Work. October, 1901.

SIBERIA

The Colonization of Siberia. R. E. L. Long. Forum. October, 1901.

COPPER

The Copper Mines of Ashio, Japan. Edwin G. Adams, Jr. Engineering Magazine. October, 1901.

THE WEATHER BUREAU

An address presented at the Convention of Weather Bureau officials at Milwaukee, August 27-29, 1901.

Shall We Teach Local Geography?

W. J. AMOS, PEIRCE SCHOOL, PHILADELPHIA.

In the September number of the PENMAN'S ART JOURNAL, the editor took occasion to discuss the importance of teaching local geography.

Personally, I am certain the subject is a timely one; especially for young people who are preparing themselves for the immediate duties of commercial life. It has seemed to me, for a good many years, that very much of our geography teaching has been based on facts remotely related to our immediate surroundings, that too much time has been spent in studying foreign, rather than local conditions.

MOST PUPILS EMPLOYED NEAR HOME.

It must be obvious to any one who gives this matter any thought, that the stage of activity for most of our young people will necessarily be limited to their own localities, and that consequently a thorough knowledge of local methods, wares, routes of transportation, etc., should at least be firmly fixed in the pupil's mind, before he leaves the training school. For years I have felt that no young man should be sent out of a commercial school, especially if such school be situated in a large city, without being well informed with regard to the prominent streets, business firms, routes of transportation, leading imports and exports, and prominent foreign markets for the purchase and sale of such goods: in fact, a complete knowledge of local affairs so far as one can and ought to secure it in a modern business school.

NAMES AND POSITION OF STREETS

When a young man takes a position it is frequently necessary for him to travel over the city for his firm. If he is familiar with the position of the streets and locations of leading firms, time is saved. If he must spend hours seeking information, his employers are, in just this feature paying for what the young man should have learned in school.

ROUTES OF TRANSPORTATION

A clerk is called upon to choose a route of transportation for the shipping of an invoice of goods. It ought to be clear to any one that the clerk who is familiar with all the prominent routes leading from his city, and can tell at a glance which are the most direct and cheapest routes, is of more value to his employer than is a young man who hardly knows that a railway or steamboat line reaches the city.

LOCAL INDUSTRIES

Every city has some leading industry. Practically all other businesses owe their prosperity or failure to the leading business in a community. No two cities are alike in this respect, and, for this reason, no standard can be given. Enough to say that pupils should not only know where these places of business are, but should also be taken through them, on tours of inspection; and, if possible, specimens of the goods should be secured while they are in process of manufacture. If your town contains a factory, take your pupils through it, and, above all, study the methods of packing, routes of transportation, and leading markets for the sale of the product.

AS IT IS DONE IN PEIRCE SCHOOL

Below is appended a synopsis of the work done in Peirce School along this line. The outline is so arranged that pupils may add many items of interest as they advance. We frequently place unimportant items in our outlines in order to stir the pupil to choose the important parts. We pay a good deal of attention to making personal visits to points of interest. Pupils are required to take notebooks and secure notes for references, and we also make it a point to obtain specimens, although our Commercial Museum makes this feature of the work hardly necessary.

PHILADELPHIA

1. LOCATION:
   - 2. Head of navigation on Delaware River.
   - 2. Eastern terminal of eight railways.
   - 2. Natural outlet for iron and coal interests of Pennsylvania.
   - 2. Proximity to foreign markets.

1. POPULATION:
   - 2. 1,293,697 (1900).
   - 2. Condition of people.
     - 3. Generally favorable.
     - 3. Energetic and shrewd.

1. TRADE CONDITIONS:
   - 2. Most favorable
   - 2. Center of wholesale trade.
   - 2. Excellent transportation faculties.

1. LEADING INDUSTRIES:
   - 2. Manufacture of Carpet.
   - 2. Manufacture of Silk Goods.
   - 2. Manufacture of Locomotives.
   - 2. Manufacture of Warships.
   - 2. Manufacture of Machinery.
   - 2. Manufacture of Street Railway Supplies.
   - 2. Refining of Sugar.
   - 2. Refining of Petroleum.
   - 2. Manufacture of Woolens.
   - Estimated capital invested $800,000,000 1900

1. COMMERCE:
   - 2. Exports.
   - 3. Iron and steel products.
   - 3. Kerosene.
   - 3. Locomotives.
   - 3. Coal.
   - 3. Wheat.
   - 3. Corn.
   - Estimated total (1900), $78,406,031

2. IMPORTS:
   - 3. Cotton.
   - 3. Coffee
   - 3. Hides.
   - 3. Sugar.
   - 3. Dress goods.
   - 3. Raw and manufactured silk.
   - 3. Fruits and nuts.
   - Estimated total 1900, $51,866,002.

1. TRANSPORTATION:
   - 2. Pennsylvania R. R.
   - 2. Baltimore & Ohio.
   - 2. Philadelphia & Reading.
   - 2. Central R. R. of N. J.
   - 2. Phila., Wilmington & Balto.
   - 2. Delaware River.
   - 2. Delaware & Chesapeake Canal.
   - 2. Atlantic Ocean.
   - 2. Good country roads.
   - 2. Various trolley systems.

1. BANKING FACILITIES:
   - 2. Excellent.
   - 2. Prominent institutions.
     - 3. National.
       - 4. Fourth Street.
       - 4. First.
       - 4. Philadelphia.
       - 4. Central.
       - 4. Franklin.
       - 4. Girard.
       - 4. Bank of North America.
     - 3. Private
       - 4. Girard Trust Co.
       - 4. Provident Life & Trust.
       - 4. Pennsylvania Co.
       - 4. Fidelity Trust Co.
       - 4. Land, Title & Trust Co.
       - 4. City Trust Co.

1. COMMERCIAL LANGUAGES:
   - 2. English.
   - 2. German.
   - 2. Italian.
   - 2. French.
   - 2. Spanish.

1. UNITS OF WEIGHTS, MEASURES AND VALUES
   - 2. Weight: The pound of 16 oz.
   - 2. Measure: The yard of 3 feet.
   - 2. Value: The gold dollar of 100 cents

The Study of Statistics as a Part of Commercial Education

BY FREDERICK R. CLOW, PH. D., AUTHOR OF "INTRODUCTION TO THE STUDY OF COMMERCE."

Statistics are the most condensed form in which information can be expressed or recorded. Therefore every line of activity, commercial or otherwise, in which it is necessary to use a multitude of data, whether they be gathered from the past to guide us in the present or collected to show the trend of development now going on, has its body of statistics which should be studied attentively by all who wish to succeed in the direction of large enterprises.

But to read statistical matter understandingly requires experience in work of that kind. Only a few of the figures can be carried in the memory, even for a short time. Therefore the reading of statistics requires at least two mental processes: First, the comparison of the items with one another to detect similarities and differences; second, the generalization of these similarities or differences into conclusions that can be remembered and expressed in words instead of figures. For instance, I lately gave my class in political economy the following table, and asked them to express the substance of it in words:

PRODUCTION OF PIG-IRON

From the Summary of Commerce and Finance for August, 1900, p. 242, Published by the U. S. Bureau of Statistics.

Years.	United States. Tons	Great Britain. Tons
1876	1,868,961	6,555,997
1877	2,066,594	6,608,664
1878	2,301,215	6,381,051
1879	2,741,353	5,995,337
1880	3,835,191	7,749,233
1881	4,144,254	8,144,449
1882	4,623,323	8,586,680
1883	4,595,510	8,529,300
1884	4,097,868	7,311,727
1885	4,044,526	7,415,469
1886	5,683,329	7,009,754
1887	6,417,148	7,559,518
1888	6,489,738	7,998,969
1889	7,603,642	8,322,824
1890	9,202,703	7,904,214
1891	8,279,870	7,406,064
1892	9,157,000	6,709,255
1893	7,124,502	6,976,990
1894	6,657,388	7,427,342
1895	9,446,308	7,703,459
1896	8,623,127	8,659,681
1897	9,652,680	8,796,465
1898	11,773,934	8,609,719
1899	14,620,703	9,305,379

The following shows what could be extracted from these three columns of bare figures, and the reader is asked to notice that there are several facts which a person at all interested in the subject would be likely to remember:

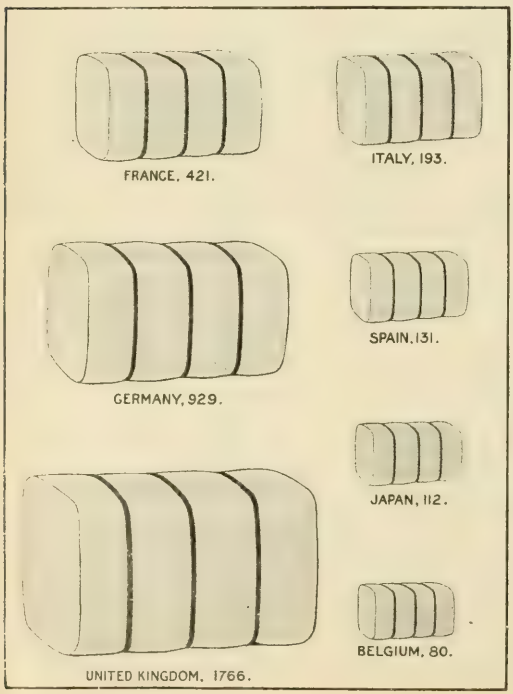
The enormous growth of the United States in the iron and steel industry for the past quarter-century is indicated by the figures for the production of pig-iron. From 1876 to 1899 the number of tons produced annually increased over seven-fold. This increase came not steadily but by jumps occurring during the closing years of a decade. In 1880 the production was over twice that of 1876, but only a trifle behind that of 1885. Again the production of 1890 was over twice that of 1885, and but a trifle less than that of 1895. The next jump forward came in 1898 and 1899.

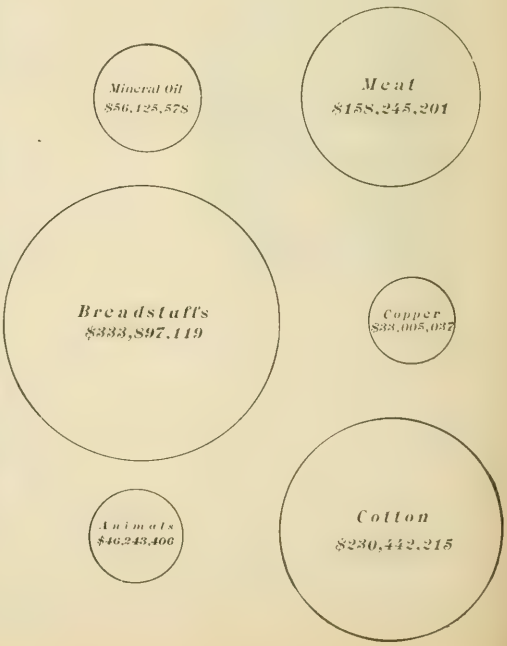
The production in Great Britain during the same period has shown very little growth, but great steadiness. That of the smallest year, 1879, was sixty-four per cent. of that of the largest year, 1899. The United States surpassed Great Britain for the first time in 1890 and has kept ahead ever since, except in the single year 1894. In 1899, the largest year for both countries, the production in Great Britain was sixty-eight per cent. of that of the United States.

THE ART OF COMPILING STATISTICS

To compile statistics is an art in itself. Perhaps the first lesson to learn in it is to realize that there is more than one way to compile a table. The making of a few tables by a class, when each individual is left free to choose whatever form he pleases, will quickly show this. The compiler needs to know the different modes of arrangement, even if the statistics are designed solely for his own use as when they pertain to his private business; he must know how to make the figures talk; still more is this true if the figures are to give information to others. The various forms of graphic statistics require attention by themselves; they represent relative proportions in a way that appeals to the eye. Before an audience, statistics are most telling when in the form of coördinate diagrams, parallelograms of various lengths, squares of various areas, circles, cubes, or emblematic solids, as shown by the adjoining illustrations.

Concluded on Page 19.





Commercial Work in a Typical New England High School

H. G. GREENE, MELROSE, MASS.

In September, 1898, the Melrose High School held its first session in its new building. This event was accompanied by the introduction throughout the school of a free elective system in choice of studies and the opening of a Commercial Department. Three years have passed. The designs entered upon in the beginning have been satisfactorily realized.

The school authorities did not have any romantic notions about the functions of a commercial department in a high school. The local demand was for a practical course in the usual business subjects such as would give the boys and girls an introduction to the duties they would have to perform upon going to work after their graduation. There was no thought of differentiating the commercial work from the other work of the school. Other departments were held to be educational, to give mental discipline, to impart culture, to increase the sum of a student's powers; these results must also be reached in the new department. Science had its laboratories with abundance of experimental material; literature had the best books for class use, and a fine library for reference. It was intended that the commercial department should have an equipment equally suited to its needs, and in quantities sufficient for the best work.

There was to be no distinct class of commercial students. It was made impossible for a pupil to find in his own year enough electives belonging to one department of the school to make the required program of sixteen hours of prepared work. This plan has done much to insure close relations between the various parts of the school.

FIRST COURSE OF STUDY

In the entire list of high school subjects, no studies were required except English, Music, Algebra and Drawing in the first year, and English and Music in the three remaining years. The following table shows the distribution of commercial subjects as first arranged. The three terms of the school year in this school are respectively fifteen, thirteen, and twelve weeks in length.

	Hours
First Year	
Penmanship, one hour a week	40
Total, one hour a week, or 1 16 of a required program	40
Second Year	
Penmanship, one hour a week	40
Commercial Arithmetic, three hours a week for two terms	84
Correspondence, three hours a week for one term	36
Total, four hours a week, or $\frac{1}{4}$ of a required program	160
Third Year	
Bookkeeping, five hours a week	280
Phonography, four hours a week	160
Total, nine hours a week, or 9-16 of a required program	360
Fourth Year	
Bookkeeping, five hours a week	200
Phonography, four hours a week	160
Typewriting, four hours a week	160
Commercial Law, two hours a week	80
Total, fifteen hours a week, or 15-16 of a required program	600
Total hours for four years	1,160

Among others, the following regulations appear in the Course of Study:

"A pupil expecting to receive a diploma is required to take studies representing *sixteen* periods of prepared recitations each week. One who does not take the required amount of work is regarded a partial student and is not entitled to a diploma."

"Pupils may select from the electives of their own years and from those of the year or years preceding."

Sixteen hours a week is 640 hours a year or 2,560 hours of recitation for a course of four years leading up to a diploma. Since the commercial studies represent 1,160 hours, no course in the high school could be more than 45 5-16% commercial.

At the opening of the commercial department many pupils in the upper classes took advantage of the second rule quoted, taking simultaneously about all the subjects offered, and this plan is still followed by many pupils; that is to say, they devote themselves to general subjects until the third or fourth year and then take every commercial



MR. H. G. GREENE,
Commercial Instructor, Melrose, Mass., High School.

subject available. This tends to maintain a tone of maturity in the work of this department.

The progressive increase in hours of commercial work from year to year should be noted. It represents an idea as to the fitness of pupils of high school age to take commercial subjects. It also stands for the theory that general education should precede special, and in a public school should constitute a constant, though decreasing, part of all work.

It may be interesting to observe that the general subjects of each year were so placed as to make a broad and symmetrical commercial course possible; in fact, to make anything like a one-sided choice impossible.

A NEW COURSE OF STUDY EVOLVED

The Course of Study remained in this form but one year. Several changes were found to be necessary. In September, 1899, Typewriting was put into the third year also, increasing the total number of commercial hours to 1,320, or 51 9-16% of a complete course. Commercial Law was not well patronized in the busy senior year. Penmanship was dragged out over two years. There was a local demand for more commercial work earlier in the high school course. When the Course of Study for 1900 was issued, Penmanship was confined to the first year with two hours a week. Commercial Law was put into the second year with three hours a week for one term; that is, forty-five hours, and Commercial Geography was added to the curriculum to follow Commercial Law in the second year, with three hours a week for two terms: that is, seventy-five hours. Commercial Arithmetic became a first-year subject with the same allotment of hours as before, followed, as before, by Correspondence. As thus revised, the commercial studies constituted 1,360 hours or 53$\frac{1}{2}$% of a graduating course.

An unaccountable mania for taking writing seemed to possess the entering pupils. This resulted in excessive demands upon the time and effort of the instructor to teach an elementary subject in the high school. The Course of Study for 1901 requires that all pupils in the two upper classes who are taking a majority of commercial work shall be given a thorough course in practical business writing.

Thus reduced, the commercial work possible in this school in four years will require just 1,280 hours—precisely 50% of a course leading to graduation.

THE PROGRAM

BOOKKEEPING. When studies are properly placed in an elective system, there yet remains a difficult task, to fix a program for the daily work of the school. At this point the introduction of commercial studies is usually expected to produce some friction, this remark applying especially to Bookkeeping and Typewriting. Uninterrupted work upon account books is indispensable. Fifty-minute periods are inadequate. A brief statement of our experience in meeting this requirement and in arranging for typewriter practice at a moderate expense for machines without waste of teaching-time is to follow.

At first, Bookkeeping had one fifty-minute period each day. With a modern outfit this permits the getting out of materials—and putting them away again—with a few moments of distracted work between. While this arrangement was continued, a supplementary session in Bookkeeping was held in the afternoon three days a week; enthusiasm reigned in the commercial department and all students were back for from one and one-half to two hours of work. In addition to this, pupils were privileged to spend their study hours in the bookkeeping room, which adjoins another room belonging to the department, in which its general recitations are held. Rolling doors separate these rooms, and these being open, one teacher had oversight of both rooms. Pupils found ample time for the required work in Bookkeeping. In those days complaints were heard of unprepared lessons in other departments of the school.

The high school sessions begin at 8:00 and close at 1:00. Few young people are so foolish as to want to give up entire afternoons of New England weather at its best to engrossing mental work. Each year has revealed some device by which the afternoon work in the commercial department could be diminished, the principal change being a proper allowance of time during school hours. The two periods following recess and closing the day are now given to Bookkeeping three days a week. On the remaining days Bookkeeping has one of the hours after recess. This provides eight hours for recitation and preparation, and no other time is required except of delinquent pupils.

TYPEWRITING.—Many schools arrange for typewriting upon the theory that the best practice requires the constant presence of an instructor; the classes are divided into sections and enough machines must be provided to furnish the largest section. This invariably results in one of two excesses, a large number of machines or a wasteful expenditure of a teacher's time.

Another plan is to have the typewriter room open every hour of the school day. Formal meetings of the classes in typewriting do not occur more frequently than once a week. A program of practice is arranged for each pupil. The typewriting study of this school is so conducted. Each pupil has four hours of practice, and eight machines suffice for fifty pupils. It has been found by experiment that the natural adjustment of individual programs leaves open the required number of hours. These individual programs fit together so nicely that each pupil usually does all his practice on one machine. About two weeks after the opening of school, a correct program of typewriting practice is mimeographed, and copies are furnished to each pupil and each teacher. This program shows exactly what pupils should be in the typewriter room at any hour of the school week, and at what machine a given pupil should be working.



MELROSE, MASS., HIGH SCHOOL.

METHODS

Frequent changes in the course of study and in the arrangement of hours in the daily program have not been due to instability of purpose. Such changes have been the necessary outcome of the complexity of the administrative problem in an elective system. The ideal of public instruction should be to give the most and best instruction to the greatest number in the form best calculated to meet their needs. This is the guiding principle of a correct elective system.

THE PECULIAR ADVANTAGES OF AN ELECTIVE SYSTEM

There is now in the curriculum but one required study—English. This does not mean that each pupil takes what he desires and omits what he dislikes. It means that parents, principal and teachers, unhampered by regulations, may consider the needs of an individual pupil and turn his efforts in the direction where they will be most likely to produce good results. This adaptation of studies to individuals goes far to draw pupils into the high school and tends to keep them there. If a boy or girl is preparing for college, for a technical or professional school, his work in the high school is marked out for him by the institution for which he is fitting. But in this case to some extent, and in all others very largely, the elective system puts into the hands of the principal an opportunity to consider peculiarities of mental power and physical health judiciously so as not to debar a pupil from secondary education nor compel him to follow what would be to him an unnatural course of study. Into this work of adapting studies and methods to individuals, every teacher in an elective high school must enter.

THE RELATION OF COMMERCIAL INSTRUCTION TO OTHER HIGH SCHOOL INSTRUCTION

I believe that if commercial instruction in public schools attains a large place and high dignity it must proceed by the same methods in the same program with ordinary high school instruction without causing insurmountable difficulties or impairing its own efficiency. Some educators maintain that this cannot be done. On the one hand we hear public school men declaring that commercial instruction has no educational value, and, on the other hand, persons interested in private business colleges hold that the commercial subjects are so technical as to be outside the proper scope and capacity of public instruction. The objection raised by the public school men is too sweeping to receive any consideration in this article. The postulate of the private school men was very aptly stated by Mr. T. W. Bookmyer in his address before the Federation at Detroit, in December, 1900, as reported on page 185 of the PENMAN-ARTIST for March, 1901.

IS SUFFICIENT TIME ALLOWED?

To take poorly prepared students through a six-months' commercial course does require special methods which could not be used in a high school. But to take pupils who are thoroughly prepared by nine years of grammar school work to enter the high school, through four years of commercial training, properly distributed and intelligently joined to the general work of the school, is a problem of much larger factors. If the time given to this work is justly proportioned to that given to other subjects in the school, no lack of time will be felt. Much is lost from the dignity of commercial subjects by asserting that they must be taken hastily lest interest shall flag and desirable results be lost. Does it add anything to the import of commercial instruction to say that it has nothing in common with the customary work of a high school? Administrators of public school systems are very willing to accept such fallacies as truth because they are uttered by those who have much acquaintance with the content of commercial study.

IS A HIGH SCHOOL THE PROPER PLACE FOR COMMERCIAL INSTRUCTION

The question is raised, if all persons have some business relations sufficient to warrant public instruction in business subjects, how can we draw the line at that point so as to exclude other matters of yet greater importance and more constant frequency? All persons have teeth, either natural or false, and many have toothache. Shall we therefore have a course in dentistry in the public schools?

The answer is, professional study seeks to make professional people; this, commercial instruction in public schools does not seek to do. No business man would accept the services of boy and girl graduates of a high school commercial department upon a professional basis. No business college with which I am acquainted offers a professional course in commercial science. Neither to the public school nor the private school can the term "professional" be properly used in relation to commercial instruction. It is worth while to determine by a case what professional study as applied to dentistry really means. A young man opened an office in this city last year and offered his services to the public as a dentist. He had spent two years in the office of an old practitioner, having left the high school in his second year to take up that work. He spent three years more in under-graduate work at Harvard University in the Dental School. He then offered himself for examination by the state authorities having charge of such matters. He made a complete set of teeth and filled several back teeth to the entire satisfaction of a board of experts who watched the

work. He returned to his old place in the office where he began, and after several months began the independent practice of dentistry. When some school offers such rigid instruction as this man passed through, when some state provides strict examinations by expert practitioners, then will be the time to talk about professional commercial study. New York State provides State examinations in accounting and commercial law, and awards a distinctive title to those who pass and who have spent one year in actual public accounting.

A DISTINCTION BETWEEN THE GENERAL AND THE SPECIAL IN EDUCATION

Bookkeeping sufficiently studied and *practiced* is the equipment of an accountant; shorthand is the material used by a court reporter; typewriting, carried far enough, will make one a demonstrator of the "touch" method But, as the study of physics, of chemistry, of physiology, of literature, and of history proceeds in the public schools without the taint or taunt of professionalism, though the extended study of these subjects respectively will make a mechanical engineer, a chemist, a physician or a *dentist*, an author and a historian, so the study of commerce and its mechanic arts may appropriately form the medium through which lives of usefulness may be founded in the public schools. The end of public education is the training of individuals. The abstract theory of education—that a child's training must come to him through a medium which will be worthless the day that his school life ends—is no longer tenable. We work upon a better method in these days—the child's function as a member of society is the best medium for his education.

Concluded in January Number.

The Study of Statistics as a Part of Commercial Education

Continued from Page 16.

THE EDUCATIONAL VALUE OF STATISTICAL WORK

The use of statistics cultivates the valuable habit of basing conclusions on definite and trustworthy information. Statistics cannot easily be other than definite; they banish vagueness sooner than any other form of information. Then it is easy to trace statistics to their sources and discriminate between original and secondary, between authoritative and doubtful. The best statistics can be obtained as readily as poor ones, and used with equal facility; they are the most convenient source material for the beginner to handle. The student who has once worked out from authoritative statistics a bit of information which is so interesting that he can never forget it, has tasted the sweets of research, and perchance seen the difference between solid conclusions and flimsy ones; his thinking may ever after have a more substantial character.

Then the student who is looking forward to a commercial career should get acquainted with the standard documents from which he must draw statistics for use in after life. Such are the Statistical Abstract of the United States, The Commerce and Navigation Reports, the various publications of the Census Bureau, the Consular Reports, the crop reports issued by the Department of Agriculture, and some of the trade publications in various lines of business.

Not the least value of the study of statistics is the training it may give in composition. Plagiarism is impossible; the materials to work upon may not even contain a phrase which can be copied. As a new batch of statistics comes to hand frequently, there is always new material to work upon; the written work of former classes can not tempt the student who is disposed to hand in another's composition as his own.

THE IMPORTANCE OF COMPARISONS

One fact the teacher should remember and impress upon the students repeatedly. When figures run up into the thousands and millions, the human mind can form no conception of their significance except by comparison. To speak of thirteen tons of pig-iron, to one whose mind is not already stored with figures about iron in millions of tons, conveys no other impression than it would to speak of a hundred thousand tons or a million or a billion. Therefore such statements should be made only when comparison can and will follow; and a simple comparison can be had just as well without the absolute figures as with them, as in the illustration given above. To sprinkle large sums freely through the text of a paper is crude work. Students should be urged to avoid it and to express the desired comparisons by means of simple ratios, fractions, or per cents.

WHEN, WHERE, AND HOW MUCH?

Now I imagine that most of my readers have said to themselves in reply to the foregoing arguments: "That may all be true, but statistics must be dry and utterly without attraction for the young student." I have two replies to make to that: The first is to urge you just to try it once yourself, either in your private study or on a class of students; the second is to allude to my own experience. For six years I have had my classes in political economy do more or less statistical work. They have never once complained to me that such work was dry; on the contrary they have often expressed their joyful surprise at finding for the first time in their lives that the statistics they supposed were so dry are full of interest. I am not a specially stimulating teacher and have seen plenty of spiritless work in my classes, but that has never been work on statistics. I might sum up my experience in these words: Give a student some figures, and a problem the scope of which he clearly comprehends, to answer by the study of the figures, and he is always interested. Commercial arithmetic, when it is applied to the interpretation of statistics, loses the aridity that often characterizes it. Geometry becomes a living reality when used in the making of graphic charts. In a similar way, added interest may be given to geography.

My conclusion is, that statistical work is both practicable and desirable in a normal school, a high school, or a business college. I do not mean that a course in statistics should be given; that belongs only to the university; statistics should not even be mentioned in the course of study. But a little statistical work should be introduced into some of the studies. The best studies for this purpose are geography, arithmetic, and political economy. I am now persuaded that a very considerable part of the work in the last named study, when only a short course is given, should be accompanied by the use of statistics.

Good for Mr. Cooper and the Penman-Artist and Business Educator

In a letter from Mr. J. F. Cooper, who recently assumed the principalship of the Commercial Department of the Centennial High School, Pueblo, Colo., we note the following: "Notwithstanding the fact that the commercial work is a new feature in the High School here we have an attendance in that department of 115. I have about eighty in penmanship, and the PENMAN ARTIST AND BUSINESS EDUCATOR may be found on my desk at any time, and it is not only there but I use it in my classes and find it is a good thing to have in the family. I wish you success and beg to assure you that you can have my support."

NEW BOOKS FOR BUSINESS EDUCATION.

Introduction to the Study of Commerce

BY

FREDERICK R. CLOW, Ph. D.,

State Normal School, Osbkosh, Wisconsin. With an introduction by F. W. TAUSIG, Ph. D., LL. B., Harvard University. Illustrated by charts and diagrams showing demand and supply, exports and imports, market prices, etc. 250 PP. $1.25.

The book is designed as a working manual of economics and industrial geography for students who are soon to pass from school into practical life.

I have been giving your Clow's "Introduction to the Study of Commerce" a very careful examination. It is interesting and very suggestive. I like it. It goes at the subject in the right way.

GEORGE W. SANFORD,
Commercial Department, Utica
Oct. 14, 1901. Free Academy, Utica, N. Y.

The suggestions to teachers are most pertinent and helpful, and will go far toward making the book available for teachers of limited training and experience in this field. The elasticity of this work, the property by which it may easily be adapted to classes of various ages and courses of study is to me a most commendable feature

I. A. LEE,
Principal High School, New Brunswick, N. J.

BUSINESS LAW

BY

Thomas Raeburn White, B. L., LL. B.,

Lecturer on Law in the University of Pennsylvania. With an Introduction by ROLAND P. FALKNER, Ph. D., Associate Professor of Statistics in the University of Pennsylvania. With an Index and Glossary of Definitions of Technical Legal Terms 8vo. Cloth, 367 pp. Introductory Price, $1.25.

The object of this book is to present the elementary principles of law relating to the more common business transactions in a style so clear and free from technicality that they can be readily understood by persons unused to legal phraseology.

I have had several occasions during the past week to strongly recommend White's "Business Law." I am more than pleased with it.

D. D. WARNE,
Rochester Business Institute
Rochester, New York.

I am using the White's "Business Law" in my classes in connection with the text-book formally adopted by the school board, and I am becoming convinced that it is the best book on the subject I have ever examined.

M. M. MANN,
Commercial Department High School,
Holyoke, Mass.

SILVER, BURDETT & CO.

NEW YORK BOSTON CHICAGO

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The PENMAN ARTIST AND BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Advertising in the Penman-Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequaled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it." That seems to be the advice of all successful advertisers. One advertisement as a rule, does not amount to much. To illustrate; Mr. M. B. Moore of Morgantown, Ky., who has been carrying a small advertisement in our columns for quite a while past, recently received one order for pen work with the cash accompanying the same amounting to $20.45, and that too from a gentleman in England. Had Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. Now he writes:—"Business is certainly looking up, and my little ad in the PENMAN-ARTIST AND BUSINESS EDUCATOR seems to be getting in its work."

Of course, it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that the advertiser is expected to keep his name continually before the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement, either.

Our rates for space are now lower than they will be one year hence. We are growing rapidly, and our rate must advance with our circulation.

If you have anything to advertise, don't fail to write for our rates.

An Error

A most aggravating, humiliating, and inexcusable error occurred in our November issue in the article entitled "Simply a Matter of Gauge." The word gauge was mis-spelled. The spelling was correct in the original manuscript, but somehow the compositor failed to follow the copy, and neither the professional proof-reader nor the author detected the error until the edition was printed. THE EDITORS.

An Extremist

In its August announcement for 1901-1902, the Western Penman says: "The Western Penman did not, for a little fleeting popularity, pander to the interests—now passing or passed—of copy-books, vertical writing or intermedial slant."

This makes it clear that the editor still sticks to the old standard of fifty two degrees. It makes it clear that he is an extremist in slant as well as in movement. It makes it clear that he has made little mental growth in penmanship matters, but keeps on in his quarter-of-a-century-old reforms.

The majority of mankind naturally write less slanting than fifty-two degrees. We therefore do not believe in teaching that as a standard. If we did, we would certainly make no pretensions of progress or up-to-dateness.

The future standard is bound to be less than fifty-two degrees. It will be not far from seventy degrees. We were once advocates of fifty degrees, but we have for some years advocated less slant because the old standard becomes dangerously illegible when speed is applied. Persons who do not experiment concerning these things do not know as much as they think they do. Those who do experiment may not know as much as they think they do, but they know more than if they had never gone beyond the foot-prints of yesterday.

Our western brother never experiments. He never originates. He is a follower. Such are necessary, but we do not belong to that class. If you want the latest, if you want the best whether it is yet popular or not, keep in touch with the PENMAN-ARTIST AND BUSINESS EDUCATOR. We may not always be right, but we are not always wrong by being a decade behind in our methods.

Our Catholic Friends

Our Catholic friends have not been slow to recognize the value of the PENMAN-ARTIST AND BUSINESS EDUCATOR as an aid in teaching penmanship, and we are pleased to say that it is now used in a large number of parochial and convent schools.

Brother Phillip, of the Cathedral School, 18th and Race streets, Philadelphia, Pa., recently sent us a club, and had the following to say regarding our journal: "If I can secure any more subscriptions for you I will gladly do so. I consider your paper the best of its kind I have ever seen."

"Pat to the Purpose"

EDITOR PENMAN-ARTIST AND BUSINESS EDUCATOR,

SIR:

The Penman's Art Journal, in a recent number, illustrated an article captioned "The Dictionary Habit." It was a good bit of advice—but advisors, like doctors, seldom use their own medicine. It was in vain I looked for beautiful adjectives, superlatives and theatrical phrases in the announcements of the features that the PENMAN-ARTIST AND BUSINESS EDUCATOR and The Penman's Art Journal will present the coming year—nothing but plain statements were made.

However, The Western Penman came to the rescue with a Barnum & Bailey Wild West announcement, which is "the real thing." The author of that three-page effusion is in line for the position of Tody Hamilton or Laura Jean Libbey. Still, methinks it was not Austin Palmer to whom we are indebted for that gem, but the hidden light, Carl Marshall, the old-time vertical writing advocate.—*Sub rosa*, now that Marshall is under the sheltering protection of the strictly muscular movement *upas*, we hear no more his sledge-hammer arguments in favor of vertical writing, and, Faust-like, the burning issue is still in doubt.

To return to the three-page epic, I await with interested expectancy "the cover designs by skilled artists of every persuasion—impressionist, classic, romantic, colorist, draftsman, realist and idealist" why not anarchist? I want to frame the romantic cover. I simply dote on romance and can hardly wait for its appearance. There are thinkers, ideal gold-medalists, interpreters, etc., etc., assigned, thus restoring the days of the Renaissance. The only gold-medalist penman I know of are the revered Fielding Schofield, and D. L. Mussulman.

For the continuation and more complete information of these special features see future numbers of The Western Penman *a la* Chambermaid's Own. TSETSE.

St. Louis

DES MOINES, IOWA, Nov. 2, 1901.

EDITORS:

Will you kindly make a note in the next issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR to the effect that a special car will leave Des Moines for St. Louis, December 26th, at 6:40 A. M., reaching the latter city at 6 P. M. The rate will range from $9.50 to $13.20 for the round trip, depending upon the number going. We shall have the best of accommodations, and anticipate a large party. Teachers in Iowa and the north-west should write to B. F. Williams, Des Moines, Iowa, for special information.

Trusting that this request is not an infringement upon your regulations, and wishing you well in your work, I remain,

Yours very sincerely,

B. F. WILLIAMS,

Capital City Commercial College.

It is Pound & Co., Now

That is, Mr. Tom H. Pound, of Chicago, the designer of our beautiful title-pages, has company in the form of "the prettiest girl baby in the land." Congratulations, brother. May you survive and live long and prosper. You're a good, sober, industrious, husband and father, as well as a fine, temperate, non-smoking, progressive, honest artist.

The Greatest Power

"I like your PENMAN-ARTIST AND BUSINESS EDUCATOR,—it is a broad-minded, progressive journal that is a credit to the professions it represents. It is now manifesting itself as the greatest power in bringing about a universal change from the fancy, slow, infinitely difficult forms to the plain, sensible, practical style. The former style is called by its worshipers, "Rapid, Plain, Muscular-movement Writing." I have in mind a certain "well-known" penman who teaches in his class room a style of capitals which are really ornamental and each has a shade snapped in somewhere. At his desk he writes, when he is in a hurry, a simplified style, quite a respectable style, too. Now, if that is not a "half-baked," narrow minded way to conduct things, I should like to know. I cannot see how any broad-minded teacher, who is open to conviction, can read your journal and examine your "Simplified" style of writing, its possibilities for speed, etc., and then continue teaching that ornate, impractical style. Such teachers never had any experience in a business office where they had to hustle. Their writing on a hotel register cannot be deciphered and their writing on a thick book, where they cannot get the forearm on the desk, weight over on left arm, both feet on the floor, etc., and then count for each stroke, would certainly "Shake the cherries on your bonnet." The "Simplified" is good enough for me. When it comes to hustling in any old position, I think my chirography looks quite as well as some of our "star penmen." Teach business students for business, as business is done by business men, in a business way."

[The above is part of a letter recently received and is here printed without the writer's consent—and therefore without his name.—EDITORS.]

The Question of Supervisors

Number One

These articles are for the purpose of keeping before the public eye the object and need of supervision of penmanship, drawing, music, physical culture, etc. Also, as a protest to the action of an occasional parsimonious schoolboard which concludes that supervisors are an "unnecessary expense," and forthwith abolishes the office and its occupant. This frequently would not be done if a few sensible articles against such action would be published at the right time in the right daily papers.

We recognize that there are some supervisors who deserve being "dropped" or discharged, but only enough to prove how essential and worthy the rank and file are. There are preachers, lawyers, and doctors galore who deserve the same fate, but there are enough good ones to prove the offices of the ministry, law, and medicine most worthy and needful. Why? Because the age in which we live moves too quickly for the individual to be learned and skilled in all things. To this individual certain talents and duties are assigned, which, if he develops, enables him to not only improve himself, but those about him. To another, certain other qualities are given which help to make mankind better and happier. The "jack of all trades and master of none" is an out distanced individual. The "master of *one thing*" has taken his place.

All important enterprises are carried on through the agency of superintendents, overseers, foremen, etc. Our schools are not an exception to the rule. The superintendent is an assured necessity. The principal, too, has come to stay. Their duties are general, however, rather than specific. Next to them come the supervisors. Their duties are specific, not general. The regular teacher is a specialist, too, these days of specialism. She is an adept with pupils of a given age. She knows how to teach nearly all subjects during a particular period of life, if she is proficient. The successful supervisor is not a teacher of many branches to pupils of a certain age, but he knows how to teach one branch to pupils of various ages. This seems to be the difference between the regular teacher and the supervisor—the one deals with many branches and one age; the other with one branch and many ages. In this sense, one is just as broad or narrow as the other, one just as much a specialist as the other, and one just as necessary as the other.

As well revert to ungraded schools and goosequillism as to abolish supervisors and special teachers. But they are not being abolished except in extreme cases—usually where politics become more urgent than the needs of the pupils of the public schools. But few cities are without supervisors nowadays and the number of cities not employing specialists are becoming fewer each year. And it is only a question of time now until all places will employ specialists to teach and supervise the work of, at least, the branches previously named.

NEWS ITEMS



L. Madarasz is teaching penmanship in the 23rd St. Y. M. C. A., and in the Wilson & Lyon School, of New York City. These institutions are to be congratulated upon such talent in penmanship instruction.

Mr. W. H. Dilworth is now associate editor fo The Practical Age, of Moline, Ill.

J. A. Clark, recently of Cleveland, Ohio, is now located at Norfolk, Va., with the Southern Shorthand and Business University. Mr. Clark has charge of the commercial department and all penmanship classes.

Howard Champlin, of Cincinnati, is a busy man. From a recent letter we learn that besides his day school work he is teaching as follows: Monday and Thursday nights at Hamilton, Ohio, in the Y. M. C. A., Penmanship; Tuesday evening at St. Bernard, O., Penmanship and Bookkeeping; Wednesday and Saturday evenings, Y. M. C. A., Cincinnati, O., Penmanship and Lettering; and Friday night at St. Bernard, O., Writing and Mechanical Drawing. In the day time he teaches Writing and Drawing in the Mill Creek Schools, going out as far as Hartwell, Ohio.

Mr. Champlin is thus demonstrating what a penman can accomplish if he possesses the necessary push and ability. We should judge that Mr. Champlin was making (earning) money at a good rate.

Mr. I. F. Mountz, Principal of the Carlisle, (Pa.) Commercial College, clubs the PENMAN ARTIST AND BUSINESS EDUCATOR, and writes that he has a class of eighty eight pupils at present, which is the largest in the history of the institution.

Mr. Mountz certainly deserves much credit for the good work he is doing in Carlisle. Good, hard work, and plenty of it, coupled with sound judgment, are the levers he is using. Eighty-eight pupils in Carlisle is a larger number in proportion to the population than is four or five hundred in the larger cities.

"The Northwestern Business College is enrolling more students this year, and doing more successful work than ever before in the history of the institution," writes G. E. Spohn, Madison, Wis., who is a member of the above named institution.

Mr. Spohn is coming to the front very rapidly as a penman. Some cards he inclosed show much ability for handling the pen.

W. L. Cochran, formerly of Des Moines, Ia., now has charge of the Commercial and Shorthand Departments of Penn College, Oskaloosa, Ia.

Messrs. Isaac Pitman & Sons, 33 Union Square, New York, announce that the exhibit of their shorthand works at the St. Louis Commercial Teachers Federation, will be in charge of Mr. P. B. S. Peters, director of the Commercial Branches in the Kansas City, (Mo.), High Schools. Mr. Peters will present a paper at the above convention entitled "The Value of Completing the Shortand Course." Pitmanic writers attending the St. Louis meeting will do well to avail themselves of this opportunity to examine the numerous works exhibited by Messrs. Isaac Pitman & Sons.

A. S. Fries, Principal of the High School Commercial Department, St. Joseph, Mo., renewed his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR and writes that he is kept unusually busy these days. Besides his work in the day school he has charge of the commercial classes of the city free night school five nights a week, and two hours each night. This is certainly enough to keep any man busy.

Mr. Fries is an all-round commercial teacher, and a penman of considerable ability, having once been a student of the Zanerian.

W. W. Fike, of Milledgeville, Ill., is employed teaching penmanship and the commercial subjects in the Manistee, Mich., Business College, Martindale & Rose, proprietors. Mr. Fike is a fine penman and a still finer man.

Mr. J. B. Mack, who formerly published the National Penman at Nashua, N. H., is now located at Moncton, N. B., and states that he will likely remain there for some time. He recently engrossed a memorial to King Edward, and his latest piece of pen work is an address of welcome to the Duke of Cornwall and York, who is visiting Canada.

Mr. Mack states that he hopes to be able to send something for the PENMAN ARTIST AND BUSINESS EDUCATOR before long.

Mr. R. L. Dickensheets, the skillful penman of Boulder, Colo., recently purchased a half interest in the Boulder Business College. Mr. Charles L. Lewis, associate proprietor, is an up-to-date teacher of Ben Pitman Shorthand. These two gentleman ought to make a strong team, and the PENMAN ARTIST AND BUSINESS EDUCATOR wishes the new firm unbounded success. Mr. Dickensheets is an enthusiastic admirer of the PENMAN ARTIST AND BUSINESS EDUCATOR, and states that their penmanship department would be incomplete without it.

H. Weiss, formerly with Eastman Business College, Poughkeepsie, N. Y., is now teaching penmanship and part of the Commercial Course at the Morristown Business College, Morristown, N. J.

Mr. W. Wann, lately of Salem, Oregon, succeeded Merwin Pugh in Holems' Business College, Portland, Oregon.

Mr. C. Edw. Presho writes that the outlook is good for the most prosperous year they have yet had. Mr. Presho now has a school in Winchester, Va., and one in Johnstown, Pa., as well as one in Cumberland, Md.

Mr. H. E. Barnes is now Principal of the Waynesburg (Pa.) Business College. Mr. Barnes was recently a student in the Zanerian.

Prettiest Girl in the State

Doubtless this is what Mr. and Mrs. Sylvester M. Funk, Hagerstown, Md., think of their daughter born October 7, 1901. They have certainly given their first born a unique name, Zanerian Evangeline Funk.

Mr. Funk, as may be surmised, was once a pupil of ye editors, and they are much pleased with this evidence of esteem. Mr. F. is a fine penman but not the finest, but when it comes to fineness of manhood, he need not, in our estimation, play "second fiddle" to any one.

National Commercial Teachers' Federation Announcements

Salem, Mass., Nov. 11, 1901.

TO COMMERCIAL TEACHERS:

As every wide-awake commercial teacher in the United States is aware, the great teachers' meeting of the year will be held before another issue of this paper reaches your hands.

I refer to the great national organization of commercial teachers' known as the National Commercial Teachers' Federation, an organization made up of the National Business Teachers' Association, National Shorthand Teachers' Association, National Penmanship Teachers' Association, and National Private Commercial School Managers Association, which meets at the rooms of the Southwestern Business College, St. Louis, Mo., Dec. 26, 27, 28, 30, and 31.

In many respects, this meeting will be an important one. Aside from the great good every teacher present obtains from these meetings, the Association is exerting a very strong influence upon educational matters, and no teacher can afford not to be connected with a movement that operates so largely for the benefit of all.

Teachers from all parts of the United States have signified their intention of being present. From Maine to California, from Mexico, from Canada, commercial teachers will be gathered in what bids fair to be the biggest and most enthusiastic convention of purely commercial teachers ever held.

It is practically certain that the passenger associations will offer the same privilege as last year at Detroit. All teachers desiring to attend the Federation, should buy their tickets to St. Louis at the regular rate, taking a receipt from the ticket agent. This receipt should be presented to the secretary of the Federation at St. Louis, and counter signed by him, when a return ticket may be obtained at one third the rate. This concession is conditioned upon one hundred members being present, but the attendance ought to be much larger. Possibly the five hundred mark may be reached.

The program in all its details is appended. Attention is especially called to the great banquet on Saturday evening. Those who have never attended one of these banquets can hardly appreciate the enthusiasm that comes from sitting at meat with two hundred fellow teachers. This banquet is well worth the trip to St. Louis. New acquaintances and broader views are the inevitable result, while teachers and employers are brought into a contact that is of mutual help.

Friday evening, December 27th, has been set aside as the date of a public meeting. This is a new departure for the Federation and one that will tend to strengthen it in the public mind, and to increase the popularity of the practical training, for which this Association stands.

The executive management of the Federation has a beautiful souvenir program in press, a copy of which may be obtained by any teacher, free of charge, by mailing a postal card to the president.

Any information concerning the meeting can be obtained of the president or any member of the executive committee.

GEO. P. LORD, President,
Salem, Mass.

CARL MARSHALL, Cedar Rapids, Iowa.
T. W. BOOKMYER, Sandusky, Ohio.
E. H. FRITCH, St. Louis, Mo.
C. R. WEIRS, Trenton, N. J.
} General Executive Committee.

National Commercial Teachers' Federation

Sixth Annual Convention

PROGRAM

THURSDAY EVENING, DEC. 26, 1901.

OPENING SESSION, ST. NICHOLAS HOTEL.

Piano Solo, Natalie Scott Northrup.

Address, Hon. Rolla Wells, Mayor of St. Louis.

Response, Mr. Charles M. Miller, New York.

Greeting from the Eastern Commercial Teachers Association, R. J. Shoemaker, Fall River, Mass.

Committee Announcements.

Social Reception.

FRIDAY, DECEMBER 27.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.

2:00 P. M.

Advantages of State Organization, T. W. Bookmyer, Sandusky, O.

Discussion: B. A. Griffits, M. H. Davis, L. L. Williams.

The Making of Business Men, Willard J. Wheeler, Birmingham, Ala.

A Corner-stone of Business Success, Dr. O. S. Marden, Editor of Success.

SATURDAY, DECEMBER 28.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.

2:00 P. M.

Woman's Sphere in the Business World, R. A. Brubeck, New London, Conn.

Discussion, opened by Mrs. A. J. Barnes, St. Louis.

What the Commercial Teacher Can Learn from the Commercial Office, W. H. Whigam, Chicago, Ill.

Discussion: G. E. King, Cedar Rapids, Ia.

Some Slighted Essentials of a Business Education, J. W. Warr, Editor Practical Age, Moline, Ill.

Normal Methods in Arithmetic, Prof. E. L. Payne, Kansas State Normal School, Emporia, Kans.

8:00 P. M.

Banquet at St. Nicholas Hotel.

Toastmaster: J. W. Warr.

Speakers: C. C. Marshall, W. N. Ferris, D. W. Springer, J. A. Hiner, L. L. Williams, and others.

MONDAY, DECEMBER 30.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.

2:00 P. M.

The Cause of the Great Awakening in Commercial Arithmetic, Dr. A. E. Winship, Editor Journal of Education, Boston, Mass.

To What Extent Should Commercial Education Enter into the Public School Course? Durand W. Springer, Ann Arbor, Mich.

Discussion: J. W. Warr.

True Commercial Education, the Kind that Makes for Manhood as well as Money, W. N. Ferris, Big Rapids, Mich.

Means of Self-improvement, C. P. Zaner, Editor Penman and Artist, Columbus, O.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.

8:00 P. M.

Election of Officers for ensuing year. (Time subject to change by Executive Committee.)

National Penmanship Teachers' Association

Programme

FRIDAY, DECEMBER 27, 1901.

9.00 A. M. Roll Call and Payment of Dues.

9.30 A. M. President's Address—C. P. Zaner, Columbus, Ohio.

9.50 A. M. Discussion by Members.

10.00 A. M. "The Supervisor,"—F. F. Mushrush, Cleveland, Ohio.

10.30 A. M. "Teaching the Child, not the System,"—J. H. Bachtenkircher, La Fayette, Ind.

11.00 A. M. "Engrossing,"—F. W. Tamblyn, Kansas City, Mo.

11.30 A. M. Discussion of President Zaner's Message.

12.00 M. Adjournment.

SATURDAY, DECEMBER 28.

9.00 A. M. "The Teacher of Writing."—H. G. Healey, New York.

9.30 A. M. Discussion, by J. C. Olson, Parsons, Kansas.

10.00 A. M. "Why Vertical Writing is a Failure,"—A. N. Palmer, Cedar Rapids, Ia.

10.30 A. M. Discussion, by D. L. Musselman, Quincy, Ills.

11.00 A. M. "Movement and Momentum," C. W. Ransom, Richmond, Va.

11.30 A. M. General Discussion.

12.00 M. Adjournment.

MONDAY, DECEMBER 30.

9.00 A. M. "Vertical vs. Slant, from a Business Man's Standpoint,"—Cyrus W. Field, Jackson, Mich.

9.30 A. M. "Style of Writing to Teach, and How to Teach it,"—C. A. Faust, Chicago, Ills.

10.00 A. M. "Speed in Vertical Writing," A. F. Newlands, Buffalo, N. Y.

10.30 A. M. "The Young Teacher," C. C. Curtiss, Minneapolis, Minn.

11.00 A. M. Discussion.

11.30 A. M. "Mind, Muscle, and Movement," E. K. Isaacs, Los Angeles, Cal.

12.00 M. Adjournment.

TUESDAY, DECEMBER, 31

9.30 A. M. "Penmanship in the Ideal School,"—A. E. Parsons, Creston, Ia.

10.00 A. M. Discussion.

10.30 A. M. "Spencerian Penmanship, its Origin, History, Influence, Characteristics, and Claims,"—Robert C. Spencer, Milwaukee, Wis.

Adjournment.

Executive Committe: CHARLES N. CRANDLE, J. F. BARNHART, W. F. GIESSEMAN.

National Business Teachers' Association

St. Louis, Mo.

FRIDAY, DEC. 27, 1901.

9:00 A. M. Reception and Registration of Members.

10:00 A. M. Report of Executive Committee.

10:15 A. M. President's Address, J. A. Hiner, Louisville, Ky.

10:45 A. M. The Man Behind the Books—N. L. Richmond, Kankakee, Ill.

Discussion, C. C. Marshall, Cedar Rapids, Iowa.

General Discussion.

11:30 A. M. Round Table Discussions:
(1) What Constitutes Legitimate Advertising?
(2) Entrance Examinations: Are they Advisable?
(3) School Room Discipline in the Commercial School: How Secured?
(4) Does the Ordinary Commercial Course Provide Sufficiently for Character Building?
(5) Does the Commercial Course Make Sufficient Provision for the Cultural Phase of Education?
12:00 A. M. Intermission.

SATURDAY, DEC. 28, 1901

9:00 A. M. The Balance Sheet—What it Represents; How Made—Dr. H. M. Rowe, Baltimore, Md.
Discussion, L. S. Olver, St. Louis, Mo.
General Discussion.
10:00 A. M. Advantages and Adaptations of the Voucher System, U. S. Fry, Chicago, Illinois.
Discussion, Dr. H. M. Rowe, Baltimore, Md.; C. O. Fredericks, Chicago, Ill.
11: A. M. Method of Opening and Closing Corporation Books—Enos Spencer, Louisville, Ky.
Discussion, G. E. King, Cedar Rapids, Ia.
General Discussion.
12:00 M. Intermission.

MONDAY, DEC. 30, 1901

9:00 A. M. Business Practice—(*a*) Intercommunication, L. W. P. Stiehl, Urichsville, Ohio; (*b*) Office Practice Absolutely, Geo. B. Frasher, Wheeling, W. Va.; (*c*) Office Practice Combined with Barter among the Students, J. T. Henderson, Oberlin, Ohio.
General Discussion.
10:00 A. M. Business Practice in the Commercial High School—J. B. Van Mater, Omaha, Neb.
Discussion, T. B. Twiggs, Detroit, Mich.; L. W. P. Stiehl, Urichville, Ohio.
11: A. M. Business Arithmetic: What and How Much should be Taught in the Commercial School? W. N. Ferris, Big Rapids, Mich.
Discussion, R. L. Meredith, Zanesville, Ohio; B. B. Jones, Lexington, Ky. (Above subject to change in time.)
11:30 A. M. Election of Officers.
12:00 M. Intermission.

TUESDAY, DEC. 31, 1901

9:00 A. M. Commercial and Industrial Geography—J. J. McFarland, Philadelphia, Pa.
9:30 A. M. Commercial Geography; Its Neglect; Its Value—H. C. Walker, Louisville, Ky.
Discussion, R. C. Spencer, Milwaukee, Wis. D. W. Springer, Ann Arbor, Mich.
General Discussion.
10: A. M. Commercial Law; Objects, Scope, Methods—L. L. Williams, Rochester, N. Y. Discussion, A. D. Wilt, Dayton, Ohio.
General Discussion.
11:00 A. M. English in the Commercial School; Best Methods to Pursue to Obtain Desired Results—R. L. McCarty, Louisville, Ky.
Discussion, E. T. Overend, Pittsburg, Pa.
General Discussion.
12:00 M. Adjournment.

National Shorthand Teachers' Association

St. Louis, Dec. 27-31, 1901

FRIDAY, DECEMBER 27

9:00 Reception and registration of members.
9:30 President's Address.
Secretary's Report.
Executive Committee Report.
10:00 "Where are we at?"—Mr. Chas. T. Platt, Hoboken, N. J.
Discussion.
10:30 "Duties and Opportunities of the Shorthand Teacher"—Miss L. L. Ely, Sterling, Ill.
Discussion.
11:00 "Twenty-five Years of Shorthand Schools"—Mr. Jerome B. Howard, Cincinnati, O.
11:30 "The Art of Shorthand Reporting"—Mr. Fred Irland, Washington, D. C.

SATURDAY, DECEMBER 28

9:00 "The School Side of the Incompetent Amanuensis Question"—Miss Mary A. Healey, Pittsburgh, Pa.
9:30 "Tricks of the Trade in Shorthand Teaching"—Mr. Jno. R. Gregg, Chicago, Ill.
Discussion.
10:00 "Discipline in the School Room"—Mr. W. J. Durand, Chicago, Ill.
Discussion.
10:30 "The Demands upon the Shorthand Schools in the Large Cities"—Mr. Patrick J. Sweeney, New York City.
Discussion.
11:00 "How I would Teach Shorthand"—Mr. Clarence E. Walker, Louisville, Ky.
11:30 "No Room for Illiterates in Shorthand"—Mr. David Wolfe Browne, Washington, D. C.

MONDAY, DECEMBER 30.

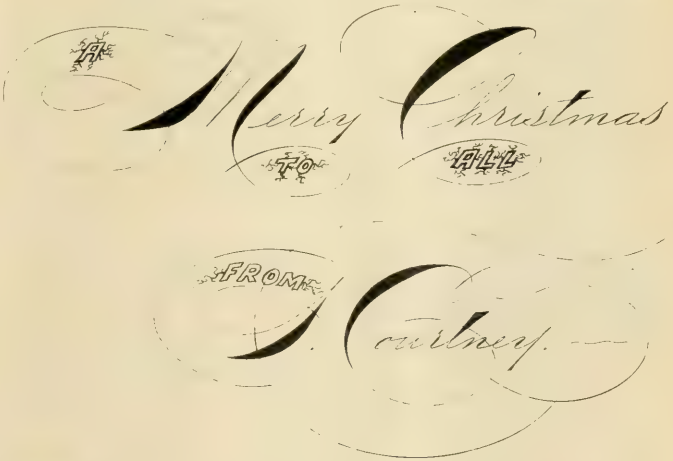
"TYPEWRITER DAY."

9:00 "The Hand and Finger Training of Typewriting Operators" Miss Frances Gillispie, Omaha, Neb.
Discussion.
9:30 "How I Would Teach Typewriting" Mr. Chas. H. McGurrin, Kalamazoo, Mich.
Discussion.
10:00 "How to Combine Accuracy with Speed"—Mr. A. C. Van Sant, Omaha, Neb.
Discussion.
10:30 "The Phonograph in the School Room"—Mr. F. B. Moore, Trenton, N. J.
11:30 Election of Officers.

TUESDAY, DECEMBER 31

9:00 "Teaching Shorthand Students to Spell"—Mr. F. W. Mosher, Omaha, Neb.
Discussion.
9:30 Value of Completing the Shorthand Course"—Mr. P. B. S. Peters, Kansas City, Mo.
Discussion.
10:30 "What a School Can Do Towards Teaching Reporting"—Mr. C. F. Hutching, St. Louis, Mo.
Discussion.
11:00 "What and How Should I Study Were I to Enter a Shorthand School with a View to Making Myself an Expert Amanuensis"—Mr. J. A. Lyons, Chicago, Ill.
Discussion.
11:30 "Popular Delusions Among Shorthand Writers"—Isaac S. Dement, Chicago, Ill.
Adjournment.

J. CLIFFORD KENNEDY, Pres.





Will make **FIRST-CLASS BOOKKEEPER** of you in six weeks for **$3** or **RETURN MONEY**; distance and experience immaterial; I find **POSITIONS**, too; placed pupil August 2, at $8 daily; one September 9, at $15 weekly; perhaps can place you, too. **Save this and write J. H. GOODWIN, Expert Accountant, Room 742, 1215 Broadway, New York.**



E. C. Mills,
195 Grand Ave., Rochester, N.Y.,
will send you one dozen cards, your name in either plain or ornamental writing, for 25c. Address lines 10c. per dozen extra.

RANSOM'S very best writing on 1 doz. cards—any name, **18c.**
Address,
C. W. RANSOM,
Care of Smithdeal College, **RICHMOND, VA**



Hy C. Walker, Lonisville, Ky., favored us with a half-tone illustration of a memorial to William McKinley, which displays considerable skill and art.

J. F. Caskey, Wheeling, W. Va., puts up some really artistic cards and pages as evidenced by work before us. He promises some for our readers some of these days.

Mr. M. W. Cassmore, Richmond, Ind., recently favored us with some subscriptions, specimens of students' rapid business writing, and specimens of his own penmanship. Mr. Cassmore is a penman of more than usual ability. He writes a very fine ornamental style as well as an intensely plain and speedy business hand. His pupils wrote well the word "bumblebee" seventeen times per minute.

Mr. G. E. Weaver, by the aid of Uncle Sam, dropped a couple of finely written cards into our hands which we wish all could see.

A recent letter received from A. R. Klotten, Cortland, N. Y., written in the ornamental style, shows that he has made some very rapid improvement lately. In fact, his work looks quite professional.

Mr. T. Courtney, penman in B. and S. Business College, Providence, R. I., favored us with a splendidly written letter, ornamental style. He states that their attendance is good and that school work is moving along nicely.

Mr. W. H. Quackenbush, of Lawrence, Kans., writes the engrossing script in a manner that indicates that he has been closely following the lessons in this style given in the PENMAN-ARTIST AND BUSINESS EDUCATOR. Certainly no course of lessons have been given before that did so much to encourage this style of writing, and certainly none have been so closely followed. Mr. Quackenbush is on the right road to become one of the very finest in this style.

James Williams, of Beatrice, Nebr., is learning to swing the pen like a professional. He could become a very fine penman, and ought to give attention to the work.

E. M. Finklea, a farmer boy of Burnt Corn, Ala., is making very rapid improvement in his penmanship. It is marvelous the progress some of those boys are making down there with no other instructor than the PENMAN-ARTIST AND BUSINESS EDUCATOR.

Mr. Finklea has the material in him to become a master with the pen.

W. D. Chamberlain, Ionia, Mich., writes the engrossing script like a professional. His work resembles that of C. V. Howe, the master at this line of work, whose lessons have been running in the PENMAN-ARTIST AND BUSINESS EDUCATOR.

Senor T. Walbolt, Toledo, O., sends specimens of his ornamental penmanship, which style like station he has acquired by diligent practice one hour each evening with the PENMAN-ARTIST AND BUSINESS EDUCATOR as his guide. The work shows a remarkable command of the pen for one who has never taken personal instruction, and were it not for the fact that the lines are so fine that they would not engrave we should be pleased to present the specimens in our columns.

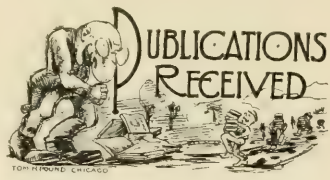
Mr. Walbolt says that the PENMAN-ARTIST AND BUSINESS EDUCATOR is the best paper of its kind in the world.

G. F. Roach, Monon, Kans., submits a very neatly executed Trial Balance Sheet, the ruling being particularly precise.

J. M. Reaser, Jackson, La., recently wrote us a very attractive letter in a free round hand that is seldom equaled. The ink was too pale for successful reproduction.

Some of the daintiest and dashiest cards ever received at this office recently came from Mr. S. N. Falder, Jones Com'l College, St. Louis, Mo. We hope Mr. F. will send some written in India ink so we can have them engraved for the edification of our appreciative and critical readers. Mr. Falder is certainly a very skillful penman.

J. G. Christ, Lock Haven, Pa., sent us some very artistic work in the form of capitals, headings, etc.



"Pitman's Twentieth Century Business Dictation Book and Legal Forms," containing a collection of letters which have been used in the transaction of actual work, covering fifty distinct lines of business; legal forms, and a judicious selection of practice matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks with the Amanuensis. The work is specially compiled for the teacher, the beginner, and the advanced student.

The portion of the work devoted to Legal Forms, consisting of 40 pages, has been specially written for this edition by Henry W. Thorne, Counselor-at-Law and Official Stenographer, Johnstown, N. Y., and contains chapters on the following subjects: Introduction; Class I.—Miscellaneous Legal Documents; Class II.—Legal Papers in Actions; Class III.—Law Stenographer's Transcripts.

272 pages, size 5¼ in. x 7¼ in.; Price, stiff boards and cloth back, 75 c.; cloth, $1.00, postpaid.

"C. A. Faust's Compendium of Automatic Pen Lettering and Designs," published by the Auto Pen and Ink Mfg. Co., Chicago, Ill., is by far the most costly, elaborate, artistic and complete work ever put upon the market on that subject. It contains about seventy pages of colored designs, the pages being nearly 8 x 11 inches.

No one interested in Auto work can afford to be without it. The colored feature of the book is valuable in a double sense. It is valuable because color-plates and color-printing are expensive, and it is valuable to the purchaser because of the colored designs.

The regular price of the book is $1.50, but for a short time it has been offered for but half that amount. It is cheap, very cheap, at $1.50. The initial and final pages are alone worth the price of the book.

We feel like complimenting the author and company upon the enterprise necessary to put out such a publication.

"The Phonographic Dictionary and Phrase Book," by Benn Pitman and Jerome B. Howard, published by The Phonographic Institute Company, Cincinnati, Ohio, price $3.00, is the most stupendous thing in the way of shorthand book making we have seen. Not only is it a big thing, but it is a good thing—the most needful thing in the shorthand line outside of the regular text book. This work will certainly be the life companion of nearly every Pitmanic writer, and they are many.

The work contains five hundred and fifty-two pages of engraved plates, consisting of practically all of the words of the English language now in use, both in Roman type and in shorthand characters. The work contains about one hundred and twenty five thousand words.

Write to the publishers for further and more definite and technical information than we can give. Specimen pages sent free of charge upon application.

Finest Supplies for Penmen
AND ARTISTS
PENS AND HOLDERS

All goods go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by purchaser.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c., ¼ Gross 25c., 1 Doz. ..... 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c., ¼ Gross 25c., 1 Doz. 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12 c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c., ¼ Gross 25c., 1 Doz. ..... 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross 1.00, ¼ Gross 25c., 1 Doz .12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ Gross 25c., 1 Doz. ..... 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c., 3 pens ..... 15c.

Gillott's Crow Quill Pen No. 659— Very fine points. 6 pens 25c, 3 pens ..... 15c.

Soennecken Lettering Pens—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20 and 30 double pointed ..... 25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time ..... 10c.

Zanerian Oblique Penholder—Hand-made, rosewood, 12 inches long and most beautiful and perfect holder made. 1 holder ..50c.

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder	10c.
1 Dozen	50c.
¼ Gross	$1.10
½ Gross	2.15
1 Gross	4.25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

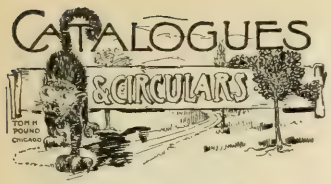
Address, ZANER & BLOSER, Columbus, O.

Choicest

W. F. Christman, Minneapolis, Minn., an enthusiastic admirer of the PENMAN-ARTIST AND BUSINESS EDUCATOR, writes as follows: "Your paper contains the choicest of everything in the penmanship line, as well as the most instructive and interesting articles for study along all educational lines."

"To retrieve the ill-consequences of a foolish conduct, and by struggling manfully with distress to subdue it, is one of the noblest efforts of wisdom and virtue."

Fielding.



The Northwestern Business College, Madison, Wis., issues a 32 page catalog denoting a good, reliable school. R. G. Deming is the President and G. E. Spohn is the Penman.

H. W. Stone, 34 School street, Boston, Mass., is sending out a very attractive six page circular illustrating the skillful engrossing he is producing.

The New England Art College and School of Illustrating, W. H. Gardner and C. D. Scribner, proprietors, greets us with an attractively illustrated circular, showing students' work, etc. We wish the new school and firm success.

The Nova Scotia Business College, Yarmouth, N. S., J. M. Almon, principal, favored us with a blue-backed catalog indicating a successful school.

The Danville, Va., Military Institute issues a very handsome deckle-edge, gray-covered catalog. The illustrations are printed on enameled book paper, and are finely engraved. The school seems to be first-class in every particular. Mr. W. N. Currier, a hustling, competent young commercial teacher, has charge of the business, shorthand, and penmanship courses.

The Fort Worth, Texas, Business College issues a unique catalog with light gray overlapping cover.

G. E. Weaver, Mt. Morris, Ill., the Chalk Talker, is sending out some strong advertising circulars. Mr. Weaver is a hustler and he succeeds in more ways than one. Few, indeed, are as versatile as he, being penman, artist and entertainer.

The Dean Business College, Port Huron, Mich., issues a neat little catalog.

The 4 C's (Capital City Commercial College), Des Moines, Iowa, is sending out some attractive circular-sheets displaying penmanship, pen-work, etc., such as is done in that institution. They are certainly student-fetching affairs.

Difficult To Surpass It

Mr. C. R. Runnells of Peoria, Ill., writes as follows: "I am just in receipt of the current number of your journal and am delighted with it. It seems to me it would be a difficult thing to surpass it. I am teaching writing here in Peoria and doing anything in pen work that presents itself."

Mr. Runnells sends some cards displaying considerable skill in the semi-round or free-round hand style of script.—[EDITORS].

Diplomas
Made and Filled
By
C. P. Zaner.
Columbus, Ohio.

W. L. THOMAS, Pen Specialist.
TRY MY WORK ONCE.
Memorials and resolutions engrossed. Diplomas made with the pen and filled. Invitations neatly executed. Cards one doz. 20c, two doz. 35c. Send 15c for a specimen of my different styles of writing. Address W. L. THOMAS Box 564 Wichita, Kansas.

Obituary

Professor W. P. Hammond, penman, author, and business educator, of Pasadena, California, whose portrait appears below, departed this life Sept. 20 1901, after a heroic struggle with that dread disease, consumption.

Mr. Hammond was born in Pomfret, Conn., 1827, was one of the firm of Stewart & Hammond Business College, Trenton, N. J., author of Potter & Hammond series of copy-books, teacher of penmanship in the private schools of Philadelphia, and supervisor of writing in the public schools of Pasadena. In 1886, his health began to fail, at which time he went to California.

Mr. Hammond was married and leaves a widow from whom we received these details and photo. From a letter just received from her, we have every reason to believe she



was a fit companion for one who was so widely admired. May she journey on through life cheered by the memories of by-gone days of one whom all respected and revered.

Mr. Hammond was happiest in the school room, and there are thousands who are glad to claim him as their teacher, and now bear testimony to his skill as a teacher and kindness as a man. He was a member of and worker in the M. E. church, also a charter member of Pasadena Commandery, Knights Templars.

Thus it is that another respected member of our beloved profession has gone on to meet and mingle with the Spencers, Dunton, Packard, and the rest. May we all be as worthy of our reward and as revered by those who remain.

Wanted

Every penman in the United States to attend the Penmanship Teachers' Association of the National Commercial Teachers' Federation at St. Louis, December 27 to 31, 1901.

A Reward

Of good-fellowship, increased professional information, and success is hereby offered to all who attend the National Commercial Teachers' Federation at St. Louis.

The Automatic Shading Pen.
STOAKES' IMPROVED
large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.
STOAKES' DUPLEX SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens
SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8 and the seven pens will do all and more than the old set of 24 shading marking and plain pens combined
Price per Set, $1.00. Sample, 15c.
My Shading Pen Inks are without a rival for quality and color.
Sample for 12c Stamps.
All goods sold by me are guaranteed as represented, in every particular.
Compendium, 48 Pages, 25c.
J. W. STOAKES, Milan, Ohio.

Resolutions
Artistically Engrossed
by C. P. Zaner, Columbus, O.



Learn Rapid and Ornamental Lettering for Signs, Show Cards, Tickets, etc. A new field for Penmen, Clerks, Window Trimmers and others to increase their earning capacity. Full course of practical and inexpensive lessons for HOME STUDY and practice. Reliable school—students everywhere. New booklet and full particulars MAILED FREE to all interested. Write to-day. Address
W. A. THOMPSON,
Pontiac, Mich.

Has written thousands of cards. Bold, dashy, beautiful. One Dozen, 25c.
A. H. BURKE, DEXTER, IOWA.
Teacher of Penmanship, Dexter Normal School.

Not the Oldest. Not the Largest JUST THE BEST.
ALL THAT ITS NAME IMPLIES.
PRACTICAL BOOKKEEPING
BOOK FORM.
The most practical and up to date method ever devised for teaching bookkeeping, accounting and office practice the drawing of all forms of business papers and vouchers, the filing of incoming papers and vouchers, and the actual performance of the duties of the bookkeeper and accountant by practical methods similar to those that are in general use in counting houses
THE WORK HAS NO EQUAL. IT IS THE MASTER WORK OF THE CENTURY.
It is the outgrowth of many years' experience in practical business, arranged in teachable form for the class room. Your students should be familiar with special ruled books and the modern methods that are being adopted by the leading business houses in the largest cities throughout the country. This new work fully explains the workings of these new up-to-date methods now in general use. You can't afford to be without the system. Address THE PRACTICAL BOOKKEEPING CO., 57 Washington St., Chicago Ill.



Lessons in Automatic Lettering

Number Five—By E. E. Evans, Streator, Ills.

INSTRUCTIONS ON HOLIDAY CARD

Get piece white card board, medium rough, with yellow pastel crayon cover whole sheet of card board. Draw the oval with two circles about twenty-eight inches in diameter. Make some oval on green poster board and cut it out. Pencil (lightly) the Holly branch on yellow background, then go over the pencil lines with green ink and ordinary pen. Get piece of kneaded rubber and rub out the yellow from inside the trolley leaves.

"Everything" is No. 1 marking pen, bright red ink. All other small lettering is in same color with large No. 0 marking pen.

"Christmas and New Years" is with No. 4 marking black ink. Capital C is with compass. When black ink is dry go over the upper parts with No. 1 marking pen and white ink. Put Diamond Dust on white while wet. It gives a frost or snow effect.

Outfit for making this sign will be sent prepaid upon receipt of $1.00, samples of work accompany outfits.

Practice on this and you will be able to make some coin on holiday signs.

E. E. EVANS.

Lessons in Engraver's Script

Number Twelve

By Charlton U. Howe, With Fidelity Mutual Life Insurance Company, Policy Department, Philadelphia, Pa.

We have laid the foundation in previous lessons, consisting of various letters and words, now we are ready for the superstructure—Body Writing.

Rule lines with section liner an eighth of an inch apart or less and allow a margin of from an inch and a half or more, depending upon the amount of subject matter to be engrossed. Rule lightly so that the pencil lines can be easily erased with a sponge rubber. The distance to be allowed between the base lines is determined by the amount of subject matter. Place a small check mark in the third or fourth space (see illustration) to indicate the base line. This is important and will prevent error in allowing too much or too little space between base lines. Carefully pencil subject matter, commencing next space above base line as indicated by pencil check and aim to have each line reach to the vertical line to the

CARDS! CARDS! CARDS!

One dozen cards that can't be beat for only 10 cents. One set of Ornamental Caps, 15 cents. All kinds of penman's supplies. Blank cards, etc.

W. A. BODE, 27th Street,
PITTSBURG, S. S. PA.

DO YOU WANT A POSITION?

WRITE THE

CONTINENTAL TEACHERS' AGENCY,

NO CHARGE FOR REGISTRATION. BOWLING GREEN, KY.

LETTERING AND SIGN PAINTING

Thoroughly Practical, . . . The only systematic course of instruction in these subjects.

STUDIES CARRIED ON BY MAIL.

Students learn to letter from the beginning of the Course and can earn while studying. Other courses in **Ornamental Design; Bookkeeping; Methods of Teaching; Shorthand; Steam, Electrical, and Civil Engineering.** *Write for circular mentioning what you are interested in.*

The International Correspondence Schools,
Box 1275, SCRANTON, PA.



E. C. MILLS,

195 Grand Ave., Rochester, N.Y.

will send you a set of business capitals, arranged in systematic order for practice, for 20c. They are fresh from the pen and will encourage you to do better writing.



Mr. Charlton V. Howe, whose portrait appears above, and who has been giving, in the P.-A. & B. E., the finest series of lessons in engrossing script ever presented, has now consented to give a series of lessons on a new, novel, effective, and practical style of lettering, and upon policy engrossing. No one can do these subjects the justice Mr. Howe can, because we know of no other who possesses the skill and experience he does. He has the faculty of giving instruction about the minutest details which discloses why so many people all over the country have learned at home, by no other aid than the lessons presented in this journal, a masterful style of script.

Mr. Howe's lessons in engrossing script end with this number. We shall have an announcement in our next number concerning a new series by one whose work has never before appeared in public print.

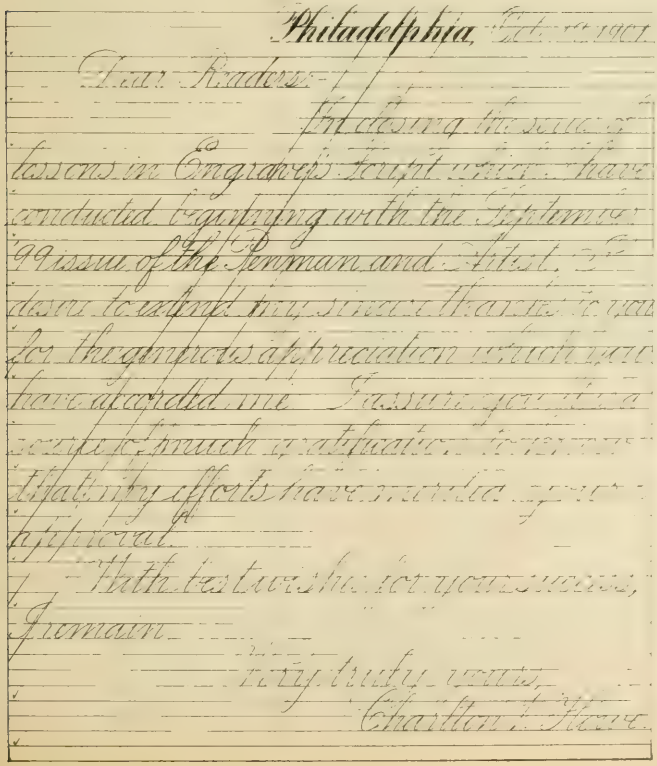
Philadelphia, Oct. 19, 1901.

Dear Readers:—

Inclosing the series of lessons in Engravers' Script which I have conducted beginning with the September issue of the Penman and Artist, I desire to extend my sincere thanks to you for the generous appreciation which you have accorded me. I assure you that it is a source of much gratification to know that my efforts have merited your approval.

With best wishes for your success, I remain,

Very truly yours,
Charlton V. Howe.



right of the sheet. Avoid crowding a word at the end of a line and never divide a word if it can possibly be avoided. To preserve a uniform slant throughout a page, write a word and set blade of section liner to correspond with the slant of the letters of this word.—Illustration—and then rule slanted or guide lines an eighth of an inch apart. Make all letters of uniform size, for instance: an *a* at the bottom of the page should be exactly same size as *a*'s at top or center of page. The appearance of body writing can be very much improved by truing the letters carefully, top and bottom. It is a comparatively easy matter to write a word well, but writing a page is indeed a test for the most skillful penman. I would suggest that you save all the specimens of *fine* lithographed and engraved cards and letter heads, and carefully study the forms of the various letters. You might practice to good advantage the letter which is herewith presented. Remember, that your ability to succeed in mastering script depends entirely upon your own efforts.

Criticisms

S. M. D. Your ink is in very poor condition which detracts from your work in no small degree. Use Windsor and Newton's lamp black and a *good* quality of India Ink; in fact, the best is none too good. Exercise more care in retouching your letters. It ought to be done so skillfully that even the closest examination will not detect it. Devote more time to the study of the various forms.

J. R. N. The introductory oval of the *Z*, *D*, *U* and *N* should be shaded a trifle heavier. You have omitted shading the small loops at the bottom of the *Z*'s and top of *U*'s and *D*'s. Extended loops of *D* and *Z* should extend below base line two spaces instead of one. Commence second stroke of first *N* in copy, three spaces above base line, making the stroke downward. Your work shows considerable improvement and with careful practice and study there is no reason why you should not make a success of it.

Finger Movement

There is one question in our schools which I think we have neither solved nor fairly considered, and that is the matter of *finger movement* in our primary grades. Whatever may be our opinion of finger movement the fact remains that the children can use no other, even when muscular movement is taught.

The present approved plan seems to be to drill primary pupils on muscular movement, although we know they can not apply it, and will not be able to do so for years to come. We imagine that in some mysterious way the evil effects of finger movement are being counteracted and neutralized. Does practicing muscular movement aid finger movement to any great extent, and is it good common sense to anticipate the distant future needs of the pupils and then leave them to struggle with a slow, cramped style?

Why not devote this time to drilling on finger movement exercises designed to develop freedom and ease? Are not the muscles of the fingers capable of wonderful development, even if they are small? Think of their development in performing on musical instruments and in operating the typewriter! Cannot this be accomplished in the matter of writing to some extent at least? We must bear in mind that the Spencerian System with its long loops, capital stems and polished shades is not now used in our schools, but that an extremely simple unshaded style is used, and that its execution with a coarse pen and finger movement is comparatively easy. The idea that all letters in a word must be joined in order to be legible and rapidly written has been exploded. I tested the matter with the word "Chicago," joining all the letters and then disconnecting the last four letters (hicago and I find I made as much speed separating the letters as in joining them. This method of omitting certain joinings relieves the strain and makes finger movement easier. Then again, is all finger movement necessarily slow and cramped? Again I tested the question and found, to my great surprise, that my fastest muscular movement speed was equaled the very first trial and that without any sense of strain or fatigue. No one watching a pianist playing would think for a moment that finger movement is slow. Speed is a matter of training in all other matters, so why should we expect it in finger movement writing without special training? Is not cramped writing due more to lack of training and to bad pen-holding than to finger movement? With the right kind of a holder and correct pen-holding there can be no great amount of gripping and therefore no badly cramped writing. It seems to be the general idea that the child is born into the world with the fingers so thoroughly developed that they need no special training for writing. This is where the whole mistake is made. Let anyone who thinks differently take charge of a school of first year children and give them a lesson in writing and be convinced in a few seconds. If finger movement must be used, why should it not be taught and that thoroughly? I believe it is possible to sufficiently develop the finger movement to enable the pupil to write the modern styles with a considerable degree of ease and speed.

As long as these conditions obtain, why should our penmen be so terribly shocked to hear fingers mentioned, and why should they even deny that they wiggle them a trifle while writing? There is no question but that combined movement is the best for general writing, but business writing and primary writing are two different things. They are as widely separated as the primer and Shakespeare's plays. I believe in less and larger writing in the lower grades and I believe in the arm rather than the finger movement, but until this reform is adopted we must do something to help the children who are obliged to employ finger movement. What shall we do?

Fraternally,

J. F. BARNHART.

Supervisor Writing,
Akron, Ohio.



MR. J. F. BARNHART.

Lyman J. Gage

Addresses Students of the Spencerian Business College, Milwaukee

Following are extracts from his address:

"I am very thankful to Mr. Spencer for his remembrance of those early days and for the kind tribute of praise and appreciation which he has given me. I would not suppose that he would have remembered those early times. The impressions made upon youth are more lasting than those that are made upon the minds of the more matured, and I remember with great vividness my introduction into the school over which Mr. Spencer had charge.

"And let me say right now in all truthfulness and sincerity, looking back now over the earlier days when educational influences were to some extent thrown over me, and in the experiences of later life which have gone to shape my character and determine my general course of thought, feelings and action, there is no event, no period, no episode in my career now stretching over a long period, that I regard as so valuable in itself as that period spent in the Chicago branch of the Bryant & Stratton educational institution. It taught me what I know about accounts, it gave me the power to analyze financial propositions, it taught me how to keep accounts myself, and when I passed away from the period of apprentice ship or clerkship to higher duties I was enabled by the education I derived in that school to determine the quality of those discharging similar functions over whom I had charge.

"I congratulate you, Mr. Spencer, that after a long life you are still fresh and vigorous, with all the bloom of youth upon your brow and forehead, with a promise of years of future usefulness before you. I cannot conceive of a higher privilege for a man in this world than to go on through a period of forty-five or fifty years shaping the mind and character of other men. The effect of such action is like compound interest—it goes on compounding over a generation.

"I look around on this little company of young men and women, and I suppose in a degree you are animated by sentiments similar to those which animated me when I was your age and in your places. I remember that one of the predominant thoughts in my mind was one of wonder—what was to become of me in the future, in what place of life should I find opportunity. It looked to me then that the world was fully occupied, that there was not much chance for a chap, that all the opportunities had gone by, and I looked with doubt and hesitation, and I suppose every young man every year since that long ago, when he comes up to the period of responsibility, asks himself similar questions.

"Now, I want to say to you that looking over this long period of forty-five years, seeing our rapid and unique development as a country, I honestly believe that we have only reached the initial period of our greatness, power, industry and trade. We have, in 125 years of our national life, acquired a population of about 87,000,000; the large part of that population is, as you know, crude; they have not had many advantages, they have been pioneers, they have been tied pretty close to the soil; machinery in its higher adaptability has only more lately come in to take the place of mere muscular toil, but in fifty years to come—not the 125 years that have passed, when we accumulated 87,000,000 of people, but in the fifty years to come—and that

Empire Business College

Bookkeeping - Shorthand - Typewriting

O. L. Horne
Proprietor

Truro, N. S.

period is well in the prospects of most of you the population of the United States will increase, unless all reasonable calculations fail, to at least 190,000,000 of people Think, if you can, of the enormous development of our natural resources and all that that means; think of the enormous development of business, of industry, of trade, of commerce, and then you will realize that the opportunities of life are not closed by the door that hides the past, but by the door which opens readily into a grand and noble expanse of the far-reaching future.

"Now it is your opportunity, young men and women, to prepare yourselves for that period that is just before you; we are coming to a time of specialization; the man that can do something difficult and do it well is going to be in great demand; the man that cannot do anything except manual toil, or who tries to do something higher but does it only indifferently well, is not going to draw the prizes of life. The prizes of life are going to be many, but they will be drawn by men who have the quality of mind, the quality of character, the absolute integrity, and the general ability and adaptation to circumstances, to take some strong and prominent and important part in this wonderful mart of progress and civilization which the next fifty years is surely going to develop.

"I congratulate you all that you have this opportunity to prepare your minds with a useful specialization; it will serve you in every relation of life; but in a way it is only the kindergarten to real life; and real life comes after the school life has gone: and all life is an education to the man who will improve his opportunities. Experience is a teacher; reading is a teacher; reflection is a teacher, and all these atoms of self-improvement must be availed of by those who hope to win the prizes of life."

Lettering and Designing

Number Seven

BY E. L. BROWN, ROCKLAND, MAINE

We present for study and practice this month some more styles of script which are gaining popularity for business stationery and advertising purposes. The Empire Business College design was made for a letter-head. The original drawing measured 5½ x 20 inches, and the lines were made very coarse to allow for reduction in engraving. The *m* in the word Empire was made one inch in height and the final e in the word college abont ⅝ of an inch. Pencil out all the parts very carefully before tracing in ink. See that the thin line is uniform in thickness, and do not undertake to make this line with one stroke of the pen. It must be drawn out in this class of script, which is usually executed on a large scale. Look after the spacing, uniform thickness of shades, etc. The oval with decorations should be centered.

The H & B design was also designed for business stationery, and it presents a strong, effective style of modern script. This script was also drawn out after being carefully pencilled, although it is full of dash and freedom. The thickest part of the small letters should be on the base turn. Make the shades on the capitals very bold. Study the slope and spacing. "High grade diplomas" is executed in a clean cut style, the effectiveness of which is increased by the solid background. Pencil out with care before adding the ink, and look after uniform width and spacing.

Howard Brown

HIGH GRADE DIPLOMAS.

ROCKLAND, MAINE.

Worth One Dollar a Copy

MESSRS. ZANER & BLOSER:

Inclosed you will please find $1.00, which is the amount due you for the PENMAN-ARTIST AND BUSINESS EDUCATOR for another year. Your paper is very helpful to me as a supervisor of writing. I should be lost without it—yes, it is worth one dollar per copy to me. Wishing you great success, I remain, Yours fraternally,

JOHN L. HOWARD.

Malden, Mass., Nov. 4, 1901.



E. C. MILLS,

195 Grand Ave., Rochester, N. Y.,

will send you 10 lines of fresh from the pen copies for 30c.; 20 lines for 55c; 40 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

A Great Reduction in Prices On Commercial Art For 30 Days.

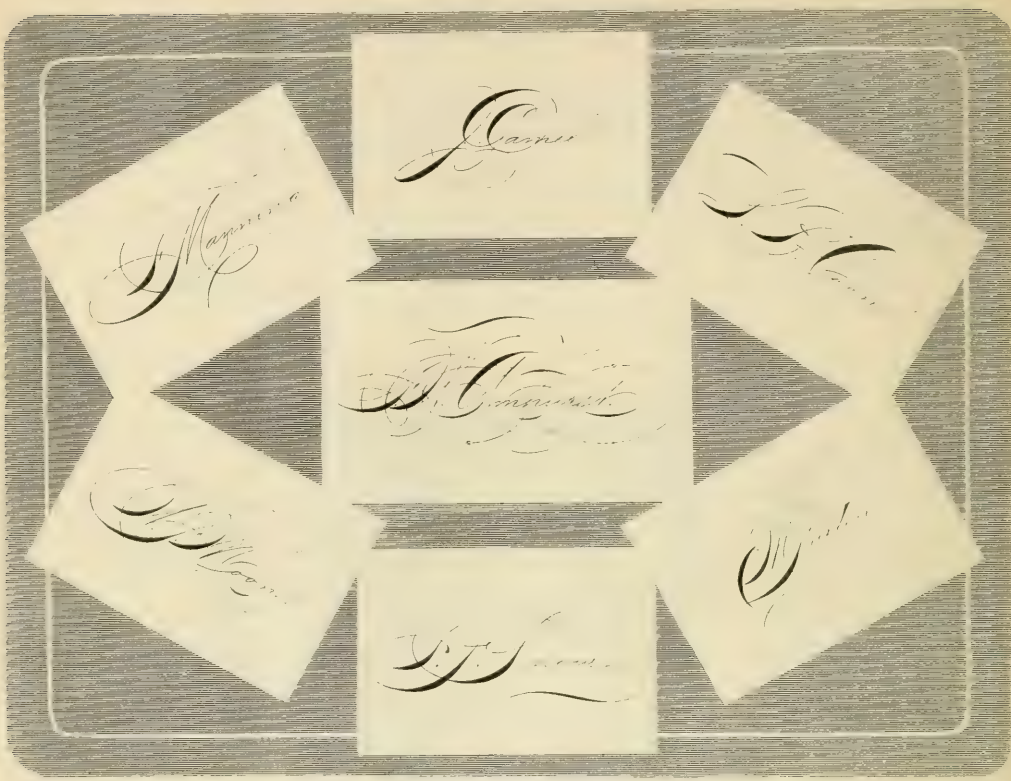
It is my wish to have my work known and appreciated by the readers of this magazine and, for the purpose of advertising, I will, during the next thirty days, take any thing in the line of **Designing, Illustration or Penmanship for less than one-half my usual price**. Everything entrusted to my care will be done in strictly first-class order and, if not satisfactory, your money will be cheerfully refunded. Here are a few prices for superior work:

COVERS FOR CATALOGUES, ETC.	$5 00
BILL AND LETTER HEADS	5 00
PORTRAITS	1 00
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Lessons in Engrossing Number Fourteen by H. W. Kibbe, 181 Tremont Street, Boston, Mass.

Outline this Gothic letter with a very broad face, using a medium coarse pen and with no endeavor to make smooth and true lines. Roughness of line, solidity of form and correct proportions are the essentials. For the black use a very coarse pen or a stub. The originals are three fourths of an inch in height. This letter is not suitable for small work.

"Never grow to demand as a right, what generosity extends to you as a courtesy. For politeness – like virtue – may shine for awhile in bad company, but it can never remain there long."

Art in Education

Extracts from address before the N. E. A. at Los Angeles, Cal., 1899, by Elmer E. Brown, Professor of the Theory and Practice of Education, University of California

"A practical education which sets up an artificial opposition between the beautiful and the useful is in danger of defeating itself. Beauty is a permanent human need. An education without due attention to the things beautiful fails to give flexibility, elevation, freedom – qualities which are necessary to the full attainment of the useful. It fails to give a certain buoyancy and interest which tone up endeavor and refine the temper of enterprise for all of the activities of life. A practical education fails to be practical when it concerns itself only with 'things done, which take the eye, and have the price.'

"The taste which has been quickened by a noble picture is a new power for the appreciation of other pictures. A physician from the prairies of Illinois once visited the Dresden gallery. The sight of the Sistine Madonna roused him from a mere tourist attitude, and gave him a sense of the beautiful in art of which he had never dreamed before. He spent many hours before the picture, visiting it day after day; 'and when I went away from there,' as he said long afterward, 'I found that I could see the beauty in other pictures.' And so this man became the center of a lively and elevated interest in true art in that little town on the prairies where he lived. The appreciation of the beautiful in landscape-painting gives new appreciation of the beautiful in nature. As Browning has said:

'We are made so that we love
First when we see them painted, things we have passed
A thousand times and never cared to see.'

"I suspect that more than half of the beauty that we see in the ocean is what the painters have taught us to see. We think the Yosemite is one of the grandest works of God on this earth, but it is only by the help of some heaven-taught artist that the most of us can see all the beauty there is for us in that valley of wonders."

"It is not desirable that a school room should be so decorated as to seem like fairy-land when the child first enters it. Better that he should not find it bewilderingly enchanting. Quiet in coloring; not too great a multiplicity of things in sight, no matter how good each may be in itself; a few carefully chosen pictures – nothing crowded, nothing hurried, nothing overwrought. Let him find in the school room things which will grow upon him as he continues to live with them. Do not let the effect of wholesome surroundings be neutralized by a different spirit in the daily instruction. Let there be no singing of cheap and catchy songs, or, worse yet, of excessively emotional melodies. Let there be no straining after elaborate grace of gesture, or undue expressiveness in reading. Let there be no honeyed sweetness in the intercourse of the teacher with the pupils. If art is to have any place at all in our scheme of education, let it have opportunity of teaching its own proper lessons – lessons of quietness and confidence, of harmony, of proportion, of clear-grained truthfulness.



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Webster's New Standard Dictionary is the title of a new lexicon just issued by Laird & Lee, Chicago. Only a very progressive and resourceful firm could hope to be successful in the attempt to launch a new style of dictionary upon a market already well stocked with similar works. The new book is certainly a surprise in every way. Even the exterior deviates from the beaten track. Instead of a somber dead black or homely sheepskin, it presents itself in a handsome half-leather binding with an appropriate design, pressed in gold; on lifting the cover, richly tinted endsheets greet the eye, bearing the seals of all the United States and Territories; the frontispiece, which represents the Muse of learning, is a work of art in colors, and prepares the mind for many other beautiful, full-page colored illustrations of great educational value, the like of which has never been seen in a dictionary. The human races, according to Huxley, are presented on a finely executed double page plate in beautiful color work, showing at a glance the various principal types of man. A two-page map in six colors gives the boundary line of the original 13 states, the Louisiana Purchase &c, and the new possessions. Precious stones and ores are shown in their natural brilliant hues, also the Flags of the Nations; but the most meritorious of all the colored work seems to be that of the sun spectrum and other spectra, which is seldom seen in such perfection. It is happily combined with a special graphic lesson on primary, complementary colors, their combinations and a polychromatic scale. Nineteen full page cuts illustrate the different styles of architecture, columns, lace, human features, skeleton, worms, beetles, etc., and there are portraits of all the presidents and of an equal number of world-famous men. The smaller text etchings are very numerous, carefully selected and well executed.

An examination of the dictionary itself fully upholds the excellent impression produced by the first glance. The type is exceptionally clear, the definitions are concise and comprehensive, pronunciation marked for every word, etymology made interesting by giving the meaning of the root-word where it is not self-explanatory, synonyms well selected and amplified by cross references. The vocabulary words are printed with a capital initial only when required, and the irregular plurals and verb forms are spelled out, all of which is exceedingly helpful to the student, business man or writer.

At the end of the dictionary proper follows a remarkable number of encyclopedic features: Dictionaries of biography, geography, biblical and classical names musical terms, abbreviations, foreign phrases, metric system tables and a page on proofreading.

The wonder is how so much can be put between two book covers. The volume is decidedly a new departure in the dictionary line, and it will, no doubt, prove a great hit.

The publishers have succeeded in making a book usually considered dry and uninteresting, a dictionary, attractive and entertaining; we predict for the work a place in all the schools and colleges.

738 pages. Both editions thumb-indexed. Library edition, half leather, gold stamped, marbled edges, $2.50. School edition, silk cloth, stamped in two inks, stained edges $1.50.



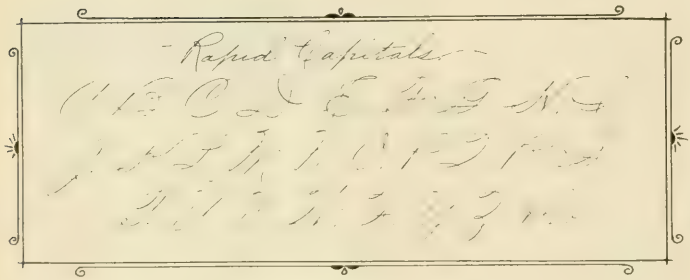




Good Art

How to Recognize, Enjoy, and Appreciate It

This is a pen sketch from life and not a pencil sketch "inked over." The large illustration was reduced but little, being nearly as large as the original pen sketch. It was made by G. W. G. Mason, one of the most talented art students we ever knew. The fine art part of this picture is the likeness. Some might not consider it a good likeness, but it represents what the artist saw—a seriousness not surface-like in character. But it is fine art because it represents what the artist felt—it is his message—his impression. And that is what any good picture is—the artists' impression of what he saw. But this picture is a poem in light and shade and pictorial effect. See how the background has been arranged to bring out the likeness. It looks careless, but it was thought out and executed with skill. The large picture at a distance looks like the small one near at hand. Good pictures look well at a distance, even though they look scratchy near at hand.



BY C. R. TATE, CINCINNATI, OHIO.



"Liberty is of more value than gifts, and to receive gifts is to sell your liberty. Be assured that men most commonly seek to oblige thee, only that they may engage thee to serve them."



Reforms and Reformers in Writing

Part One The Genesis of Writing

Systems and methods of writing now considered obsolete and impractical were at different times in the past considered radical and successful. The Spencerian and contemporary systems were considered in their day radical departures from the hands they superseded. The round hand was a distinct improvement upon the detached Italic which it succeeded. And thus it goes on back to the beginning of writing, at least six thousand years ago.

The first efforts to record and convey thought were along the line of pictures and symbols, not unlike the writing of the primitive North American Indians. Gradually, from these realistic pictures were evolved symbols that stood for ideas, and which conveyed thought in a somewhat crude and disconnected manner. About 2000 years B. C., symbols were evolved to stand for sound instead of ideas, and these began to be called letters or characters. Cadmus, a Phoenician, introduced letters, sixteen in number, into Greece, about 1500 years B. C. We presume many called him an extremist; perhaps a fadist. He was no doubt a reformer. He doubtless believed in progress—in leaving the world the better for his having lived. Gradually, through many years of struggle, the twenty-six letters were evolved. Then for perhaps a thousand years, only capitals were used. Finally, small letters were evolved, since which, style of letter only has been modified and improved. Many leading linguists advocate the evolution of more letters, but the conservatives are as yet in the majority.

The letters that were evolved from the Egyptain, Phoenician, Greek, Roman, etc., each in its time, were many, curious, and ingenious, but they were, one and all more or less disconnected. These characters were used more or less, on the part of the few, until about the tenth century. From the tenth to the fifteenth centuries these letters took upon themselves the form we now call Italic, and were the forerunners of the round hand. These print-like letters were used by the scribes and monks to write (print) books (principally prayer-books, bibles and law books). And they served their purpose splendidly. A book thus written was read sometimes for years, even centuries. Writing, in those days, was not written one day and read and thrown into the waste basket the next. It was preserved as something well nigh sacred.



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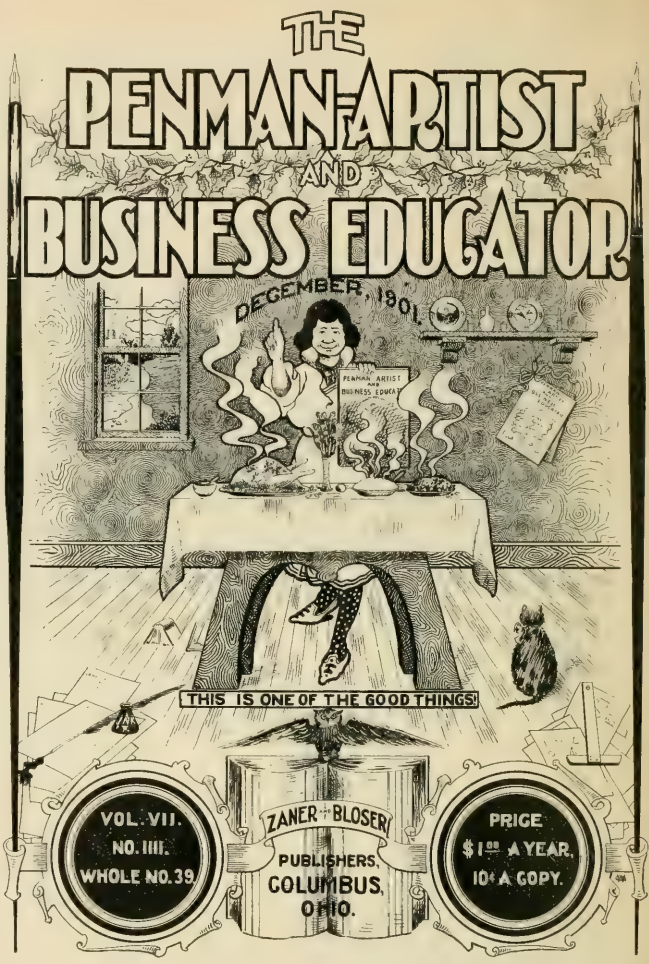
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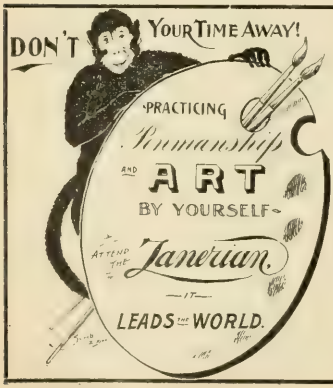
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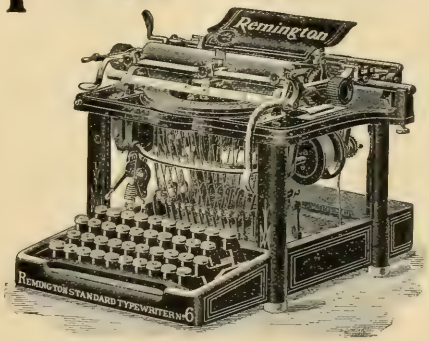
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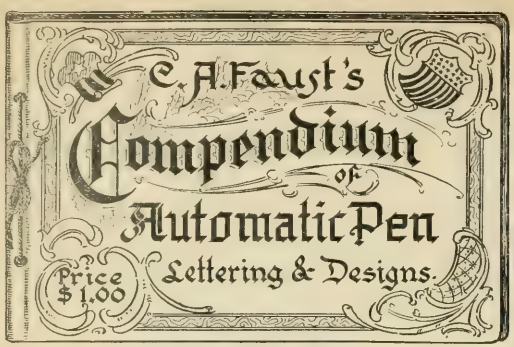
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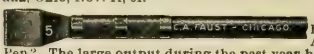
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So we wish to emphasize that if you are interested in commercial education, practical or ornamental writing, drawing, lettering, engrossing, designing, etc., we confidently believe that you cannot afford to be without this journal.

To the Commercial And Shorthand Teachers of Michigan.

On July 10, 1901, a number of the Commercial and Shorthand Teachers of this State met at the rooms of the Detroit Business University, Detroit, Mich., and organized a State Association.

The following officers were elected:

President—A. S. Parish, Grand Rapids, Mich.

Vice-President—T. P. Twiggs, Detroit, Mich.

Secretary—Cyrus W. Field, Jackson.

Three committees were appointed:

(a) Constitution and By-Laws—Mrs. M. L. Veenfleit, Chairman.

(b) Program—A. S. Parish, Chairman.

(c) Membership—Cyrus W. Field, Chairman.

The next meeting was left in the hands of these committees.

In order for the committees to do their work, it is desirable to ascertain your views at as early a date as possible with reference to

1st. *Where* shall the next meeting be held?

2d. *When* shall the next meeting be held?

3d. *What subjects* would you like to have discussed, and *who* would you choose to present them?

A Word From Canan

MESSRS. ZANER & BLOSER:

I am at Charity Hospital, Norristown, where on December 2nd, I underwent an operation for appendicitis. The doctor tells me I am getting along very nicely, and I hope to regain my health rapidly from now on. My January PENMAN ARTIST AND BUSINESS EDUCATOR should be sent to Norristown.

Very truly yours,

C. C. CANAN.

NORRISTOWN, PA., Dec. 11, 1901.

[We know all will join with us in wishing Mr. Canan a speedy and complete recovery. EDITORS.]

Marshall and the Fly

TO THE PENMAN ARTIST AND BUSINESS EDUCATOR:

In your December issue, a contributor, signing himself "Tsetse," goes out of his way to connect my name with a certain article in a recent issue of the Western Penman, and in the course of a labored effort at sarcasm, to refer to me as an "old time vertical writing advocate." It is perhaps a sufficient answer to the uncalled for fling to say, first: That I have not for some eight months or more, had any thing whatever to do with the columns of the Western Penman, and second, that I have never written or spoken one word in advocacy of the vertical writing fad, but on the other hand, have always earnesty opposed it. Thus much for truth. But you will allow me to congratulate your contributor on his happy choice of a *nom de plume*. The *tsetse*, it will be remembered, is a venomous little fly of South Africa, that fulfills its mission in life by pestering with its poisonous sting, other and larger animals that are of real use in the world. I haven't a doubt that Tsetse's personality matches his pseudonym to a dot. Cordially yours,

CARL C. MARSHALL.

Change of Ownership

Mr. J. C. Witter, of New York, has recently purchased the publishing business formerly known as the J. C. Witter Company, and will continue the same under the new name of J. C. Witter, Art Publisher, 26 West Thirty-third street, New York City. After a vexatious and delayed dissolution of the old company, he is now ready to begin again, and is anxious to hear from any one who may have a complaint or grievance against the old company.

"Art Study," a monthly magazine for teachers, just came to hand and bespeaks a most successful future.

We certainly wish the new firm the success it merits. Mr. Witter is one of the most industrious, progressive, intellectual and sincere men we have ever had the pleasure of knowing, and those who know him best know there *is* no limit to his capacity to push to the front among publishers.

On to Dayton

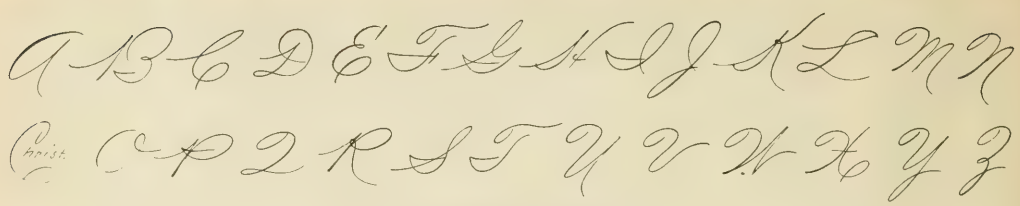
THE MAY MEETING OF "THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION."

It will be gratifying to all members of the Association and all others interested in the promotion of Business Education in Ohio, to know that the committee in charge has been able to make such satisfactory arrangements so far as giving promise of an unusually successful and attractive meeting. Prominent teachers all over the state have agreed to take part, and the local attractions of Dayton will be considerable.

The National Cash Register Company, in some respects the foremost factory in the world, has invited the association to visit in a body, and the president, John H. Patterson, Esq., has kindly consented to address us. He is a man of unusual power, and able to interest such a body in some educational lines which he has made a study of.

The Association will also be welcomed at the National Military Home. Its handsome auditorium is placed at our disposal, and it is proposed to hold an afternoon banquet from 1.30 to 4.30, which will be a novel and attractive feature. Ample time will be given members to enjoy the many beauties of this famous spot.

President Wilt, and the very efficient Executive Committee will leave no stone unturned to insure a success.



BY J. G. CHRIST, LOCK HAVEN, PA.

Lessons in Rapid Business Writing

BY

195 GRAND AVENUE, F. C. Mills, ROCHESTER, N. Y.

Number Five

Instructions, Plate Twenty

Beginning with this lesson, we introduce the capital stem letters. There is one stroke that predominates in all these capitals, and that is the compound curve principle. 161—This is the foundation exercise for these capitals. See that all the lines curve nicely and retrace four times for each one. In making 163 see that the connecting stroke is brought quite close to base line in order that all the upward strokes may be curved considerably. 164—This is the style of stem used by most business men and when once learned is seldom, if ever, discarded. The reason we make the stem in this manner is because the capital can be readily joined to small letters following. It takes some time, however, to get the idea of just how this "hook" stem is made. First make the stem in the usual way to the base line and bring it up and pretty well toward the left, forming a nice, broad turn at base line. The next thing to do is to stop suddenly and finish with a stroke, running the same direction as the broad curve. Count 1–2. The 1 count is for the stem to the hook; the 2 count is for finishing line. Now this should not be made in a slow, hesitating way, but strike out with confidence and apply the free movement. Remember that this stem, when once mastered, will help you in a great many other letters. Count 1–2–3 for 165. If the letters is too slanting, curve upward line more. 166 and 167 These are finished with the dot. 168—These letters will form an excellent combination. Follow copy carefully and do not allow the hands to turn toward the right too much as it moves across the page.

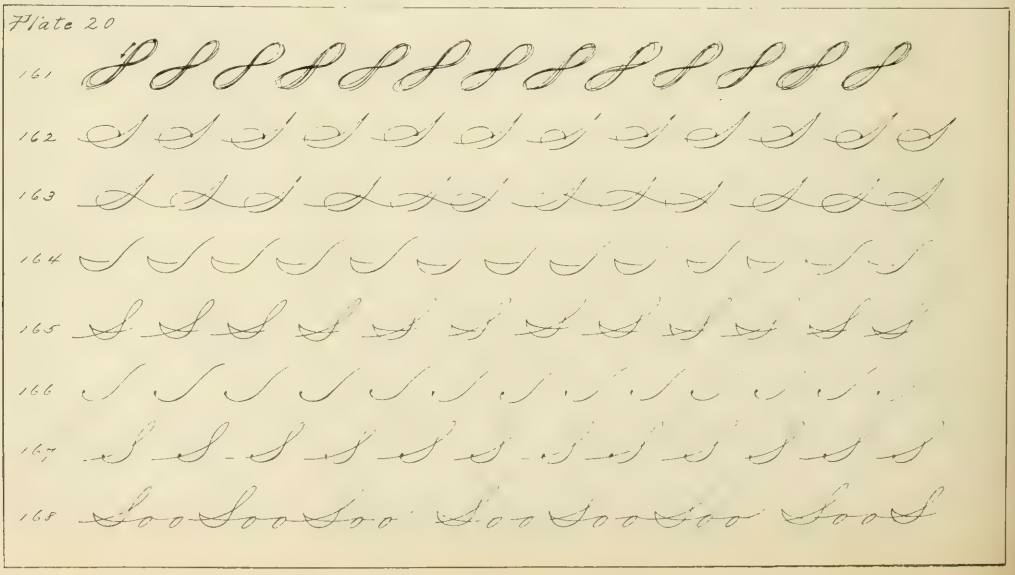


Plate 21.

169 

170 *G G G G G G G G G G*

171 *G. W. Miner. G. W. Miner. G. W. M.*

172 *G G G G G G G G G G G G G*

173 *Goo Goo Goo Goo Goo Goo Goo*

174 *Gammon Gammon Gammon G*

175 *Germany, Guiana, Guatemala, G*

176 *Guam is one of our new possessions.*

177 *Gold was discovered in Cal. in 1848.*

Instructions, Plate Twenty-One

Do not retrace stem in 169 more than three times for each. 170—The "*G*" is formed very much like the "*S*," only the loop part is brought lower. Both the dot and hook finishings are given. In a signature like 171 we have a good opportunity to use the dot finish to advantage, as these capitals would not otherwise look well connected. Very often we find three capitals that do not appear well when combined, and if the letters in your name look awkward when joined together you will be doing a wise thing to write them separately, rather than to have a grotesque combination. The other copies in this plate demand careful attention. Look at the spacing, slant, height, etc., and aim to improve in all these. At any rate, do not, please do not, hurry from one copy to another, but confine your practice to *one copy*, and after a careful study of that copy you will see many little points that the superficial student will overlook in his anxiety to begin the next one.

Plate 22

178 

179 *L L L L L L L L L L L L*

180 *Louisiana Lawrence Louisville*

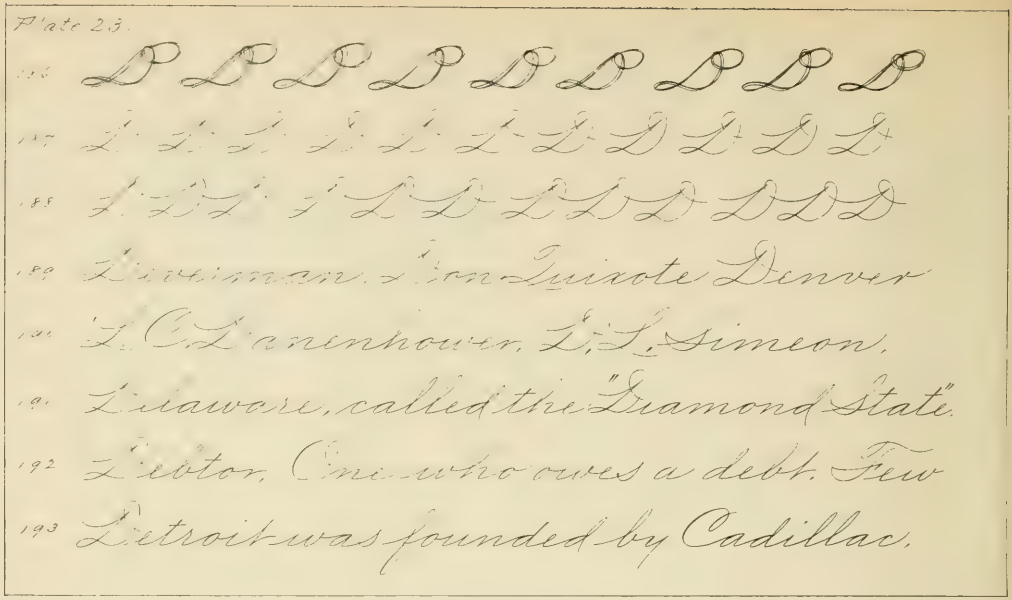
L L L L L L L L L L L L

L. G. Summer. L. G. Summer. L.

183 *Learn to use the arm movement.*

184 *Longfellow died, March 24, 1882 L*

185 *Lake Superior is 380 miles long. L*

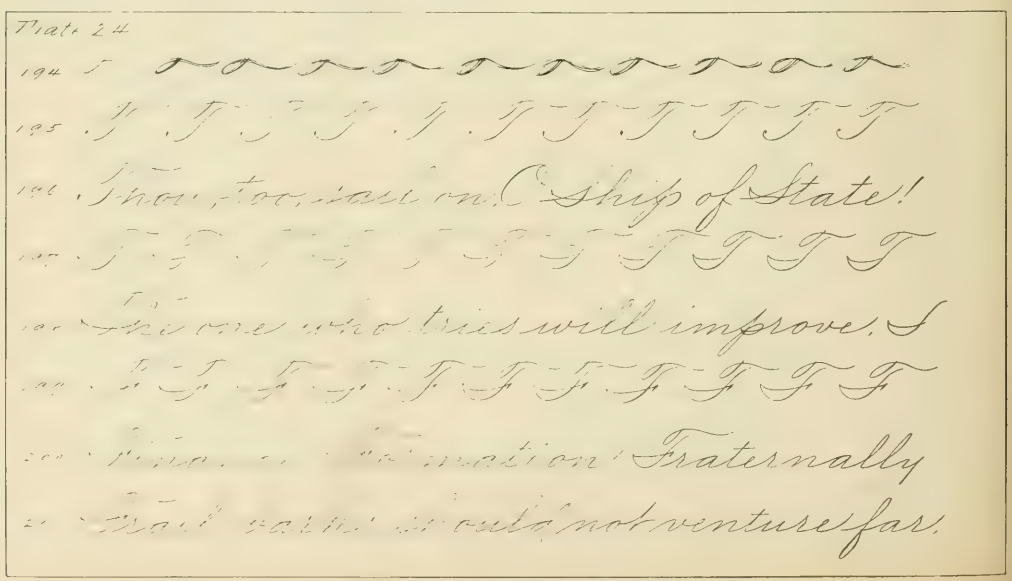


Instructions, Plate Twenty-Two

Begin 178 with the dot. So many have difficulty with the finishing stroke that the little tracer has been given to insure the proper motion. For 179 count 1–2–3 or dot–1–2. In 181 we find practically the same form as 179 with the exception of the upward beginning stroke. Many learners think it easier to begin with an up line rather than with the dot. The balance of the copies should be practiced in the same thorough manner as recommended in the previous instructions.

Instructions, Plate Twenty-Three

Retrace 186 three times. Be sure to make light down strokes if you would have these exercises look well. The upward beginning stroke in 187 is sometimes found a help. The "*D*" in 188 makes a good combination for class drill. Count 1–2–3 for each letter. In looking over scores of students practice sheets from all parts of the country I find that many spoil their pages by neglecting the *little things*. For instance, if a page is otherwise beautifully written and such a little thing as the dot over the *i* is made carelessly and heavily, it will mar the general effect of the whole page. And again, I have noticed in letter after letter I have received, how a careless, long cross over the *t* spoils the looks of a page. Think about these simple things and try to improve in them while practicing the sentence copies in this plate.



Instructions, Plate Twenty-Four

In order that the top part of the "*T*" may be made well, we suggest that the student practice that part of the letter separately at first as shown in 194. The hook form of *F* is found more serviceable, as the dot part can be made without lifting the pen. All these letters and copies should be written with a free muscular movement, and yet we must think good forms, and aim in every copy we write to control the movement. Freedom of movement, movement control, and a practical application of the movement to the forms of letters is our aim in this series of lessons.

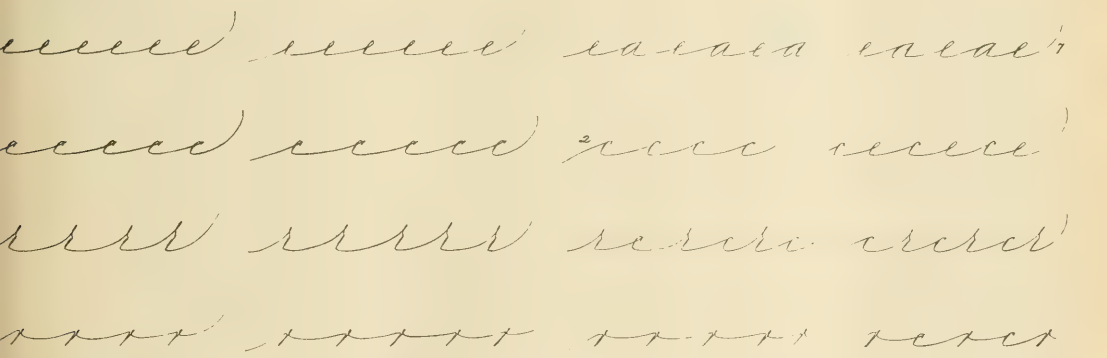
Lessons in Practical Business Writing

BY

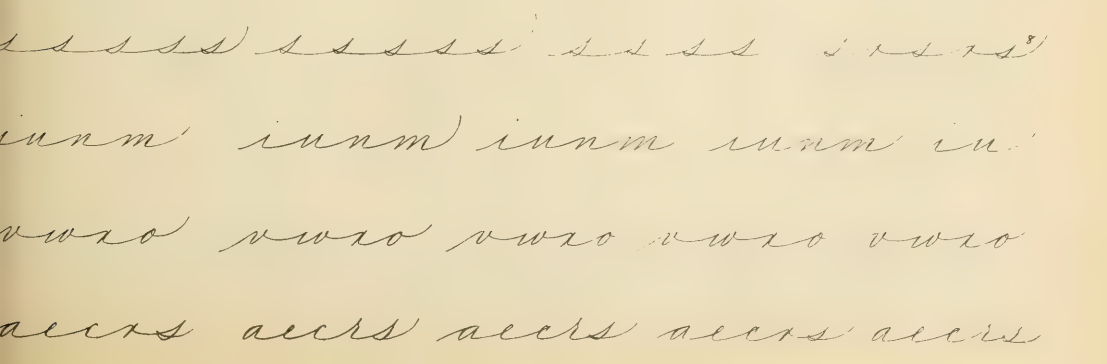
SPENCERIAN COLLEGE. A. B. Lehman CLEVELAND, OHIO.

Number Five

The downward stroke of small *e* should be made nearly straight, and the lines should cross about one-half the height of the letter. The small *c* is made the same as *e*, with the exception of the short turn at the top. In style 2 the upper stroke does not cross the left curve which also makes a very pretty *c*. The *r* is made in two styles, either one of which will do very nicely for business writing; however, either one may be made poorly. In making the first style *r* you should allow the top part of the letter to extend above the line and come to a point where you join the short left curve to the straight line, which should be one space above the base line. Style number 2 begins the same as the small *n*, the downward stroke of which is retraced to the top, where you turn off to the right same as finishing *w* or *v*.

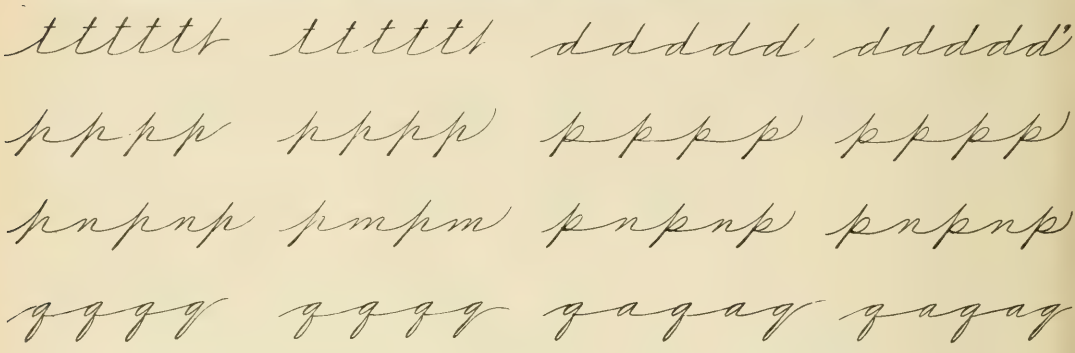


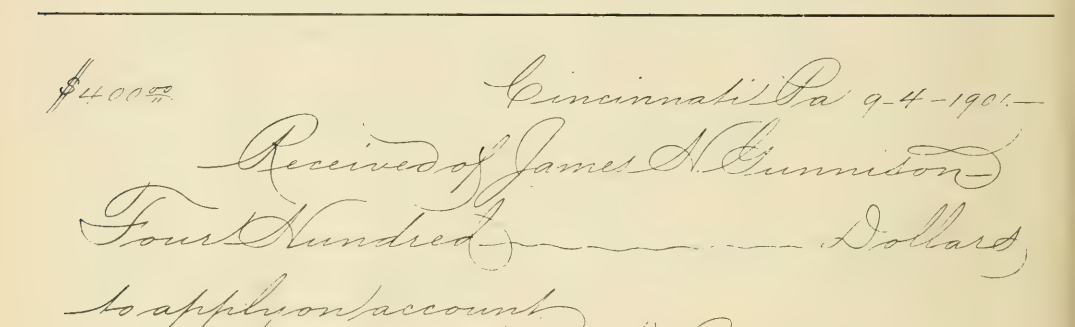
The *s* should be made a little more than one space in height, and if you combine a number of them, see that you make a very small loop or none at all. Space forbids us to give all the points concerning these letters that would even be profitable in many cases; therefore, we shall ask you to study the letters very closely. We have now gone over all the one space letters, and in the following three lines (plate five) you have the same letters arranged in proper order. Please practice them in the order they are given and distinctly separate the letters.



It will perhaps be better to leave the upper stroke open in making the small *t*, for when you attempt to retrace it is difficult to avoid making a loop and in many cases will look more like the *l* than anything else, therefore, you will make a better *t* by not attempting to retrace. The letter should be crossed one-half space from the top. In making the *d* we add the oval part of *a*, which should always be nicely closed. The small *p* may be finished the same as the small *n*, or closed on the base line, either one of which will make a very pretty letter if you avoid making a loop. The stem can always be nicely retraced. The small *q* should be closed at the top and the stem closed on the base line. Kindly practice faithfully on these lessons and prepare for the lessons which are to come.

By mistake of the printer the plates in the November number were transposed — the combinations coming before the letters.





BY S. M. BLUE, COLUMBUS, OHIO,

Lessons in Real Rapid Writing

by C. P. Zaner.

Legibility and Speed

The first requisite of a practical handwriting is *legibility*. By that I do not mean accuracy. The latter is a professional essential but not a universal one. Legibility is dependent upon a strong distinction between turn and angle, retrace and loop, curved and straight lines. Each letter should have an individuality peculiar to itself, and it has if well made.

The second requisite of a practical handwriting is *speed*. It is dependent upon an easy action and simple, bold forms. Grace lines are out of the question when speed is demanded. Therefore the usual semi-ornamental, accurate hand is not as rapid as modern conditions demand. Simpler writing is necessary in order to reduce exertion to the minimum.

o o o

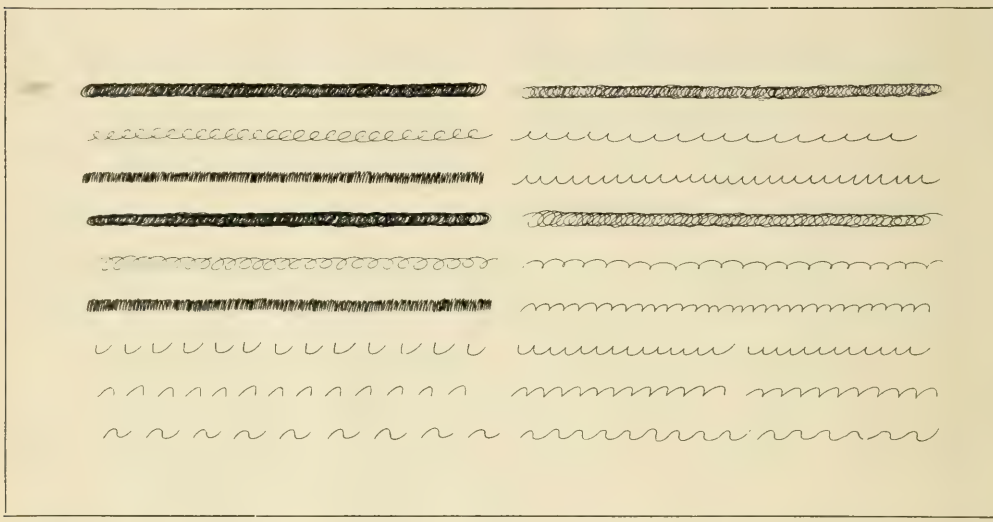
Practical Vertical Penmanship Copies and Hints

The execution of vertical penmanship is not unlike the execution of almost any other style of writing. One may write it slowly or rapidly, with the finger movement or with the arm movement, or with the combined. If you desire an easy, graceful handwriting, you will do well to use mainly the arm movement.

The accompanying exercises are given to encourage a very rapid arm movement. They are not accurate but were made quite freely. See if you cannot at least equal them. The secret of success in anything is in sticking to it. Therefore do not give up if you cannot succeed with the first attempt. Instead, stick to these exercises until you can make them rapidly and well. By so doing you will be in a position to handle the lesson given next month.

Send on your work for criticisms. We shall be pleased to offer suggestions through the paper free of charge. Send such practice to C. P. Zaner, Columbus, Ohio.

Be careful to use good stationery, and keep a healthful position. The paper may be held parallel with the desk, parallel with the forearm, or at any angle between these two extreme positions.





One of the very finest, bold, yet dainty specimens of ornamental penmanship received at this office recently came from Mr. C. C. Canan, Duke Center, Pa., whose lesson articles we have been running have been so widely admired. Mr. Canan is surpassed by no other in his artistic lines. We are sorry the specimens mentioned cannot be successfully engraved. It is a gem of penmanship art.

A big lot of fine specimens of ornate penmanship is at hand from J. G. Crist, Lock Haven, Pa. We are in hopes of presenting some of his work in the PENMAN-ARTIST AND BUSINESS EDUCATOR from this on.

P. Escalon, Santa Anna, Republica De el Salvador, sends some specimens in ornamental penmanship, which indicate that he can become master with the pen.

Mr. Wm. Currier, Commercial and Penmanship instructor in Danville, Va., Military Institute, favored us with a photo of a certificate he engrossed to be given to the student making most inprovement in penmanship. The work was artistically done with brush and pen and is well worth getting as an honor, as well as a specimen of art.

F. S. Heath, Concord, N. H., sends a very artistic specimen showing that he still swings a professional hand.

Geo. W. Clew, Woodstock, N. B., sent specimens which show a good improvement as well as a good command of the pen. Mr. Clew was in the South African war, and during the past year has been writing cards on ships of war as well as in states of peace, all the while making money. He is now teaching penmanship in the Woodstock Business College.

Mr. J. E. Bowman, teacher of penmanship in the Canton, Ohio, Actual Business College, recently sent specimens of students writing, showing improvement in two weeks' time. The improvement during that time is greater than is usually shown in one month's time, demonstrating that Mr. Bowman knows how to teach practical writing.

Mr. G. W. Weatherly, teacher of penmanship in the Eartham, Ia., Academy, recently favored us with a batch of movement exercises by students who have received instructions but ten weeks. We take pleasure in saying that the work is excellent. It shows that he is drilling the pupils thoroughly upon movement.

In a very elegant specimen of engrossing script John Hartnett, Manchester, N. H., renewed his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR. It is surprising how many persons Mr. Howe's lessons in the PENMAN ARTIST AND BUSINESS EDUCATOR enthuse to such an extent that they have thoroughly mastered this style of money-making writing. Mr. Hartnett's work very much resembles that of Mr. Howe.

Some cards and a letter in ornamental style received from P. R. Fulmer, Ridgway, Pa., shows a great deal of talent for handling the pen. Some of his work looks quite professional indeed.

P.-A. & B. E. Almost on a Par With His Salary

NORTH ANSON, ME., Nov. 5, 1901.

DEAR ZANER & BLOSER:

When the September issue of the PENMAN ARTIST AND BUSINESS EDUCATOR came to my desk, I thought that it largely surpassed any thing I had ever seen in the form of a penmanship journal, and that it was just as good as it ever could be, which was good enough. The October number was also very fine. I have just received the November issue and am surprised. It is simply grand. I know that I am way up here in the "Maine woods," but am confident that I know a "good thing" when I see it, especially if it is something in the form of a penmanship journal. If you continue to improve your paper, it is difficult to estimate its value. I have almost placed it on par with my salary now, and am not working for my health, either.

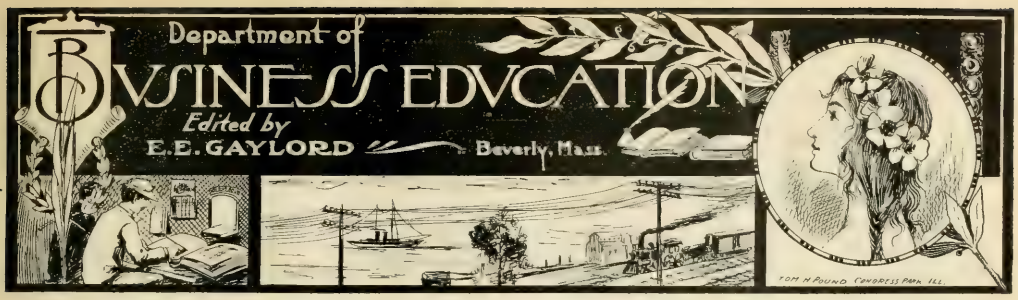
Now, I don't know what to expect, and shall always be anxious to know what is coming. Wishing you continued success,

I am, yours very truly,
E. P. MILLER.

Very Valuable

I inclose one dollar, for which please renew my subscription to the PENMAN-ARTIST and BUSINESS EDUCATOR. Your magazine is very valuable to me, and I would not think of getting along without it in my penmanship class.

W. O. DAVIS,
Erie, Pa.
The Davis Shorthand School.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Some Obstacles to Success in High School Commercial Training

It is said that the commercial departments of our high schools are not successful in preparing young persons to hold office positions, and that the true commercial training school must always be the private business school, whose students concentrate their powers on a few subjects for a short time. Granting, for the sake of argument, that this is true, let us examine some of the causes of the inability of commercial instructors in high schools to obtain results equal to the best results secured in the private business school.

Intellectual Inertia

A physician would say that the patient is suffering from both organic and functional weakness. Not only is this department of educational work relatively new, in our high schools, but it has met hitherto chiefly the supercilious treatment that a superior often consciously bestows on an inferior. City superintendents of schools, and principals of high schools have yielded, in most instances, none too gracefully to the force of public opinion, in the establishment of commercial courses. Caesar and Homer still exact and receive homage quite out of proportion to their practical influence on the affairs of a busy age. Commercial teachers must, in many instances, reckon with the apathy, or the hostility of their superiors.

Feeble Motives

The idea that a high school course of any kind should be of a general, foundational character is a very good idea, but practically the courses on which most emphasis has been laid, are in every respect as much special as is the commercial. They fit a few for college or for technical schools. They are not expected to fit a boy for making his living, and it is so much easier to shift the responsibility for preparing a boy to earn his daily bread, that Complacency sits and smiles when, in the rosy days of June, Youth and Hope go forth to enter the ranks where only the fittest survive. If Youth and Hope were students in the commercial course, Complacency might be expected to change his name, and become Energy, Alertness, Tact, Diplomacy, or Persistence, looking for jobs for his students. However this may be, the thought that a commercial course must be so muffled with other subjects that it becomes only nominally commercial, with no other motive, either real or ostensible, than that of a general preparation for life, is debilitating to boys and girls who know well that when they quit the high school they must earn their bread and butter. There is no justification for the commercial course that does not fit young people of sufficient age, to step directly from the school into the office, able to hold a position with credit to themselves and satisfaction to their employers. Too many so-called commercial courses in our high schools are nothing more than emasculated scientific courses or a mongrel outgrowth from an English course, commercial courses, minus about everything purely commercial.

Brief Courses

In a recent report, representing about sixty of the foremost high schools of this country, it is found that half of the schools have a four-year course; two have a one-year course; nine, a three-year course, and the rest spend two years on commercial work. *The commercial course should be four years long.* To the public a diploma is a diploma. Few ask whether it represents one year or four years of work. It is unfair to the students in other courses, that commercial students should receive a diploma for less than four years' work. It is also unfair to the one who receives the diploma, for he is entitled to four years' training in the high school. He will, even then, be too young to take positions requiring more than juvenile judgment. It is unfair to the business public, for they have a right to expect of those who come to them from the public schools, such a mental equipment as only a four-year course can provide.

But a four-year commercial course may mean but little, for it may be so arranged that very little purely commercial work is done in it. As a commercial course, even a four-year course may well be found too short. For instance, Somerville, Mass., has Bookkeeping for one year of forty weeks, with but five periods (less than an hour long) a week; and all of the Correspondence and Commercial Law that the pupils get must be taken from the time assigned to Bookkeeping. Shorthand is allowed five periods, and Typewriting three periods, a week, for forty weeks. Cambridge, Mass., the home of Harvard University, does practically the same as Somerville, although a class of about sixty pupils in Shorthand drifted along last year from September to January without typewriters to operate, and then in January, if we mistake not, they were generously allowed five machines. Cedar Rapids, Iowa, allows 190 periods, in all, for Bookkeeping; 389 for Shorthand, and 72 for Typewriting; and yet they are trying commendably to teach Touch Typewriting. Pittsburg grants a maximum of 240 periods to Shorthand and five months to Typewriting. In Paterson, N. J., no typewriters are provided. In Scranton, Pa., Bookkeeping and Shorthand get each 200 periods; Typewriting, 280 periods. Elgin, Ill., allows 285 periods for Bookkeeping, 190 periods for Shorthand, and from 114 to 190 periods for Typewriting. Sioux City, Iowa, has less than 100 periods for Bookkeeping, but 180 periods for Shorthand and only 90 periods for Typewriting. Think of learning, in about 75 hours, to operate a typewriter at a commercial rate of speed! And yet the principals of some of these schools bewail the moral perversion of business school proprietors who advertise to teach Shorthand and Typewriting in six months. Verily there is neither consistency nor virtue in such an attitude.

Narrowness

It is paradoxical to say that some of the courses are so broad that they are narrow, but some commercial courses take in so many subjects not distinctly commercial that they have no time to teach Writing, Spelling or Correspondence, and, in some instances, Arithmetic and Law get no time but that which is purloined from Bookkeeping or Shorthand. For example, Allegheny, Pa., takes time for Writing and Correspondence out of 200 periods allowed for Bookkeeping. Newark, N. J., has no Shorthand, Typewriting, Correspondence, or Penmanship. They study Bookkeeping two periods a week for thirty months (talk of "sweetness long drawn out"!) Clark's Commercial Law for 40 recitations, and Thompson's Commercial Arithmetic for 80 recitations. It is not strange that Newark supports four private business schools. No Writing is taught in the Commercial Departments of the following high schools: Cambridge, Mass.; Detroit, Mich.; Decatur, Ill.; Lawrence, Mass., and Muskegon, Mich. Most of the answers imply that Writing is not taught as a special subject, and about half the schools report that vertical writing is used in the commercial department.

Business practice, involving the real use of offices, is, in most high schools, as in many business "colleges" with long-tailed names, a snare and a delusion. We believe that the business course that omits a thorough training in office methods is no more than elementary. And, by this we do not mean to exclude schools teaching some one of the popular forms of bookkeeping that involve the use of business papers. These are good as far as they go, but they do not go far enough. The dealing with an imaginary person or firm is good enough as an initial step, but an actual interchange of the symbols of business transactions of a varied character, is a process that, when properly conducted, is the crown and glory

of our American methods of teaching accounting. There is no better place to exemplify this feature of a complete business course than in high school and university work. The omission of Spelling, Writing, Correspondence, Law, Commercial Geography, Elementary Economics, and Office Practice, from a business course, is a serious impediment to success. Such a course is about as nearly invertebrate as is a jellyfish.

Immaturity

One of the difficulties met in high school commercial teaching is the immaturity of the children. This is particularly true in schools that allow pupils to take up Bookkeeping, Shorthand, or Law, during the first year. To most of them the subjects are more or less vague. At that age, students of Shorthand have not had a sufficient acquisition of English to make correct transcripts, and, to them, the abstract principles of the law are but little more than a tangle of meaningless terms. Of course this difficulty may be largely obviated by deferring the more technical subjects until the last two years of a three-year or a four-year course.

Functional Troubles

Space fails us to enumerate the lack of proper desks, typewriters, ribbons, carbon papers, hektographs, mimeographs, neostyles, letter books, letter presses, filing cabinets, office equipment, and modern textbooks; of inexperienced, underpaid, overworked teachers; of methods that it were charitable to denominate "antediluvian." But this is avowedly a fragmentary treatment of obstacles now being met and overcome. There is another side—a silver lining to the cloud—of which we shall be glad to write in some subsequent number. We ought to say here, however, that the schools here mentioned, and many others, have met and overcome, and are now overcoming, many obstacles. Each of them is doing highly commendable work along some line of commercial training. We should be glad to receive, from commercial teachers in high schools, data relative to their work.

Commercial Geography in Current Literature

MISS LAURA E. HORNE

GOLD

The Future of the Gold Supply. N. S. Shaler. The International Monthly. November, 1901.

IRON

The Story of the Iron Mines of Northern Minnesota. John M. McClintock. Northwest Magazine. November, 1901.

COPPER

The Lake Superior Copper Country. P. H. Holland. Northwest Magazine. November, 1901.

STEEL

The Genesis of the United States Steel Corporation. Edward Sherwood Meade. Quarterly Journal of Economics. August, 1901.

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Commercial Work in a Typical New England High School

H. G. GREENE, MELROSE, MASS.

Continued from December Number.

WE NEED BETTER TEACHERS

Superintendent Balliet, of the Springfield, Mass., schools, in reporting his impressions of the schools of Germany, calls attention to their superiority in *teaching power*. "They teach far better than we do," he says. The content of commercial instruction has obscured its educational possibilities. To recite the facts of a subject is one style of teaching, usually accompanied by a requisition upon the pupils to recite the same

REAR VIEW OF CLASS ROOM.



SIDE VIEW OF CLASS ROOM.





CORNER OF BOOKKEEPING AND OFFICE PRACTICE ROOM.



TYPEWRITING ROOM.

facts back to the teacher. To save the teacher from *his* part of the recitation, a text-book is provided. This is not the teaching power to which Dr. Balliet refers. He saw German teachers who could make cold facts warm and palatable. Dry discussions in their recitations became moist, and clothed with verdure. The intangible was brought down within reach of ordinary minds.

The literature of commercial pedagogy is very meagre, and the literature of the commercial subjects is scarcely more abundant. But the association of commercial teachers with workers in the public schools brings the former in touch with a vast body of educational literature. It makes accessible to them a great fund of teaching experience which has been classified so as to make something akin to a science of teaching. When commercial instruction shall have appropriated to itself this literature and this experience and shall have assimilated it into the daily work of the class room, then will it be found that the commercial subjects have a very intimate relation to the work of the public schools. It will be found also that there is enough of interest in these subjects to command the sustained attention of students for a long period of time. Contrary to the theory of Mr. Bookmyer, our experience is that the necessary diversity of studies in the high school stimulates interest. Continuity of thought in a mind only fifteen years of age is not desirable. This style of thinking carried into work of high school grades would be out of harmony with established laws of education. Long sustained, continuous application to one subject is the function of a matured and well-trained mind.

No line need be drawn between general education and special education so as to exclude from the public schools any subject in which a large number of pupils require instruction. The care of the body, including the teeth, is a proper subject of public instruction, and it is for that reason that physiology is taught in the public schools. Manual training, which works with the tools of the carpenter, the blacksmith, the machinist, and the draughtsman, although a very special form of education, has found its way into public instruction, and justly so. The line of exclusion will be drawn so as to exclude subjects in which there is no living interest, and subjects not adapted to the mental capacity of children of public school age. If the commercial subjects are of such a nature that they may be mastered by a short, quick, continuous study, they are not beyond the capacity of high school children; indeed, the use of the word "children" here is misleading, since, in many high schools, pupils over eighteen years of age may be found taking post-graduate work.

The best that has been written about commerce and the arts practiced to carry it on should be found in the high school library. The commercial department should be a laboratory where materials are assembled, and pupils work out elaborate results. All the skill in teaching that makes school life a training in independent thinking, speaking, and acting should be acquired by the commercial teacher.

Commercial instruction must rest, with all other sound teaching, upon the principle, "Not to make a living but to make a life."

EQUIPMENT

The commercial department of this school occupies all but one of the rooms back of the corridor on the second floor, looking out over the athletic field. Two of these rooms, the bookkeeping room and the shorthand room, are separated by double rolling doors. Adjoining these is the typewriting room, and connected with this, is the commercial supply room. The illustrations accompanying this article, were taken while an exhibition of the work of all the city schools was being given in the high school building.

On the same floor, across the corridor, is the high school library, the science laboratories are on the floor above. These are as much parts of the commercial department, as the latter is a part of the high school. All departments are bound together by community of interest in the same pupils.

The commercial desks in the bookkeeping room were made to order for this school. They have three drawers with adjustable partitions, and a cash drawer. The structure above the writing bed contains nine pigeon holes. At the left of these, is a sloping rest for the text-book, and for books from which posting is being done. The space beneath this structure is open to permit pushing the corners of large books under, while working upon them. The desks were designed to give a maximum of storage and working surface, with a minimum use of floor space.

The offices are well shown in the illustrations. They are in constant use, and add much to the effectiveness of the work. A letter-press and cabinet, an Edison Automatic Mimeograph, four Remington, and four Smith typewriters, with an abundant supply of text-books, office appliances, and stationery, make up the working outfit.

This department has its corner in the high school library. A few volumes are added each year, and in time, we hope to have a fair representation of the literature of commerce.

STATISTICS

Melrose is a residential city, seven miles from Boston. There are no large manufactories here, if we except the Boston Rubber Shoe Company's plant, which is situated between Melrose and Malden. There are many familes of means, with but few of great wealth. A large part of the population is engaged in business in Boston. Many of the young people are tending toward a business career, but the city sends a fair delegation to various universities and technical schools.

To show the shade of commercial color in the high school, produced by introducing the commercial subjects on an elective basis, I offer a few figures:

1898-99. Number of pupils registered in the school. - - - - - - - 233
Number of pupils taking some commercial work. - - - 140
60.8 per cent. of the school was connected with the commercial department.
The graduating class of the school numbered 24; of these, 10 had taken some commercial work.

1899-00 Number of pupils registered in the school. - - - - - - - 243
Number of pupils taking some commercial work. - - - 140
57.6 per cent. of the school was connected with the commercial department.
The graduating class of the school numbered 46; 29 had taken some commercial work.

1900-01 Number of pupils registered in the school. - - - - - - - 266
Number of pupils taking some commercial work. - - - 180
67.6 per cent. of the school was connected with the commercial department
The graduating class numbered 40; 32 had taken some commercial work.

PRACTICAL RESULTS

The finished product of a school is its graduates. Of three classes graduated from the high school, seventy-nine out of one hundred and ten pupils, had taken some work in the commercial department: that is, 64.5% of the output of the school, has been directly affected by commercial instruction. Some of these graduates are now in classical colleges or technical schools. One took a course in a business college after graduation. Of those who would accept business

employment, none have failed to find it, provided they had taken enough commercial work to constitute it a distinct feature of their education. The demand is strong for high school graduates with the comprehensive business training, which a high school can give. Our supply of pupils combining the two requisites, is exhausted until after another graduation.

Today the school numbers three hundred and fifteen, and of these, 45.7% are taking commercial studies. This decreased percent. is due to the withdrawal of penmanship from the electives of the first two years.

Twice the commercial department has given public exhibitions of its work. The accumulated work of the pupils was displayed in as attractive a way as possible, care being taken that each pupil's work was represented. Recitations and drills of various kinds were conducted.

The methods and material results of commercial instruction can be very completely shown in such exhibitions. In June, 1901, the work of all the city schools was shown in the high school building. Parents and children were in constant attendance afternoons and evenings, for three days. Apart from its function in showing parents what is being done in the schools, it must be that this exhibition stimulated many children now in the grades to a determination to enter the high school.

MELROSE, MASS., Oct. 25, 1901.

Higher Accounting

By R. J. Bennett, Secretary Woodstock Business College, Woodstock, Ont.

A series of articles on advanced accounting seems quite a marked departure from the ordinary trend of subjects discussed in educational papers of this sort. The study is a deep one and is decidedly interesting to the student of accounts and affairs. It is gratifying to know that the business public has learned to recognize the importance of the subject, and that commercial teachers are beginning to give it more thought. Unfortunately, too many bookkeepers and teachers are satisfied with the rudiments of bookkeeping while the golden depths of accounting remain unexplored. In advancing some ideas on higher accounting, I do so knowing that only those who are interested will take the time and trouble to read them thoughtfully. I realize the task that is before me, yet it shall be my aim to be as explicit and as clear as is possible in the space at my disposal.

CAPITAL AND REVENUE RECEIPTS AND EXPENDITURE

The differentiation of receipts and expenditure into Capital and Revenue is one of primary importance and requires careful discrimination on the part of the accountant. Yet it would seem that much unnecessary complication has been introduced in discussing the subject, and, when looked into with some degree of care, the distinction need not appear complicated. There is no necessity for theorizing on the subject: it is a knowledge that can only be fully acquired by experience and application.

It is perhaps well just now to note that everything that can find an entry on books of account entails the receipt or imparting of a benefit, and what is to be considered later is the result or consequence of imparting the benefit; or, on the other hand, what return can be ultimately expected from it. The following quotation from Lawrence R. Dicksee, F. C. A., may prove suggestive: "That expenditure which, it is anticipated, will eventually be received, is in the nature of capital expenditure; while that which it is expected will not be received eventually is in the nature of revenue expenditure." The same remarks apply with regard to the credit side of the ledger or the credit balances therein; these are all *prima facie* in the nature of benefits received. The term Receipts usually implies the actual receipts of cash, though in the case under discussion this is not adhered to, as Capital Receipts may include cash or any other obligation or exchange of property, say in payment of stock issued. They indicate *benefits*, whether in the form of cash or anything else. The details of expenditure will be treated further down.

CAPITAL RECEIPTS

These include cash, property or value received from stockholders in payment for stock; cash received from the sale of debentures issued to produce working capital; cash or value received from the sale of fixed (capital) assets; receipts from the investment of surplus capital in outside enterprises, in the nature of dividends or interest, and premiums on stocks or bonds issued. Instead of including the last named elements of income as profits for the year, they should be credited to a reserve fund. Capital receipts then are distinguished from the proceeds of the sale of wares for which the concern is organized to handle.

REVENUE RECEIPTS

These are distinguished from capital receipts by being exclusively derived from the sale or exchange of commodities for which the company was organized to buy and sell; the excess of receipts over expenditures constitute the net profit, and go to increase the actual capital. They are the earnings of invested capital. The excess of expenditure over receipts or income, however, represents a loss and a corresponding reduction of capital. There is a prevalent tendency to throw all receipts into the revenue account which should be carefully guarded against.



A PROFESSOR

But not the kind found at the St. Louis Federation.

CAPITAL AND REVENUE EXPENDITURE

The term Expenditure does not mean only the payment of cash, but also the exchange of property or the creation of any debt or liability as the consideration for the thing received. In dealing with the financial matters of a business, the expenditures call for careful examination that no item of expenditure which properly belongs to revenue be included in those pertaining to capital. In times of depression in trade, or losses arising from other causes, there is often a tendency when it is desired to still make a good showing by paying dividends equal to previous years, keep down losses, etc., to write up assets by charging to capital those expenses which should be charged to the revenue of the current period. In other words, this is considering payments made for the purpose of upbuilding property, fixed plant, etc., by way of repairs and improvements, as representing an increase in value of sunken capital instead of being a charge to revenue. The proper distinction may be a vexed question yet it may be answered, in short, by finding an answer to the following question: "Has the particular expenditure been incurred for the sake of improving the earning capacity of the undertaking?" If so, it is a capital expenditure; however, it must be borne in mind that, if the outlay is occasioned for the purpose of keeping the earning capacity on the same footing as heretofore, (e. g., repairs and renewals of fixed assets), such outlay is a charge against Revenue. Then, too, not only should Revenue be charged with the running expenses and renewals, but also a sufficient sum either to provide for the decline of fixed assets by ordinary wear and tear, or effluxion of time, or else the actual cost necessary to keep these assets in a state of perpetual efficiency.

Capital Expenditure, in detail, consists in exchanging one property for another, the transfer of assets, and neither results in an increase nor a decrease of capital. It is the sum expended in placing an enterprise on a footing to do business, as the purchase of lands, buildings, machinery and plant, rolling stock in a railway company, etc.

Revenue Expenditure comprises all the expenditure which results in a decrease of capital, as against the increase thereof resulting from revenue receipts. It includes any expenditure in connection with the running expenses of a business, such as rent, taxes, salaries, advertising, insurance, commission; also the maintainance and repairs of fixed properties, depreciation, bad accounts, business losses, etc.

In conclusion, a departure may be made to remark that governments, churches, societies, associations, and all similar organizations are required at certain intervals to submit to the members statements of "Receipts and Payments," and "Income and Expenditure." The first consists entirely of cash transactions usually summarized and is compiled from the Cash Book. It shows the receipts and disbursements of cash for the period. The latter shows the entire income, whether actually received in cash or not, and the entire expenditure for the period whether paid in cash or still owing. It is practically a synonymous term for Profit and Loss.



J. A. LYONS, CHICAGO.
Treasurer, Commercial Teachers' Federation, 1901.



GEO. P. LORD, SALEM, MASS.,
President, National Commercial Teachers' Federation, St. Louis, Mo., 1901.



D. W. SPRINGER, ANN ARBOR, MICH.,
Vice-Pres. Commercial Teachers' Federation, 1901.

Commercial Law, Its Objects, Scope and Methods

A Paper Read by Mr. E. E. Williams, Rochester, N. Y., Before the Commercial Teachers' Association of the National Federation of Commercial Teachers, at St. Louis, December, 1901

The aim in teaching the subject of commercial law in commercial schools, as I see it, should be to familiarize the pupil with a few principles and rules of law which underlie the common transactions of business life. The short period which the average pupil is able to devote to any commercial school course of studies precludes the possibility of thoroughly covering a very wide range of subjects. As a hazy, superficial knowledge of law is not only valueless, but dangerous, it seems to me important that only such topics be treated as can be mastered. It were much better to go over the subject of negotiable paper or partnership a dozen times than to go over a dozen topics once. Definite, available knowledge should be the aim.

It is possible, however, to treat four or five law subjects during the period covered by the ordinary commercial course in a sufficiently thorough manner to afford knowledge of the highest value to young people contemplating business careers. Those subjects, in my judgment, should be, named in the order of their importance, negotiable paper, agency, partnership and real estate. The subject of contracts, of course, underlies the whole structure of commercial law, but that subject, as a subject, should be treated with great care. Volumes have been written on it, and to master that subject alone is the work of years instead of months. Contracts, when taught by itself, is a formidable subject, but it may be introduced in connection with the other subjects named in a most practical and interesting manner.

I would open a course of exercises in commercial law with a lesson on contracts, explaining what a contract is, giving the elements of a contract, and showing how all the transactions of life are based on agreements, which must contain all the elements of a contract, or they are not binding agreements. Then I would begin with negotiable paper, and I would ring the changes on the various kinds of negotiable paper, and the parties to them, and their relations, rights and liabilities, until I was as sure as I could make myself that every student in the class understood that subject. Then I would take the other subjects in the order named, and treat them as thoroughly.

Now, as to the methods of teaching commercial law. There are two general plans employed, the lecture method and the classroom method; there is also a compromise consisting of part lecture and part class drill. All sorts of methods have been employed in the school which I represent, but we long since settled down to the conviction that commercial law should be studied and taught about as arithmetic is studied and taught, by assigning the pupil a lesson in his text-book, and requiring him to study it as thoroughly as he is expected to study his lesson in arithmetic. General discussion of questions, which are sure to arise in every exercise, by members of the class, is very helpful. The pupils will thus settle questions in such a way as to impress the matter upon their minds as it could not be if the questions were raised and immediately answered by the teacher. Citation to cases, those actually reported and hypothetical ones, has its value, but as a very slight difference in conditions may make great difference in the law principles involved, this method should be employed with great care. The analysis, or diagram, method is also valuable. The older members of the profession will remember how Prof. Calvin Townsend took the commercial schools of the country by storm with his method of blackboard analysis, as presented by him before the various schools, and incorporated in his work entitled "Analysis of Commercial Law," but that method was Professor Townsend's method. It required his familiarity with it, his belief in it, and his magnetic presentation of it, to accomplish the results with it which he produced. When Professor Townsend accompanied me to Boston in 1872, and presented his method of teaching this subject before the convention of the International Business College Association, he completely captured and captivated the delegates. Mr. Packard said, on that occasion, that he had never seen commercial law taught before, and other delegates were equally enthusiastic. A demand was at once created for the book which he afterward prepared, and which had a very large sale, but his method has not survived. Indeed, our teacher who succeeded Mr. Townsend in charge of our law class, abandoned the Townsend method and adopted the class recitation plan, which yielded *him* better results. It is apparent, therefore, that the success or non-success of any plan of teaching commercial law, and I believe the same thing to be true of the teaching of other subjects, depends chiefly on the teacher. As in every other branch of study, a teacher worthy of the name will produce the best results with those methods which seem to him most rational.



Q. W. BROWN.
ILLINOIS.
Secretary, Commercial Teachers' Federation, 1901.

Actual Business in the Commercial High School

Summary of a Paper Read at the St. Louis Convention by N. B. Van Matre, Principal of the Commercial Department of the Omaha High School, Omaha, Nebraska

In opening his paper, Mr. Van Matre took high school principals severely to task for their indifference and hostility to commercial work. He said that one of the worst conditions that a commercial teacher engaging in such work has to meet is that of giving a theoretical man a practical education along lines in which he does not believe. Mr. Van Matre vividly described these conditions by saying that the principal commonly regards the commercial teacher as an eagle might regard a chirping sparrow, while the commercial teacher often feels that his effort to educate his principal is like talking into the head of an empty barrel. Mr. Van Matre believes

in making the Office Practice work in the high school to fit local conditions, and he has prepared for his students the work they carry out in the Omaha High School. He says:

"It consists of several sets of manuscript work with complete directions as to what each student shall do; the prices are submitted and the buying and selling as directed constitute the regular routine of the work, and, as outlined, it gives the student practice in making out notes, checks, drafts, receipts, bills, insurance policies, deeds, contracts, mortgages, leases, etc. I have two ways which I alternately use in relieving the students from the regular routine of the work, and to this special line of work I devote one day each week. First, giving the prices of the commodities in which they are dealing, as they are quoted by the markets, and, secondly, I permit the students to use the next special day for making investments as a personal or private affair having no relation to their business or the firms with which they are connected, the investments are held at the option of the student, but, if not sold the same day they are purchased, they must be held just one week, or until the next "relief" day. These investments are based entirely on the daily market quotations. This kind of work makes the students very conservative and thoughtful; It causes them to watch the markets closely, and, that which is most important of all, it destroys the idea that "Sufficient unto itself is the day thereof." The effect of such work as this upon the students, for one day each week, is simply wonderful. The questions, work and enthusiasm which are the results are just the things that no first-class school can afford to be without; of course the same results obtained in some other way would be just as acceptable, but some will say, "I do the same work every day in the week that you do for the one day." This may be very well, but in my own case I am sure that this kind of work every day would in itself destroy the very end or object for which I am striving.

The greater part of the Actual Business work done throughout the country is rendered almost valueless, because of the daily monotonous routine without any definite object in view but to run through a certain number of transactions. The student has no definite point at which he must arrive and consequently his work is completed when he has put through a number of transactions regardless of the *accuracy* of the work, but accuracy is, to me, the fundamental principle of commercial training and therefore should be our guiding *star* in commercial training, wherever that training may be given.

I know a gentleman not an active member of this Association, but holding the position of commercial director in one of the best high schools of the Middle West, who, to my knowledge, has repeatedly told his classes that they were working as much for accuracy as to learn how to do it. I feel that words of condemnation too strong cannot be uttered to give such a pretence at commercial training the rebuke it justly deserves.

In the manuscript work in my school, I avoid pupils' copying by having a number of price-lists, assigning to each student a different list, or changing the discounts and advances on the same list; also by giving to each student a number of special transactions. All of the sets have a definiteness about them at which the worker must arrive, and all of the special transactions given to each student are filed and worked out by assistants, so that just as soon as the student has finished any set, we know exactly what results he should have. If he has failed to do his work correctly, he has to do the same work again. Of course this makes a greater amount of work for the teacher in charge, but, after it is all over, we have the sweet consciousness that we have the individual work of each student, and that it has been done correctly.

We also know that the student has learned a lesson of self-reliance, promptness and accuracy that he will never forget; a lesson that is of inestimable value to him, and that he can learn with less cost to himself in the high school than ever afterwards.

In connection with my manuscript work, I use seven offices in which the following lines of business are conducted: Real Estate, Freight and Insurance, Wholesale, Commission, Bank, Retail, (illustrating the use of the two ledgers,) and Single Entry Retail, an investment office, which conducts in addition a wholesale and retail business. The worker or workers are supposed to be shifted each week and will be so shifted, provided their work has been correctly handled.

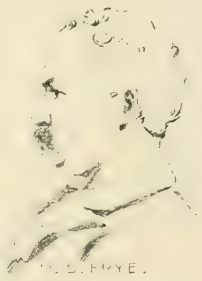
At the beginning, I stated that, for several reasons, the Actual Business work was the most difficult part of commercial work given in a large high school. First, there are so many iron-clad rules to which one must conform in order to enable the school to properly keep track of the pupils attending. Secondly, it is almost an impossibility to convince high school authorities (especially where they are inwardly opposed to commercial work) that the commercial course, and especially the Actual Business part of it, requires more time than the other courses or subjects. They are not practical enough to see that we have to judge entirely by the results and not by the time expended, as they do in a great many other courses and subjects. Therefore, to secure such an amount of time as will enable the office workers to complete their work is the most difficult proposition that we have to meet. While in a business college, if a student has not finished his work at four o'clock, he can stay until five or even six o'clock; in a great many high schools, tyranny has reached the point where every pupil must be out of the building at four o'clock. This is another feature which you would not expect to find in any educational institution, and one which is a disgrace to any place of learning, characterizing those responsible for it as shallow, narrow and conceited. But, nevertheless, these conditions do exist in a great many high schools, and you will permit me to describe the process by which these conditions are brought about. A large high school decides to put in a commercial course. The first thing is the election of some one to take charge of the work. The person elected usually plans the course and proceeds with the organization. With a well-planned course and a thorough organization, it is only a matter of two or three years until the commercial course will have outstripped all the other courses. Then the department has an antagonist in every other department in the school. It then dawns upon the high school principal that the person organizing and conducting the commercial department is receiving more credit than the principal, and, as a result, the department has another enemy, who tries to persuade all incoming students that they should take some other course than the commercial, "because," says he, "they should have something higher in view than a mere mercenary end." Sometimes he not only tries to persuade the students to avoid the commercial course, but he even goes so far as to send out a circular letter praising the college entrance courses and condemning the commercial course. Is not this wise when only five per cent. of our high school graduates go away to college?

Some of these statements regarding the attitude of high school principals toward commercial work, seem almost too absurd to believe, but they are nevertheless true, and I have only given you a few of my experiences and some of the results of my observation while visiting other schools.



T. W. BOOKMYER.

SANDUSKY, O., Chairman, Ex. Com. Business Teachers' Ass'n, 1901, and Ex. Com. National Commercial Teachers' Federation.



CHICAGO, ILL., Vice-President, Business Teachers' Association, 1901.



LOUISVILLE, KY., President, Business Teachers' Association, St. Louis, Mo., 1901.



ST. LOUIS, MO., Ex. Com., Commercial Teachers' Federation, 1901, and Sec'y and Treasurer, Private Commercial School Managers' Association.



C. C. MARSHALL, CEDAR RAPIDS, IOWA,
Chairman, Executive Committee, Commercial Teachers' Federation, 1901.



W. S. OSBORN, DETROIT, MICH.,
Secretary, Business Teachers' Association, 1901.



HENRY E. BROWN, ROCK ISLAND, ILL.,
Executive Committee, Business Teachers' Association, 1901.

Some Extracts from President J. A. Hiner's Address

Before the National Business Teachers' Association at St. Louis, Dec. 27, 1901

Not in all the records of the past was competition so fierce, or did dull chance play so insignificant a part. The weapons of modern warfare are so varied and wielded with such skill that those who choose the best will find its temper none too good. Our commercial schools are the great armories that must supply the weapons of finance and trade and teach their mastery. These are the schools that are meeting the most pressing demands of the age. More is exacted of the commercial school than from any other institution of learning. The thousands of students who annually make failures in other schools, are not viewed with any discredit to the institution from which these students emanate, but let a young man who has proved to be a failure in all other schools, and has finally been dumped into a commercial school, go out and not be able to prove himself a great financier, and his Alma Mater (if it be a commercial school) will at once be condemned as unworthy of public patronage.

The commercial schools of our country today represent more nearly than any other institution of learning the manhood, stability, and government of our country, composed as they are of the wealth-producing classes, coming as they do from every walk of life, they have in their ranks all that is best and most enduring, and that which comprises the very highest type of the law-abiding and home-loving traits of the American people. The lessons inculcated in the commercial schools are always based upon duty and fidelity to business ethics, and many lessons, lasting in their effect and far-reaching in their results, have been learned in attendance at these institutions.

Edward Everett, one of the most highly cultured and polished of American scholars, as well as one of the most learned men of the day, gave it as his opinion that the man who can read in such a way as to get the thoughts from a printed page, who can write a fair hand, who can perform the fundamental processes of arithmetic with accuracy, and spell correctly the words of the common English vocabulary, has a good education. "If to this be added the ability to write good English, a fair knowledge of geography, and the principal facts of our country's history, he has," he said, "an extraordinarily good education." If to this be added the ability to keep accounts, a knowledge of business customs, and the ability to write a good hand and a plain, clear, concise business letter, we have what we term a good business education.

A student who slights his opportunities in a common or preparatory school and who goes into a business school expecting to make up in a few months what he has neglected for four or five years, always finds himself mistaken. Yet there is no other school that can, in a limited time, do so much for a young man or woman whose early education has been neglected and who seems in need of a preparation for life, as can be done by a well-regulated business school.

The public schools and other literary institutions do the best they can in the limited time allotted them, but they cannot make a specialty of these branches as do business schools. They are not finishing schools and their students cannot become proficient enough in these branches to make of them any practical use.

The commercial schools should aim to turn out their students so well prepared that they can recognize that modern books of accounts are not mere records of the transactions between men as debtors and creditors, but that they may be used to determine cost of production and manufacture, appreciation and depreciation; analysis of trade and general expense in order to guard against leakage and waste, and, from a statistical standpoint, that present and future transactions may be predicted thereon or gauged thereb .



They stayed at home to jollify. Who are they?

The simple principles of bookkeeping have been dwelt upon in hundreds of books on this subject, but it must be admitted by our profession that there is much room for improvement in the average text-book along these lines.

If commercial education is intended to serve as a special preparation for business, it becomes a technical education. Yet we must remember that the business itself, whatever it may be, must be learned in the business. In a broad sense of the word the commercial school does not teach business. It only teaches the things suited to business methods and requirements which the business man of today should know. Now what kind of schools are going to teach those subjects to the best advantage to the student and the greatest satisfaction to the business community? Is it to be the School of Commerce in the University? Is it going to be the commercial department of the high schools? Or will it continue to be the well-regulated and progressive commercial college? We verily believe that if the commercial schools continue to improve and lengthen their courses of study, as many of them are now doing, that they need have no fear, but that these schools will remain well-patronized and distinct institutions, as much so as the colleges of Law, Medicine or Theology.

However, it must be remembered that if this progressive movement of broadening our courses of study and raising the standard of proficiency in the institutions which we represent, is carried to a full realization, the teachers in our commercial schools must be improved first in order to accomplish this. The teacher must be paid a salary that will justify him in qualifying himself for a higher grade of work. No man who spends four or five years in a special college training is going to accept the salary paid by the average commercial college.

The commercial schools are losing much of their very best material. Why? Because the universities and high schools are offering a higher premium for well-trained commercial teachers.

The commercial colleges all over the country were never in a more prosperous condition than at the present time. This welcome tide of prosperity should inspire the commercial schools to increase and strengthen their facilities for a higher order of scholarship. Yet, while we are aiming for excellency in scholarship, let us remember that we, as teachers, owe it to our pupils to so instruct them that they will endeavor to make good citizenship one of the crowning results of their lives.



CHICAGO.

Secretary, Shorthand Teachers' Association, 1901.



J. CLIFFORD KENNEDY, SALEM, MASS.,

President, Shorthand Teachers' Association, St. Louis, 1901.



W. O. DAVIS, ERIE, PA.

Executive Committee, Shorthand Teachers' Association, St. Louis, 1901.

Eastern School Notes, Etc.

During a recent visit to Philadelphia, we found the schools of that old city very prosperous. Pierce School had enrolled for the year somewhat more than a thousand students in the day and evening schools; Banks' Business College had a large attendance, the students being packed in until we could not doubt the assertion of Principal Archibald Cobb that there have been times recently when they could not have provided seating accommodations for three more pupils, if they had come in together. The genial proprietor of Palms' Business College is still giving the people who go to him the full value of the money that they pay him, and Dr. T. H. McCool, in the quiet, subdued manner that fits him so well, says modestly that they are having a good year. Certainly when it comes to school business Philadelphia is not "slow," as some of her envious neighbors are wont to allege.

The Central High School of Philadelphia is a splendid institution. The School of Commerce occupies enviable quarters there, and its equipment might well make the average teacher desire to be snugly ensconced in a berth in that school. However, as we looked at the beautiful double cabinets in which thirty or forty typewriters reposed, we could not help wishing that the course of study allowed more than the 240 hours now allowed in which to learn Shorthand and Typewriting. The average teacher in a private business school would smile at the idea of teaching these subjects within 240 hours, but this is all the time that is granted to these subjects, in a four-year course, in the Central High School.

We called on the genial business manager of Palmer's Shorthand School, Dr. H. E. Randall, who has stirred up a nest of hornets in his published opinion that Touch Typewriting is not a feasible system for all kinds of students. He says that the inimitable McGurrin, in a public exhibition in Philadelphia during the autumn, wrote for speed the threadbare sentence, "Now is the time," etc., and that he made all sorts of mistakes in his work. He has seen the work of nearly all of the expert operators, but, while he admits their wonderful skill, he finds that they are inaccurate, and he does not believe that they represent what it is possible for the average student to achieve. Doctor Randall is a highly educated gentleman, with whom it is a pleasure to talk. The Palmer School makes no sporadic splurges, but it goes right on, day in and day out, from one year to another, doing high-grade, conscientious work.

When the Eastern Association meets in Philadelphia in the latter part of March, visiting teachers will find it a perfect mine of institutions interesting and profitable to visit. Among educational institutions are the Wharton School or Finance of the University of Pennsylvania, Girard College, Drexel Institute, the Boys' Central High School, Temple College, The Commercial Department of The Girls' High School, The Girls' Normal School, Pierce School, Banks' Business College, the College of Commerce, and a number of other smaller business schools. Among business institutions well worth a visit, are The Bourse, The Commercial Museum, The Baldwin Locomotive Works, Cramp's Shipyard, the new Mint, The Atlantic (petroleum) Refinery, and the plant of the American Sugar Refining Company. Added to these are, of course, places of historical and literary importance almost without number. Regardless of the program that may be prepared, the meeting this year ought to be memorable for the solid information that those who attend, will receive.

Our genial friend, C. E. Doner, is teaching writing and correspondence in the Heffley School of Brooklyn. Mr. Doner is in a live, aggressive school. Mr. Heffley's new quarters are almost palatial. His reception room is the handsomest apartment of this kind that we have been in for several years. In the prime essentials of light, heat, and ventilation, Mr. Heffley's building is a model. The students of this school are to be congratulated.

While speaking of new buildings, we are reminded of a delightful surprise on a recent visit to the Lynn Business College, Lynn, Mass. Messrs. Pelton & Bexter have just moved into a building that would be an honor to any city on this continent, and it is to be understood that the entire building is occupied by their enterprising school. The structure is in the colonial style of architecture, two stories and basement.



D. D. MUELLER, CINCINNATI.

Executive Committee, Shorthand Teachers' Association, 1901.



H. G. HEALEY, NEW YORK.

Chairman, Executive Com. Shorthand Teachers' Association, 1901.



L. L. WILLIAMS, ROCHESTER.

Pres., Private Commercial School Managers' Association, 1901.



CHARLES M. MILLER, NEW YORK.

Vice-President, Private Commercial School Managers' Association, 1901.



C. P. ZANER, COLUMBUS, O.,
President, Penmanship Teachers' Association, St. Louis, Mo., 1901.



HARRY HOUSTON, NEW HAVEN, CONN.,
Vice President, Penmanship Teachers' Association, 1901.



C. N. CRANDLE
CHICAGO,
Chairman, Executive Committee, Penmanship Teachers' Association, 1901.

The finishing, both interior and exterior, is in the best of taste. These gentlemen have a private office that would make many of the old-timers wince, if they could see it. Indeed, the commercial teacher or commercial school proprietor who happens to be at any time within a half-day's journey of the great Shoe City, is missing a profitable investment of time and money, if he denies himself the privilege of visiting this school.

Mr. J. F. Mooar, the efficient assistant-principal of the B. & S. School of Boston, is stirring up the dry bones among the public school teachers in Hyde Park, a Boston suburb in which Mr. Mooar is living. He is giving the teachers a lesson, once each week, on slant writing and how to teach it. If the "powers that be" in some of the other municipalities of the land could be struck with an idea equally sane, we are sure that our friends among the business schools would soon bring about a change in the present wicked waste of time and energy in an effort to teach vertical writing.

On December 5th, the splendid new Dorchester High School in Boston was dedicated with appropriate ceremonies. Commercial teachers will be interested in this news item because the principal of the commercial department in this school is W. D. Anderson, formerly in charge of the commercial department of Temple College, Philadelphia. This fine new school is one of the best in New England. It contains seven large and seven ordinary class rooms, nine recitation rooms, four laboratories, two drawing rooms, a library containing shelves for 5000 volumes, a gymnasium, a lecture room, seating 200, and an assembly hall, seating 1100, besides the usual administration and service rooms. It was built for 840 pupils

It was our privilege to visit, late in November, the commercial department of the Springfield, Mass., High School. The work is in charge of Mr. C. B. Ellis, an accomplished teacher of many years successful experience, not only in teaching in the public schools, but also in teaching in private business schools and in representing, on the road, one of the foremost publishers. He is the fiscal agent of the Chautauqua work, and spends his summer vacations in charge of this work at Chautauqua, New York. The building in which Mr. Ellis conducts his work is a noble specimen of school architecture. It cost, with land and equipment, nearly a half-million dollars. The rooms in which commercial teaching is done, are supplied with the best appliances for teaching the various subjects in this course. Mr. Ellis believes in a broad, fundamental course, but he does not forget that he is teaching boys and girls that will have to earn their own bread and butter when they shall have finished their time with him. Therefore he has not lost himself in the clouds of theory, but has kept his feet on the *terra firma* of practical subjects, at least sufficiently to prepare his pupils for efficient office work. The teacher who visits the commercial department of the Springfield High School will go away profited by his experience.

Volume one, Number one, of *The Rhode Island Commercial School Bulletin* has reached our desk. As might be expected by those who have the pleasure of knowing its able editor, Mr. A. S. Heaney, it is full of matter worthy to be read by everybody—a comment that cannot be honestly made on every school paper that is issued. Mr. Heaney has something to say, and he says it in a frank, direct way that is sure to win attention. His school is growing very rapidly, and is destined to be one of the foremost schools of New England.

The many friends of E. M. Barber, Supervising Accountant at the Appraiser's office, New York, will learn with pleasure that he has passed the required examination, and is now a Certified Public Accountant of the State of New York,—and it should be noted that it is of the State of New York, for some enterprising legislatures, desiring to accommodate accountants as other legislatures have desired to help corporations seeking an easy statute under which to organize men and women looking for a pliant statue under which to obtain a divorce, have made it possible to wear the title, C. P. A., without having the ability that the title stands for when issued by the state of New York. The man who passes the examination in New York may safely be assumed to know something more about bookkeeping than how to get a trial balance and make statements for a dozen cut and dried short sets of bookkeeping in a text book.



CHICAGO,
Secretary, Penmanship Teachers' Association, 1901.



J. C. WALKER,
DANVILLE, ILL.
Executive Com., Private Commercial School, Managers' Association, 1901.



W. F. GIESSEMAN,
DES MOINES, IA.
Executive Committee, Penmanship Teachers' Association, 1901.



J. F. BARNHART,
AKRON, O.
Executive Committee, Penmanship Teachers' Association, 1901.

THE PENMAN-ARTIST AND BUSINESS EDUCATOR

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COLUMBUS, OHIO, JANUARY, 1902

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or post-masters.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the PENMAN-ARTIST AND BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The PENMAN-ARTIST AND BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Advertising in The Penman Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequaled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it." That seems to be the advice of all successful advertisers. One advertisement as a rule, does not amount to much. To illustrate: Mr. M. B. Moore, of Morgan, Ky., who has been carrying a small advertisement in our columns for quite a while past, received one order for pen work with the cash accompanying the same amounting to $20.45, and that too from a gentleman in England. Had Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. He writes:—"Business is certainly looking up, and my little ad. in the PENMAN-ARTIST AND BUSINESS EDUCATOR seems to be getting in its work."

Of course it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that the advertiser is expected to keep his name continually before the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement, either.

Our rates for space are now lower than they will be one year hence. We are growing rapidly, and our rate must advance with our circulation.

If you have anything to advertise, don't fail to write for our rates.

Greeting

There is something pleasurable about facing the dawn of a new day. There is something somewhat more than pleasurable about facing the dawn of a new year. There is something essentially inspiring about looking forward to greet the duties as they appear upon the horizon of anticipation. We hope to never outline the joy which naturally comes to all healthful people upon the advent of a new year. And this but naturally causes us to wish you, dear reader, many joys—many worthy achievements during the year nineteen hundred and two, as well as many, many annual returns of New Year's Day.

Our Outlook

For the year nineteen hundred and two is better than it has been any previous year. That means we expect to put out a better journal than ever before. We are not satisfied with "good" or "best;" we want the *best possible*. With the knowledge gained during the past, and with the light which comes by each day's duties, we hope to continue to improve. The most improvement can be made, however, only by and through *your* assistance. You can help us, not alone by subscribing, by securing subscriptions, and by advertising, but by contributing your knowledge and skill to our columns. You can aid the cause not a little, by commending when you notice something particularly helpful or pleasing, and by criticising when you see something not to your liking. We are open most of the time for suggestions, but we are open all of the time for criticisms.

Copy-books

Our good, jovial western brother, Mr. A. N. Palmer, is still denouncing copy-books as the educational crime of the century. He can see no good in them—of late he says they are not so bad for children in the primary grades. But behold, he is a second Michael. He publisheth "The Palmer Method" for "public schools," etc. It is a book of copies reprinted from the Western Penman. What for? For pupils to copy and practice from. After all, it is only the other fellow's copy-book our brother does not like—simply a matter of kind. Then why continue the cry? Simply as a cloak to keep up the appearance of reform?

We are against the *kind* of copy-books usually published. Why? Because they do not contain a graded series of copies and movement exercises. Because they do not put penmanship upon a basis of movement for the grammar grades. It is not the institution of providing correct copies for pupils to practice from that is wrong, but its failure to give movement exercises as well as letters, words, sentences, etc. Every penman's paper is a copy-book, containing copies for practice—also instruction as to how to practice. If we did not believe in copy-books we would say so by shutting up shop and discontinue publication. Consistency is a jewel some do not possess.

The Pen that Scratches

A subscriber writes: "All steel pens are more or less 'scratchy,' and if you can tell your readers how to remedy this defect you will render them a very great service."

Pens are scratchy because they are fine pointed, but some pens are "scratchy" because one point projects beyond the other, which is usually caused by cheap manufacture or poor use, or an improperly adjusted holder.

There are "round pointed" pens which, if rightly made, do not scratch, but they do not make as smooth a line as the usual kind.

Clubs, Clubs, Clubs.

The fact that the leading penmanship teachers and business educators of America are enthusiastically supporting THE PENMAN-ARTIST AND BUSINESS EDUCATOR is very encouraging to the publishers. Clubs are being generously showered upon us thick and fast; clubs of various sizes and kinds, and from every corner of the country, as the follwing list will show.

Some who intend sending clubs have thus far been too busy to attend to the matter, and will send them later on. Many hope to continue clubbing us from time to time throughout the year. Let all remember that clubs of any size are highly appreciated at any time. Remember, too, that the journal can be permanently improved only in proportion to the increase in the support it receives.

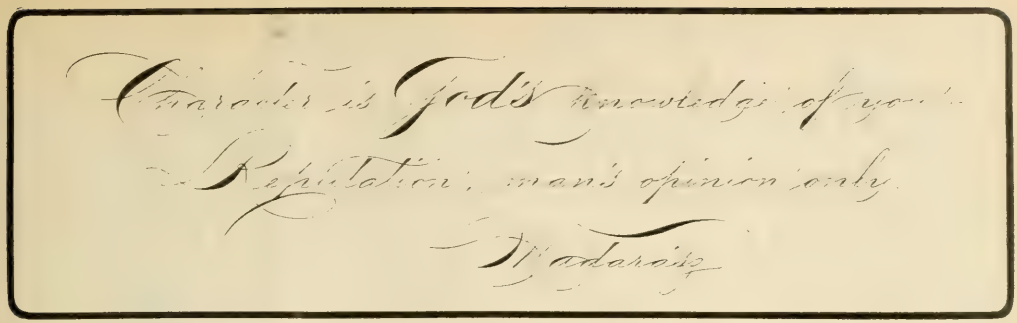
The friends of a journal do as much or more toward making it than the publishers, and judging from the loyal support that has thus far been accorded THE PENMAN-ARTIST AND BUSINESS EDUCATOR, it seems that our friends are determined that it shall be by far the highest type of this class of journalism yet attempted in this country—the most worthy representative of the great and growing cause it represents.

To all who have sent subscriptions, and to all who intend sending, we hereby extend our heartiest thanks. We intend showing our greatest appreciation, however, by doing our utmost to give each subscriber many times his money's worth.

Considering age, the following is certainly the greatest showing in the way of subscriptions ever recorded in the same length of time by a journal of this class. This means that the public recognizes that THE PENMAN-ARTIST AND BUSINESS EDUCATOR has a mission to fulfill and that it shall be fulfilled.

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John L. Pohlman, Elizabeth, N. J. 4
W. A. Bayley, Antelope Gap, Texas. 4
J. A. Madden, Mo. Valley, Iowa. - 4
Geo. H. Taylor, 855 Kossuth St., Bridgeport, Conn. - - - - - - - 4
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N. H. Wright, B. and S. Business College, Louisville, Ky. - - - - - - 4
S. D. Dice, Baker University, Baldwin, Kans. - - - - - - - - 4
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N. S. Beardsley, Hess Business College, St. Paul, Minn. - - - - - 3
Walter T. Skotland, Willow City, N. Dak., Box 118 - - - - - - 3
G. E. Boggs, Business and Normal College, Gibbon, Nebr. - - - - 3
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J. C. Estlack, Vashti, Texas - - - 3
I. S. Preston, S. I. N. Y. 3 Van Duzer St. 3
H. K. Fultz, G. Business College, Greenfield, Ohio. 3
B. F. Allison, 657 Vernon Ave., Oakland, California. - - - - - - - 3
S. McVeigh, Bliss College, North Adams, Mass. - - - - - - - - 3
M. E. Birmingham, 147 Warren Ave., Boston, Mass. - - - - - - - 3
H. G. Burtner, Commercial High School, Pittsburg, Pa. - - - - - - 3

Small Clubs have also been received from the following:

H. B. Lehman, Spencerian Business College, Cleveland, O.; C. R. Tate, Bartlett's College, Cincinnati, O.; Charles Fetterer, 110 Avenue "A," New York City; Karl Olson, Larimore, N. D.; Harry Borland, Indiana, Pa.; G. M. Alsup, Lewisville, Texas; H. N. Doe, Morse-Oliver Building, Bangor, Me.; C. W. Mortenson, North Billerica, Mass.; M. C. Nixon, Business College, Lebanon, Pa.; G. H. Longmire, Business College, Hutchenson, Kans.; W. A. Ross, Massey Business College, Columbus, Ga.; H. B. Cole, Fitchburg Bus. Col., Fitchburg, Mass.; W. P. Robinette, Malden, Mo.; Aug. Fischer, Box 871, LeRoy, N. Y.; R. E. Moyer, Commercial College, Chester, Pa.; J. G. Rose, Nickerson, Kans.; J. W. Smith, Mt. State Business College, Cumberland, Md.; W. G. Burford, Box 22, Dubberly, La.: P. R. Fulmer, Ridgway, Pa., Elk Co.; E. L. Miller, Simpson College, Indianola, Iowa; P. B. S. Peters, Manual Training High School, Kansas City, Mo.; E. G. Dirr, M. Business College, Morristown, N. J.; S. Grutze, 557 Madison St., Portland, Ore.; G. W. Clapp, Gum Spring, Ala.; B. C. Hoyt, 705 N. Ottawa Ave., Dixon, Ill.; A. R. Burnette, Business College, Bowling Green, Ky.; J. H. Avans, University, Harrison, Tenn.; W. H. Wetzel, 120 N. Pennsylvania Ave., Greensburg, Pa.; J. C. Buzzard, 619 University Place, Evanston, Ill.; C. N. Parsons, Bethel College, Newton, Kans.; H. S. Spencer, Waco, Mo.; H. W. Behnke, Commercial College, Portland, Ore.; I. N. Dimm, 15 W. 128th St., New York City; F. Nehemiah, Singerlands, N. Y.; E. E. Evans, Streator, Ill.; P. H. Landers, 9 Columbia St., Utica, N. Y.; Edwin Smith, 2108 Stout St., Denver, Colo.; B. C. Barclay, B. Business Institute, Geneva, N. Y.; F. B. Bellis, Commercial College, South Bend, Ind.; W. J. Lewis, Bliss Business College, Portsmouth, N. H.; E. S. Ripka, Business College, Chambersburg, Pa.; E. A. Plummer, J. Business College, Jamestown, N. Y.; P. W. Frederick, Business College, Mansfield, O.; A. S. Chadbourne, N. Berwick, Me.; A. R. Burnette, Bowling Green, Ky.; J. A. Connelly, Bennington, Vt.; I. R. Lambert, Dayton, O.; W. G. Ottwein, School of Correspondence, Quincy, Ill.; B. Latham, 818 Nicholet Ave., Minneapolis, Minn.

Mind, Muscle, Motion

BY E. K. ISAACS, VICE PRESIDENT LOS ANGELES BUSINESS COLLEGE

The average pupil knows something about mind. The average teacher knows more. The pupil knows in a general way what muscle and motion are. The teacher should have a more comprehensive idea concerning them. At a comparatively early age the pupil learns to associate mind with brain. They are synonyms to him. He cannot think of one without thinking of the other. It is like imagining a grin or a smile independent of a face to grin and to smile. The teacher may not be perfectly clear on these things himself. In trying to separate mind and brain he may have encountered the egg and chicken problem: "Which was first, the egg or the hen?" But while he may not have solved to his entire satisfaction all the mysteries connected with Mind, Muscle and Motion, the twentieth century teacher, nevertheless, is a thinker along these lines. Motion implies something that moves and space in which to move. Muscle implies—well, it may imply a "champion." It is utterly impossible to conceive of movement independent of something that moves, but fortunately for pupil and teacher, they do not necessarily have to engage in metaphysical speculations to discover what it is that moves when they write. Brother Palmer discovered, some fifteen years ago—whether in the body, or out of it, I know not—that *muscles* move in writing. No one before or since ever discovered anything to the contrary. The "muscular movement" school of penmanship was established. It was and is a good thing. Linguists may quibble about the adjective part of the name, but our good friend Palmer, of *Western Penman* fame, stuck, has stuck, sticks, will stick, and will have stuck to the term, muscular—and *with signs following;* for after all, it is results we are after.

Referring again to the proposition, that motion implies something that moves, and space in which to move, it may remind most of us of the time when we were boys and went to the circus. There we saw animals fretting and pacing in cages—motion, something that moved, and a limited space in which to move. Our early copy book makers must have taken their clue from the circus. They constructed cages to limit the motion of what they considered the wild and untamed animal that moved in the process of writing. But everything is good in its place and season. Copy books with boxes and cages for restraining the movements of the untamed muscles served their purpose in the day and generation when the wild animal was more in evidence in the human species than now. The tiger, whether quadruped or biped, requires iron bars. The "muscular movements" of the prize fighter are regulated by state and statute. The movements of the chirographic muscles are now regulated by intelligence—mind. And this brings us back to the starting point.

Mind, Muscle, Motion a trinity without which there could have been neither Spencerian nor Zanerian; no, not even a Spencer or a Zaner.

In theology we are taught that the trinity means three in one, and that that means one in three. That is not mixed when you understand that three could not be one nor one three, without being mixed.

Teachers, scientists and other wise people at times think they have evolved beyond theological dogmas; and yet, they speak learnedly about the universe, which, though containing numberless and unimagined units, *is still one.*

In this digression I do not wish to infer that a pedagogue should peddle pedantry in his class work. And yet I do mean that

"A primrose on the river's brim."

should be not only a yellow flower to him, but something more.

The world needs thinkers. It is quality of thought that counts. Enthusiasm in any line of work is commendable, but enthusiasm should have a substantial background. Man does not live of bread alone, nor a penman of lines and loops. Sooner or later, as he is teaching form the question will arise in his mind, "what and whence is form?" Some day while lecturing his class on the necessity of acquiring a sharp, definite mental picture of the copy, some bright pupil will ask him what he means by a mental picture. This may possibly be the entering wedge into the realm of the metaphysical. Heretofore he has been living entirely in the objective—seeing only outward form and film and filligree. Henceforth he begins to get glimpses of the subjective realities of life. "What is a mental



E. K. ISAACS.

picture?" asks the pupil. "A picture in the mind," answers the teacher. "But what is mind," persists the interrogator. "Mind?" "Oh, well, never mind, we haven't time to discuss that now." And the first chance he gets he looks up Webster on "Mind"; and on his way home he goes by the public library and gets a book or two on mental science and psychology. Possibly in due course, he reads Hudson and Haeckel, Spencer and Spinoza, Balzac and Berkley, David and Dooley, and yet the subject of the pupil's simple inquiry is not exhausted. Somewhere in his reading he has come across the passage: "If a man love not his brother whom he hath seen, how can he love God, whom he hath not seen?" He interprets this to mean that if a man is not in harmonious relations with the objective or tangible things in nature, how can he know anything about the subjective, and to him intangible things. He decides to study over again his natural sciences. He gets out his old text books on physiology, chemistry, philosophy, astronomy. They are now a revelation to him. He finds new wine in the old bottles. One day a thoughtful pupil asks him what causes the muscles to move. He answers it readily enough from a physiological basis. The answer satisfies the pupil. It formerly satisfied the teacher. Somehow it does not satisfy him now. To say that the mind moves the hand is easy enough. But he has been in the habit of thinking of the mind as something intelligent and the hand as something unintelligent. Now he begins to perceive intelligence all along the line, from brain to fingertips. In other words, he no longer conceives of *mind* as located in and about the head, but as a vital, living substantial intelligence, immanent throughout the entire body and throughout the entire universe. "Muscular movement," but what are muscles? Having pursued anatomical, microscopical and hypothetical investigations to their seeming limit, he finds the body a sea of cells, and each cell a universe of atoms. Then comes the intensely practical Edison with his seemingly visionary statement that every atom in the human body—and everywhere else—is a point of intelligence. He reads with renewed interest the statement of scientists that matter is simply motion; that every object in the material world, whether solid, liquid or gaseous, is composed of atoms, the ubiquity of which is equaled only by their activity. He now sees intelligence and life in things which formerly manifested to him only non-intelligence and death. Kant's idealism assumes some tangibility. He even becomes interested in the seeming vagaries of Christian Science. He learns of what is called the New Thought movement, and inasmuch as it, like the muscular movement, has signs following in its wake, he concludes there is something in it. Having resolved muscle itself into motion, and all material and tangible things into the intangible and hypothetical atom, he begins to perceive intuitionally as well as intellectually the truth of the mental science statement that *all is mind.* And having thus entered the threshold of the "Father's house," he is gradually preparing to see and appreciate its many mansions. He sees new beauty in the lilac and the lily, in carnation and cabbage, in pumpkin and pine. The mountain is more majestic, more solemn seems the sea, more stupendous the solar systems in space.

But above all, he sees the pupils under his charge in a new light. He begins to estimate human life at something more nearly approaching its true value. And this estimate also includes himself. He had heard it said by them of old that "as a man thinketh in his heart, so he is," but it had never occurred to him to apply this magnificent truth to himself personally. He finds thought to be all pervading, and all powerful; that he himself is an incarnation of his own thoughts; that he is indissolubly linked to all his pupils, and to all living things through this subtle psychic substance in which we live, move, and have our being. This gives him a new sense of power as well as a new sense of responsibility. He has evolved from a superficial muscular movement writing master to a more substantial thinking master. Nor does he value a good handwriting less because of this enlarged vision of life. He has a keener sense of the importance of penmanship and all other commercial branches as evolutionary factors. For after all, he and his pupils, and all other human beings, and all living things, are individualized entities in the process of growth. Evolution is the process; mind, muscle, and motion are the means.

Compliments of

T. Courtney.



This is a portrait of Mr. T. Courtney, the penman and teacher in the B. & S. Business College, Providence, R. I. He was born on a farm, in Pennsylvania, thirty years ago. At seven years of age his parents moved to Ohio, and after two years they moved on to Michigan. He attended the public schools until sixteen years of age, from which time until he was twenty-one he worked in the lumber woods of Michigan and Wisconsin. In '95 he entered the Ferris Industrial School of Big Rapids, Mich., and graduated the following year.

In the fall of '94, he began teaching in the Commercial Department, of Flint, Mich., Normal School. In '95, he went to North Adams, Mass., and taught in Bliss Business College. The following year, he accepted his present position and has been there continuously since.

Besides his public and normal school education he has pursued special work in languages and mathematics.

Mr. Courtney is not only a successful penman and commercial teacher, but he does engrossing, etc., with pen and brush. He is a great reader, finding in books much pleasure, inspiration, and profit. He sincerely believes that there is no end in life that cannot be attained by one who has within himself the quality of patient, sincere, unceasing, unswerving application. He says: "Every man has within himself the potentiality of success; it remains with him whether he will make his life successful or unsuccessful, according as to whether or not he knows how to make his will effective. So-called opportunities and the influence of others count for little when arrayed against disciplined determination."

Those familiar with Mr. Courtney and his work know he practices that which he preaches. We wish there were more such educated, skilled, purposeful men in our profession.

We are glad to announce that Mr. Courtney intends contributing specimens of his penmanship in the form of quotations, etc., regularly to the PENMAN-ARTIST AND BUSINESS EDUCATOR.

NEWS ITEMS



Mr. Jno. M. Peterson, formerly with the Hazleton, Pa., Business College, is now located with the Brown's Business College, Bridgeport, Conn.

Mr. F. S. Dyke, of the Burkey & Dyke's Private Business School, Cleveland, Ohio, has been confined to his bed with sickness for the past nine months. We are glad to report, however, that he is now convalescing. He has just renewed his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR and states that he intends spending his convalescent period working up enthusiasm on penmanship, etc.

We learn that a new building 70 x 70 has been added to the Ferris Institute, Big Rapids, Mich., and that their attendance was never before so large as at present.

The Wisconsin Journal of Education, Madison, Wis., November, 1901, contains a very readable article entitled "Teaching Writing" by F. D. Cross of the Normal Academy and School of Penmanship, Oshkosh, Wis.

Mr. E. P. Kuhl, a recent graduate of the Zanerian, is now one of the faculty of the Bellaire, O., Business College.

On October 16th the international Correspondence Schools of Scranton, Pa., celebrated its 10th anniversary. The growth of this institution during the past decade is the greatest educational achievement of the kind of the century. Up to the present time 341,500 have enrolled. Postage paid by the institution amounts to nearly $300 a day, or $100,000 a year.

Childs' Business College, Pawtucket, R. I., after having been established there for but one year, recently found it necessary to secure larger quarters, and as a consequence they are now located in the Slater-Trust Co. building.

C. E. Chase, formerly of Hiawatha, Mo., now has charge of the commercial school in the Sumter Military Academy and Female Seminary, Sumpter, S. C. Mr. Chase reports that the outlook for a fine school is very encouraging.

On November 27th, 1901, the Cedar Rapids Business College held a reunion of former pupils, and gave an elaborate banquet at the Delavan Hotel. Messrs. Goodyear, Marshall, and King of Cedar Rapids; W. H. Whigam of Chicago, and others, were the speakers. The whole affair was evidently most entertaining and enjoyable.

W. W. Bennett, formerly with the Caton College, Minneapolis, Minn., is now connected with the McDonald Business Inst., Milwaukee, Wis. On leaving Minneapolis, the students of Caton College presented Mr. Bennett with a most beautiful watch, chain, charm, and gold mounted pencil holder, worth about $25. These Mr. Bennett prizes very highly. Mr. Bennett recently favored the PENMAN-ARTIST AND BUSINESS EDUCATOR with a good club of subscriptions.

Mr. S. McVeigh, principal of the Bliss Business College, North Adams, Mass., sends some subscriptions to the PENMAN-ARTIST AND BUSINESS EDUCATOR, and writes that during the second week in November their school reached the largest attendance in its history. Mr. McVeigh also inclosed some movement work in penmanship by W. D. Canedy, which has quite a professional look. Mr. McVeigh states that Mr. Canedy has been in his school but two months. The work certainly speaks very highly for the instruction in penmanship in this institution.

The Capital City Commercial College, Des Moines, Ia., held graduating exercises in the Y. M. C. A. Music Hall December 12. Quite an elaborate program was rendered, and everything was an enjoyable success.

The Isaac Pitman system of phonography has been selected by the Christian Herald (edited by the Rev. T. DeWitt Talmadge, D. D.) for a complete course of lessons in shorthand which will be published during 1902. The lessons will be based (by permission of Isaac Pitman & Sons) on the new "Twentieth Century" Edition of the "Isaac Pitman Shorthand Instructor," and as the Christian Herald enjoys the distinction of having the largest circulation of any religious weekly in America, being over 300,000 copies per week, the prominence given to the subject will no doubt do much to popularize the subject of phonography and bring it before the notice of thousands who would otherwise remain ignorant of its usefulness.



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Lessons in Engrossing Script

By E. W. Stein

Engrossing script is a widely admired style of penmanship, and fills the adage, "The first shall be last," it having been in use for three centuries, and probably will be used much longer.

This style of script is adapted to engrossing resolutions, testimonials and memorials; filling in insurance policies, deeds, and extracts; writing professional and calling cards; and for various other uses. Compared with other script, it is easy to master, and is worth more to the penman in dollars and cents, than any other style of script. The demand is also greater today than ever before, for persons proficient along these lines, hence it is well worth mastering and will pay you good interest on the time and labor spent in acquiring it.

Materials should be the best. Use a good quality of paper; linen, bond, or wedding, is best. Avoid thin soft paper. Prepared liquid India ink, diluted with five parts water and one part of powdered gum arabic, to one part of ink, is best and makes a good ink at small cost. For general work, use Zanerian fine writer pens, and for very fine work, use Spencerian epistolaire or Gillotts 290. Use an oblique holder, with the point of the pen well elevated.

The movement used is mainly that of the hand and forearm, with the little finger acting as a center of control. Finger movement is used to some extent; too much of it makes the work tiresome. A steady movement is needed, and to secure it, use a combination of the three previously mentioned.

Practice the first exercise, the straight line carefully. Use pencil head and base lines. Make this exercise about half an inch in height. Aim to secure uniformity in spacing, strength of shade, and slant. In the first half of this line the ends were retouched. The last half are just as they came from the pen. Try to secure decisive beginnings and endings.

In the second and third lines, care must be taken with the upper and lower turns. Raise the pen often. The copy was prepared with the view of revealing pen liftings. Study it carefully. Notice how delicately the shades bend and diminish, as they near the tops and bottoms of letters, to assist in making the proper turn.

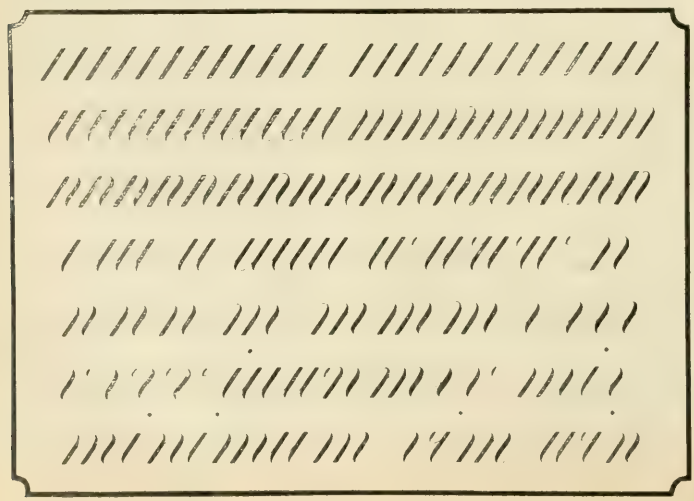
The up strokes are on the same slant as the down, there being no connective slant. If you have mastered the first three exercises, you will have no trouble in making the letters here given.

In the words, careful investigation will show, that spacing between letters is slightly wider than in them, and wider between some than others. Space so that at a little distance it will give the effect of all shaded strokes being the same distance apart, yet near at hand, each letter will appear separate and distinct.

Go slowly at first, be patient and preserving, study the copy well, practice on the theory of: "Not how much, but how well," and you will succeed.

Students desiring their work criticised should send specimens not later than the fifth of each month to

ZANER,
Columbus, Ohio.





Mr. E. W. Stein, whose likeness appears herewith, was born in Southern Pennsylvania in 1879. He, like most penman and successful men, is a product of the farm and country public school. He is a graduate of Needmore academy, and after teaching four years was granted a "Teachers State Permanent Certificate" by Pennsylvania.

In 1901 he attended the Zanerian Art College, where he secured his penmanship. Mr. Stein is certainly one of our most promising young penmen. Few indeed are capable of giving lessons to the readers of the PENMAN-ARTIST and BUSINESS EDUCATOR, so soon after taking up penmanship professionally. But Mr. Stein, as will be seen, brings before us not only skill, but forethought in arrangement of copies and explicit instructions concerning the learning of engrossing script.

Send your work for criticism to Mr. Zaner not later than the fifth of each month, and see what you can accomplish by following faithfully Mr. Stein's lessons.

Stein is a new name in the penmanship arena. Follow closely the copies, instructions and criticisms, and see if your name may not be the next to be added to the literature of penmanship.



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This is a likeness of Mr. Francis B. Courtney, Des Moines, Iowa, the penman whose skill is unsurpassed, and in certain lines, unequaled. Mr. Courtney received his principal instruction in penmanship upwards of a decade ago from the veteran penman, Mr. A. H. Hinman, of Massachusetts. Hinman is a penman of rare art, talented along the lines of ornamental penmanship and flourishing, he having received his inspiration from the famous John D. Williams, thap whom there has never been a more masterful flourisher.

When it comes to dash and excellence, and penmanship of various styles, Courtney is certainly a modern John D.

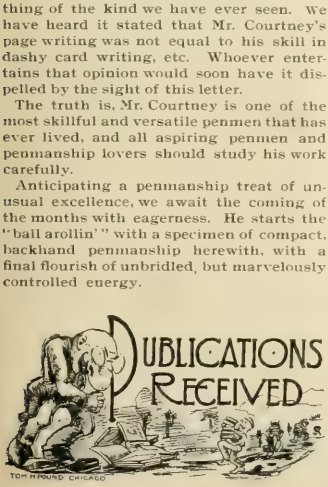
But he is an artist and genius in other lines as well. He is an expert on forged and disputed handwriting; writes backward, forward, and upside down with bewildering grace; and makes of the figures the twenty-six letters, capital as well as small letters.

It is with much pleasure we anounce that Mr. Courtney has consented to contribute regularly to the PENMAN-ARTIST AND BUSINESS EDUCATOR, for an indefinite period, examples of his rare skill.

A letter just received written in a semi-engrossing hand, but too fine and delicate for photo-engraving, is the finest, freeest thing of the kind we have ever seen. We have heard it stated that Mr. Courtney's page writing was not equal to his skill in dashy card writing, etc. Whoever entertains that opinion would soon have it dispelled by the sight of this letter.

The truth is, Mr. Courtney is one of the most skillful and versatile penmen that has ever lived, and all aspiring penmen and penmanship lovers should study his work carefully.

Anticipating a penmanship treat of unusual excellence, we await the coming of the months with eagerness. He starts the "ball arollin'" with a specimen of compact, backhand penmanship herewith, with a final flourish of unbridled, but marvelously controlled energy.



"Isaac Pitman's Shorthand Instructor," "Twentieth Century Edition," by Isaac Pitman & Sons, 33 Union Square, N. Y. Enlarged, entirely revised, and greatly improved. In the preparation of this new edition of Isaac Pitman's Shorthand, to which the distinctive term of "Twentieth Century" is given, two objects have been kept in view. (1) To incorporate *everything* which can be reasonably looked for in *the* standard and complete exposition of the Isaac Pitman Phonography. (2) To present the system throughout in the form best adapted to its ready mastery by students of *every* description, fully recognizing that the *modern* shorthand text-book must of necessity be arranged to promote the successful *practical* employment of the art. Cloth, gilt, 276 pages. Price $1.50.

Also issued in two parts:

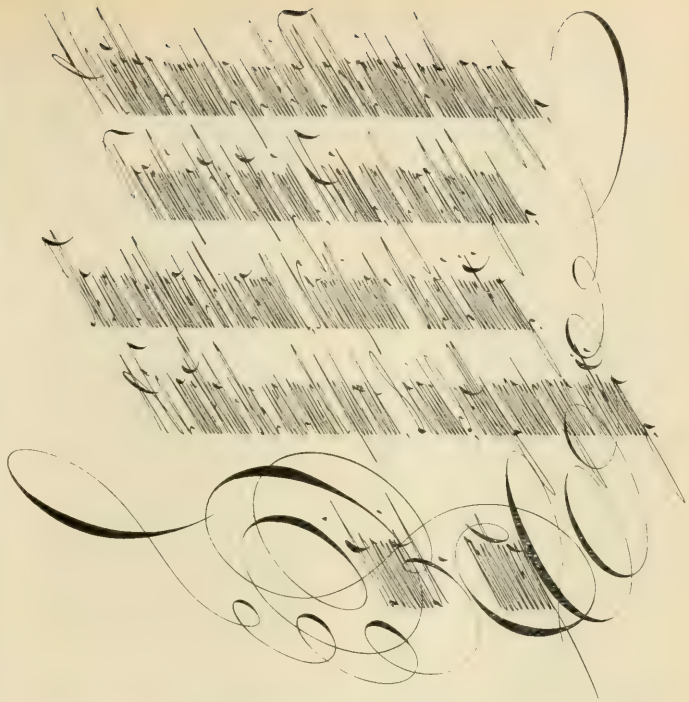
"Complete Amanuensis Course," 144 pages, boards and cloth back, 75c.; cloth, gilt, $1.00.

"The New Phonographic Reporter," 132 pages, boards and cloth back, 75c.; cloth, gilt, $1.00.

"Gregg Shorthand Easy Reading Exercises," the Gregg Publishing Co., 57 Washington Street, Chicago, is a work of 72 pages, comprising "*actually written* shorthand, and not forms that have been *drawn* with mathematical precision," thus acquainting the student with excellent examples of every-day shorthand characters.

"Spelling, Language, and Composition," by O. A. Hoffman, Hoffman-Metropolitan Publishing Co., Milwaukee, Wis., is a compact little book of 84 pages arranged into lessons for business colleges, night schools, public schools, etc. Sample copy, 25 cents.

"Pitman's Reporting Practice," by Isaac Pitman & Sons, 33 Union Square, New York. The object of this work is to provide teachers and students of Isaac Pitman's Shorthand with suitable matter for reporting practice, arranged and counted so as to be of special assistance in getting up speed. The matter has been carefully selected for the purpose, and consists of articles, or selections from articles, of the most varied nature, including literary, commercial, and scientific subjects, etc., all of permanent interest to the reader as well as to the writer, to whom they may be dictated again and again with great advantage. The type is a bold and clear long primer, and a specially distinctive sign is employed for indicating passages of twenty and thirty words; the matter is counted throughout. vii. x 240 pp. Price, Cloth, 75c.



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Henderson's Heads

It gives us much pleasure to announce that Mr. G. S. Henderson, the accomplished young artist, of New York city, will contribute a series of heads to the PENMAN-ARTIST AND BUSINESS EDUCATOR this year, a sample of which is herewith given.

Mr. Henderson is one of the most promising young artists of the day. His title page of this number is one of the best things ever contributed to a penman's journal, and we shall have another in the near future from the same source. All the work you have seen, admirable as it is, is very unsatisfactory to Mr. Henderson himself. Such being the case, you may rest assured that nothing trashy will come from his pen.

Mr. Henderson, while working up in the fine art world, is doing job work to defray expenses, and any one who is needing work along the commercial lines would do well to give him a call. We congratulate our readers and ourselves upon being fortunate enough to secure his services.



W. A. THOMPSON.

Herewith is a likeness of Mr. W. A. Thompson, the noted Sign Card Painter and Correspondence Instructor, Pontiac, Mich.

Mr. Thompson has had a varied and extensive experience in sign and advertising work, having traveled and done this work and taught the same to large classes in many cities. This led eventually to many calls for instruction by mail, and as he is a "home man," he decided to organize a Correspondence School, the success of which is very complimentary.

Our readers will be delighted to learn that we have secured the services of Mr. Thompson to give a series of lessons in Sign Card Work, the demand for which is pressing in all communities. The lessons will comprise brush as well as pen work, and they will be something unique and timely in the penmanship profession.

In this as in other lines, the PENMAN-ARTIST AND BUSINESS EDUCATOR aims to lead and succeeds.

Gems.

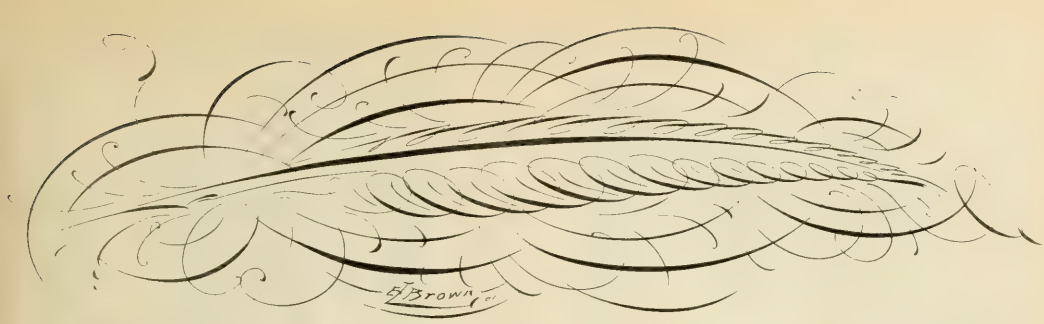
In this issue will be found an announcement of a new book entitled "Gems" by Mr. Cyrus W. Field, of Jackson, Mich. Mr. Field has gone to not a little expense in getting out his publication, and will no doubt be amply compensated for his efforts. The book is profusely illustrated with drawings from his own pen. Mr. Field is not only an artist and penman, but a teacher of experience as well.

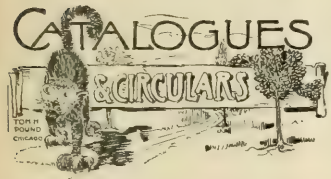


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The Meredith Business College, Zanesville, Ohio, recently issued a very nice catalog, showing a very progressive, modern institution.

Quite a large and profusely illustrated paper entitled "The Youth," came to hand from the Mountain State Business College, A. G. Sine, President, Parkersburg, W. Va., and Cumberland, Md.

"Brown's Business Colleges," located at Jacksonville, Peoria, Decatur, Galesburg, Bloomington, Ottawa, Centralia, Champaign, Rockford, Moline and Rock Island, Illinois; Terre Haute, Indiana, and Davenport, Iowa, issues a very beautiful catalog, printed in the finest possible manner. The three pages of grouped half-tone portraits of the president, principals and head teachers are very artistic and convincing. The vignetted half-tones in colors back of the type are very decorative and suggestive.

The School of Commerce, Harrisburg, Pa., J. C. Shumberger, and Geo. S. McClure, Principals, is issuing a modern, medium size, attractive, good-quality circular.

G. W. Earthman, Penman in Grayson College, Whitewright, Texas, is putting out an elaborately illustrated, poster-circular, indicating that he is pushing penmanship to the front down there.

The Racine, Wis., Business College, H. A. Brown and W. W. Way, Proprietors, is sending out a very nicely gotten up catalog evidencing a good, clean school.

Lockyear's Business College and Institute of Shorthand and Typewriting, Evansville, Ind., issues a neat and attractive prospectus and catalog.

The annual catalog of the Portland, Ore., Business College is quite an expensive affair, the paper used being unusually fine. The illustrations of course are what might be expected from this famous college of the Northwest. Prof. Armstrong believes in good penmanship, and backs that belief up by sustaining a first-class penmanship department in connection with his school. You ought to see the catalog.

The Brockton Business University, Brockton, Mass., is sending out a very neat circular the size of an envelope.

The catalog of the Agricultural College of Utah consists of 132 pages and gives a very good idea of the work done in the commercial department of that institution. A number of half-tone cuts show that the attendance and equipment is similar to that of many of our business schools.

The commercial department of Mt. Union College, Alliance, O., is putting out a circular which gives evidence of the fact that they are pushing the commercial department of that institution to the front.



This is a portrait of Mr. G. Winslow Plummer, the artist of Providence, R. I. Mr. Plummer is but a quarter of a century old, and was born in Boston, Mass., where he attended the public schools, the Bryant & Stratton Business College of that city, and Brown's University, of Providence. He studied art at the R. I. School of Design, and in art schools of Boston and Providence. His success has been more than usual from the beginning, both in commercial and fine art lines.

Mr. Plummer will contribute a series of lessons to the PENMAN-ARTIST AND BUSINESS EDUCATOR, comprising articles on, and pictures in high-class book and magazine illustration. He will also give special attention to commercial designs.

Those who know of Mr. Plummer's work may now look forward to something fine. In answer to a recent inquiry for a few facts of his life, he replied that he was "just an average yankee, no better or worse than the rest of the species." He says he has escaped such serious incidents as "marriage, leather medals," etc. A glance at the portrait reveals, however, that Mr. Plummer has far more talent and acquired ability than he gives himself credit for. That immense top head of his is considerably above the average, which no doubt accounts largely for his success, showing as it does that good art is a head rather than a hand quality.



Will make **FIRST-CLASS BOOKKEEPER** of you in six weeks for **$3** or **RETURN MONEY**; distance and experience immaterial: I find **POSITIONS**, too; placed pupil August 2, at $8 daily; one September 9 at $15 weekly; perhaps can place you, too. **Save this and write J. H. GOODWIN, Expert Accountant, Room 742, 1215 Broadway, New York.**

Modern Art Publications for Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction..... $1.50

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth..... $1.00

Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches, of illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings 50c.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design ..... 50c.

The New Zanerian Alphabets—A guide to engrossing, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth. Sample pages of this book will be mailed for 2 cent stamp $1.50

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22 x 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. "It's great," "It's certainly a bird" are some of the expressions many have made on seeing it. Let the reader remember also that it's no Spanish bird, but the American Eagle—that old national bird of ours that must now be especially proud. In tube.....50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.

RANSOM'S very best writing on 1 doz. cards—any name, **18c.**

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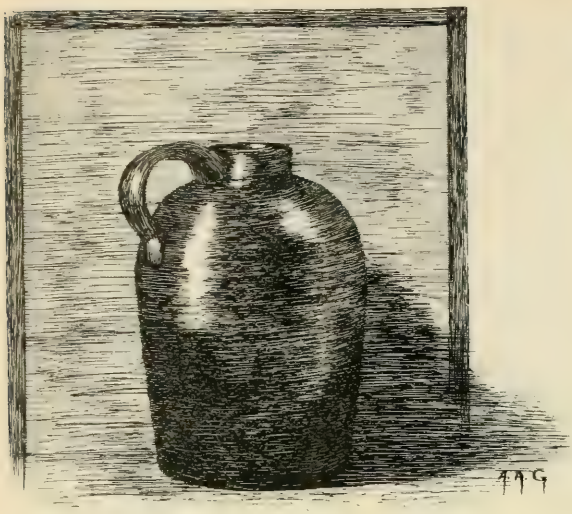
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NO CHARGE FOR REGISTRATION. BOWLING GREEN, KY



PEN DRAWING FROM OBJECT BY MISS A. A. GORST, NELIGH, NEB.



BY G. E. GUSTAFSON, RANDOLPH, KANSAS.

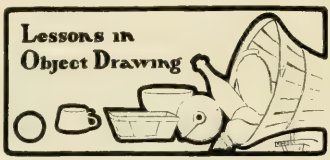


This is a portrait of Miss Alice A. Gorst, of Neligh, Nebraska. She is a native of that state, a graduate of the public schools, and a teacher of experience.

During the past year she entered the Zanerian Art College and pursued with success courses of study and practice in penmanship and drawing. Her improvement in art, coupled with her teaching experience, suggested the advisability of persuading her to give a series of lessons upon "Object Drawing" in the PENMAN-ARTIST AND BUSINESS EDUCATOR.

The work, as will be shown, is specially suited to home students who have not the services of a personal, professional teacher. We believe all will be benefitted by a careful perusal and practice of the work given.

Personally, Miss Gorst is a lady of many sensible talents and of rare congeniality. Her father is a prominent presiding elder of the Methodist church, of which she is a member, and a worker in it as well.



BY MISS ALICE A. GORST

When drawing from objects, an easy method is to "block out" the object first in very light lead pencil lines to get an idea of its height, width, proportions, etc. Then make an *exact* outline with lead pencil. Do not make any outlines in ink. The illustrations given show different styles of technic ordinarily used. Use a bold, strong stroke in shading, directing the stroke toward you.

Try to get the right effect of light and shade without going over the shading a second time.

Use perfectly black ink and pure white paper for best results.



BY J. F. CARROLL, COLUMBUS, OHIO.

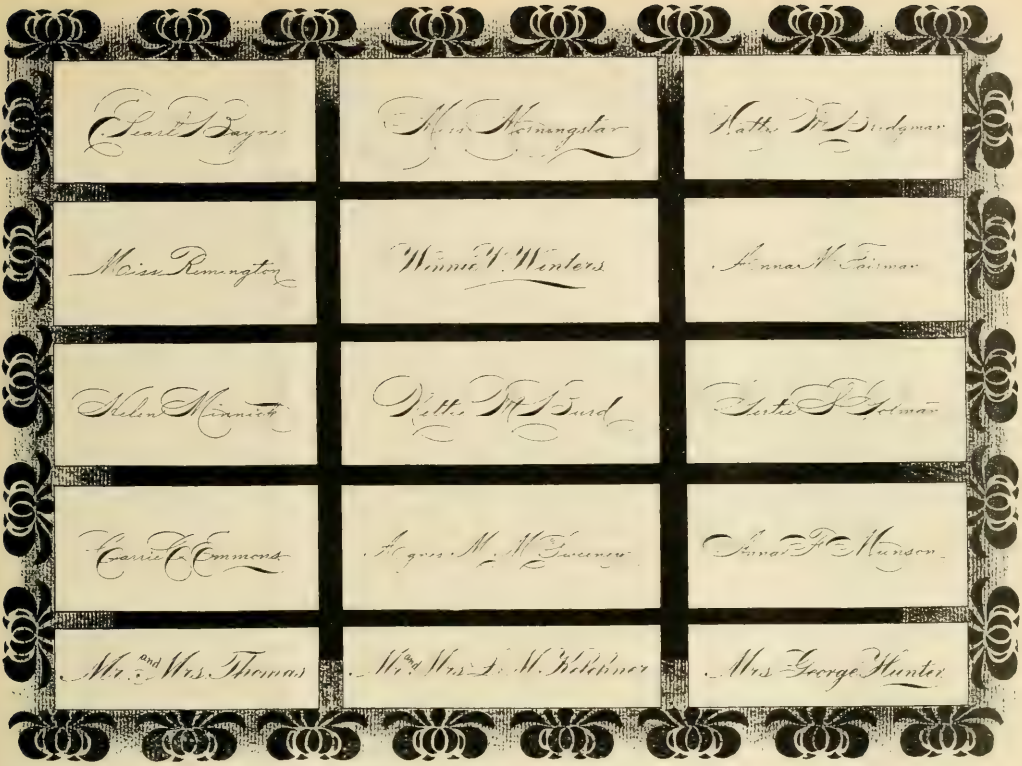
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Send us only two (2) dimes (silver) for instructions and exercises. They make poor writers good and good writers better. They have helped others, and will help you.
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Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.
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We will ask the student to give this plain letter particular attention, as more skill and care are required in its execution than in many more elaborate and artistic styles. After the letter has been sketched in pencil a T-square and ruling pen may be used to good advantage, especially if the letter is large. This letter will look well with a broader face and in more extended style, also with a white face. The thin lines must be strong but not broad enough to spoil the contrast with the broader parts.



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SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.



Kansas Special Teachers' Federation

That Kansas Special Teachers are progressive and wide awake is evidenced by the fact that in response to the invitation of the Penmen of the state to co-operate with them and form a Federation, a major portion of the Commercial Teachers presented themselves and their theories at a day and half session on Friday and Saturday, Nov. 29 and 30, in the rooms of the Topeka Business College, Topeka, Kansas.

With the push and enterprise characteristic of Kansas, they could not await the hour appointed to adopt a constitution and organize permanently, but enthusiastically went to work, and before the meeting was half over, had a permanent organization.

The program as scheduled for Friday afternoon was carried through without variation.

"Professional Co-operation," by Prof. C. H. Shattuck, of Holton, was a splendid paper, showing the necessity of professional co-operation in carrying association to a success, that penmen cannot carry on state organization. Then he took up the co-operation of the teachers in different departments and described the correlation of subjects and the necessity of co-operation of the teachers to bring about the highest grade of result.

"The Business College Outlook," by Prof. L. H. Hausam, of Concordia, proves that Professor Hausam, is up-to-date, and was such that would awaken the most lethargic business college proprietor to the fact that Business Education must be brought to a higher standard by longer courses and more thorough work. They must meet the demands of the future by turning out men capable of becoming the employer of the future and not the mere machine to keep books, take dictation and operate the typewriter, or be simply a time server in the office of some large institution, but comprehensive, wide awake, all around men capable of assuming control of the vast enterprises.

One of the greatest disadvantages of Specialization as depicted by E. H. Robins, of Wichita, is the tendency to narrowness on the part of the Specialist. The advantage is the demand for such, and the remunation. His plea was for more specialists, but for specialists who are not one sided and narrow.

"Practical Education," was the subject of a very interesting paper by C. E. Birch.

The Association members were tendered a banquet by the Remington Typewriter Co. at the Throop Hotel. Prof. C. T. Smith, of Kansas City, acted as Toastmaster, and the toasts, "Our Aim," "The Employer," "The Stenographer," "The Penman," and "Our Host," were responded to by different members of the Association.

After a most enjoyable dinner the assembly convened at the college rooms and listened to Prof. W. S. Pritchett's (of Holton) paper on, "What a Commercial Graduate Should Know," and "What the Business World Demands," by Mr. F. W. Roach, First Vice President, of Planter's State Bank, Salina, Kansas. These two papers were very much appreciated by many friends of practical education who were present at the evening session. Both speakers encouraged the student to be more thorough, and the teacher to exact greater thoroughness.

The Assembly was agreeably surprised by the musical and literary entertainment Prof. L. H. Strickler, the host, had prepared for the latter half of the evening program. The best talent the city affords was ushered in, and music lovers were entertained by the Wyatt sisters, in four song selections, while Miss Clara Crum, of the school of Dramatic Art, recited a number of the selections for which she is famous.

After the scheduled program was completed for the evening, the President ordered a brief recess, and dismissed the public, after which a short business session was held and new officers elected and other business matters attended to.

As this Federation was the outgrowth of the State Penmen's Association and the program arranged by penmen, considerable time was devoted to penmanship. Saturday forenoon was devoted almost exclusively to that subject. Prof. S. B. Fahnestock, of McPherson, started the ball rolling by a masterful paper on "Business Penmanship," treating the subject broadly, and in general, while a free for all discussion brought out much in detail concerning individual method of teaching and writing.

Professor Hausam then delivered a talk on the "Price of Skill with the Pen," showing that it was more the condition of mind than any other factor in learning to write. His speech provoked a lively discussion and many questions were asked and answered along the psycological line.

"A Standard in Penmanship," by Prof. H. A. Anderson, was treated from the view point of quality instead of kind and better penmanship—a higher standard in penmanship was encouraged. This did not bring up the question of slant or individual styles as was anticipated, and the discussion was carried along on these broad lines.

A paper that was very much appreciated by commercial teachers was "Education and Training of Commercial Teachers," by F. W. Roach, of Salina, Kansas.

The lack of time compelled the balance of the papers to be rendered without further discussion.

The balance of the program was carried out by the shorthand teachers.

"Touch Typewriting," by Geo. E. Dougherty, of Topeka. "What Studies Should Shorthand Course Embrace?" by Prof. H. J. Powell, of Iola, and "How to Secure Speed in Shorthand," by Prof. O. E. Allen, of Abilene, aroused so much interest that they decided to formally adjourn the convention and permit the Shorthanders to have a special session to discuss these papers and other subjects.

The meeting was a success. As expositions are timekeepers of national progress, these conventions and associations are timekeepers of progress along the special lines, and everybody went away well pleased with themselves and everybody else.

The Constitution adopted is identical with that of the Ohio Special Teachers' Association. The new officers are: S. B. Fahnestock, McPherson, President; E. H. Robins, Wichita, Vice-President; M. A. Albin, Topeka, Secretary; and Mrs. C. H. Shattuck, Holton, Treasurer. The Federation will be entertained by the Kansas Wesslyan Business College, at Salina, on Friday and Saturday following Thanksgiving of next year.

M. A. ALBIN.

Officers of the Kansas Special Teachers' Federation

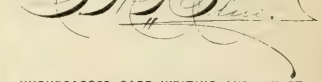
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Rockland Commercial College
Rockland, Maine.

Lettering and Designing

Number Ten

BY E. L. BROWN, ROCKLAND, MAINE

ACTUAL BUSINESS FROM THE START.

We give another script copy this month, which is similar to the styles previously given. This class of script admits of great variety in the way of form and finish, and designs like the copy are very well adapted to commercial purposes, as cuts can be made from them which will print well under most all conditions.

First pencil out the entire design, study the form of the letters and the arrangement of the lines. Make the letters in the words Rockland College about three-fourths of an inch high, and those of word Commercial one-half of an inch high, and three-eights of an inch for remaining words. See that all the lines are parallel, and run upward as in the copy. Aim for dashy and vigorous strokes in the pencil copy, and be careful not to lose the strength and dash of your lines in adding the ink. See that the paper or cardboard used is of the very best quality, as no one can do creditable work on poor paper. Aim for smoothness of line, uniformity of slope, etc.

Copy number two is given as a neat bit of designing. Try it. Lay off the oval with the dividers, then arrange the lettering in the centre, observing the prominence given to the different words. The ornaments are made in reverse. Make one side, trace, and fit to the other side. Study the form and shading of the ornaments carefully.

Enclose some of your best work, with stamp for its return, and I will criticise same with pleasure.

PREFACE TO "GEMS."

Penmanship is beginning to be recognized in the business world as an absolute necessity. Employers will no longer tolerate poor writing in their employes. Those of our young people who write the best, the neatest, the cleanest-cut hand, invariably command the highest salaries. Even though it be true that some business men write a proverbial scrawl, their own need causes them to be doubly particular in choosing their clerks.

It is for the purpose of placing within the reach of the young people an adequate means of learning penmanship at a minimum cost, that this little book has been prepared. That most poor writing is due to poor position at the table or desk, and awkward and unnatural holding of the pen, the experience of every teacher will verify. Many students fall into bad habits of penholding and continue in such practice, because they have no idea that they are in error, and know of nothing better, even if they could see the benefits a change would bring.

The reader of GEMS will not only find every position the author has ever seen used during his teaching experience illustrated, but will also find plain reasons why each position should or should not be used. Correct positions are carefully drawn, showing the anatomy of the right arm complete from the shoulder to the fingers. Many entirely new and deeply interesting points are brought out. GEMS contains nine hand plates with full description of each, and a series of twenty practical lessons in BUSINESS PENMANSHIP from a point of view never before taken by an author.

Besides these, ideal ornamental and busines ALPHABETS are shown, together with card plate. One of the author's specialties is CARD WRITING, and he has here shown the style always requested by his patrons. It is with the full realization of the position writing SHOULD HAVE in our public schools and colleges, and of the slighting recognition it receives at the hands of the former at large, that this volume is sent out on its mission of **MAKING BETTER WRITERS.**

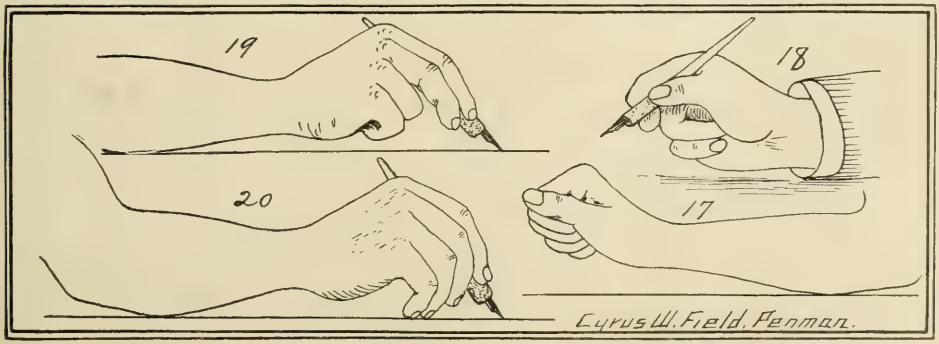
GEMS is respectfully dedicated to all lovers of good writing, and particularly to that KING OF TEACHERS, PROF. J. F. FISH, to whose wise and careful direction the author owes his success. He taught him not only to WRITE, but to STUDY writing.

With a hearty GREETING to all, and a sincere desire to help in raising penmanship to a HIGHER PLANE, I remain,

Fraternally yours, CYRUS W. FIELD.

The book contains sixty-eight pages, and is artistically bound. Price, 30 cents per copy postpaid. $3.25 per doz., one order. Larger quantities, same price. Address the author and publisher,

CYRUS W FIELD, JACKSON, MICH.



ONE OF THE MANY ILLUSTRATIONS IN "GEMS" BY CYRUS W. FIELD.

THIS WANTED! MONTH.

50 Bright Young Men—

to enroll in my classes?

ad. in this paper.

E. E. EVANS, Streator, Ill.

Lessons in Automatic Lettering

Number Six

BY E. E. EVANS, STREATOR, ILLS.

This month's lesson is just to show a few pointers in Auto Designing. Size 12 x 19. "Wanted" is on black paper with white ink. "Fifty bright young men." with No. 2 pen. Next two lines with No. 1, and Streator, Ill. with No. 00.

Next month you will get price tickets giving work with the smaller pens.

Best work on lesson 4, was by H. S. Van Duyn, Brooklyn, N. Y., and A. G. Johnson, Loomis, Neb. Prize in November issue has been mailed to each.

[illegible] After 10 years of hard work [illegible] rapid addition subtraction [illegible] Book-Keeping, Shorthand, Typewriting, Spanish. Dept. 11, Everett, Mass.

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Fields for a young man to enter is the sign-card business.

My course will enable you to establish a profitable business of your own, or you can retain your present position and make money on the side. (If you are a clerk you will be able to increase your salary.

MY SYSTEM IS A SUCCESS AS SHOWN BY RESULTS

Send 10c in stamps for sample show-card work, circulars and lettered superscriptions.

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SHOW-CARD WRITER. STREATOR, ILL.



J. F. Caskey

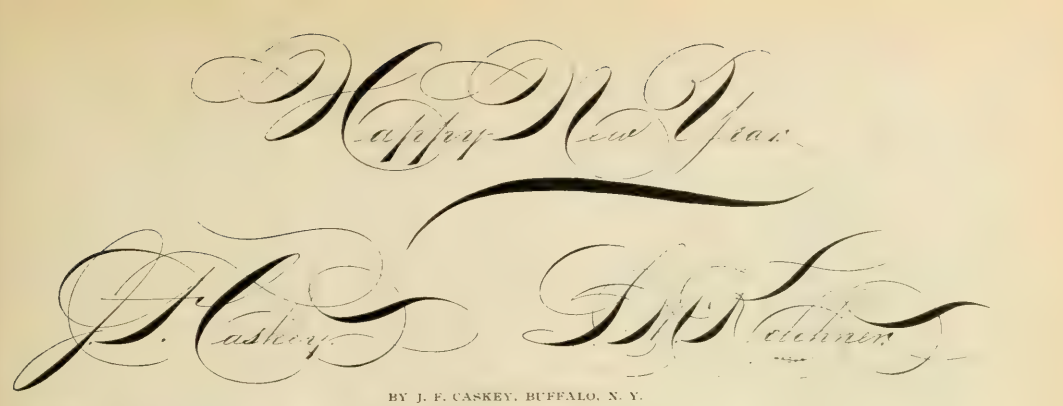
The subject of this sketch, Mr. John F. Caskey, has deservedly attained prominence in the Penmanship and Commercial Training ranks through his persistency and perseverance, of which "stock in trade" he has an abundance. Mr. Caskey was born in Guernsey County, Ohio, January 28, 1869. At the age of three years, Washington County became his home. He attended the common schools until he was sixteen, and then spent three years in the Bartlett Academy at Plymouth, Ohio. He taught a country school four terms, receiving during his last term the highest salary paid outside of the city schools. In 1889 he attended Michaels Business College, Delaware, Ohio, completing the full business and shorthand course. It was during this latter period that he received his first real instruction in penmanship from E. W. Bloser. Realizing the need of a still better education, he entered the West Va., Conference Seminary, at Buckhannon, in 1892. Although engaged in commercial work previous to that time, his first work deserving special mention, was with Caton's College of Commerce, Detroit, Mich. Since that time he has been principal of the Commercial and Shorthand Departments of the West Va. Conference Seminary, for four years; one year as principal of the Shorthand Department of Toland's Business University, Eau Claire, Wis., he again served M. J. Caton as Shorthand Department Principal, in the Buffalo School in 1900. During the past year he has been in charge of the Commercial Department of the Elliott School of Business and Shorthand, Wheeling, West Va., where he has conducted the work with great success. Mr. Caskey's ample business and professional experience has well qualified him to give the most practical instruction to those who desire a commercial training in its broadest sense. He is an excellent disciplinarian, and is a teacher that gets results. He writes a great deal for the papers of his profession, and occasionally furnishes a specimen of writing from his masterful pen. Should anyone say to him "penmen are born, not made," he would soon convince the strongest minds to the contrary.

As proof of Mr. Caton's estimate of his ability, we have before us several letters offering him a permanent place in the Buffalo School.

While he does not claim all the honor for the success and achievements of Mr. E. P. Miller and Mr. L. E. Stacy, he can point with pride to the fact that he gave them their start in penmanship.

W. E. VAN WERT.

[Since receiving the above, we learn that Mr. Caskey and his brother, G. L. Caskey, purchased a half interest in Caton's School of Business, Buffalo, N. Y., and will begin work there January 6th. Mr. W. E. Howey owns the other half of the school. Mr. Caton expects to continue with the school as outside representative.—EDITORS.]



BY J. F. CASKEY, BUFFALO, N. Y.



E. C. MILLS,

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Get our prices on automatic inks and supplies before buying elsewhere. Special 1 ounce bottle ink any color, for 15 cents. 3 ounce bottle for 25 cents. Express prepaid on all orders of $1.00 or more to all points in the United States. Special discount on larger orders.

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All who aspire to the loftiest planes of Accounting, or who wish to keep company with the progress and evolution of the two sciences which hold trade and commerce in their orbits, and keep in harmonious revolution the financial values of the world should have copies of these books. The following are a few of the 1,200 subjects treated in Soule's New Science and Practice of Accounts:

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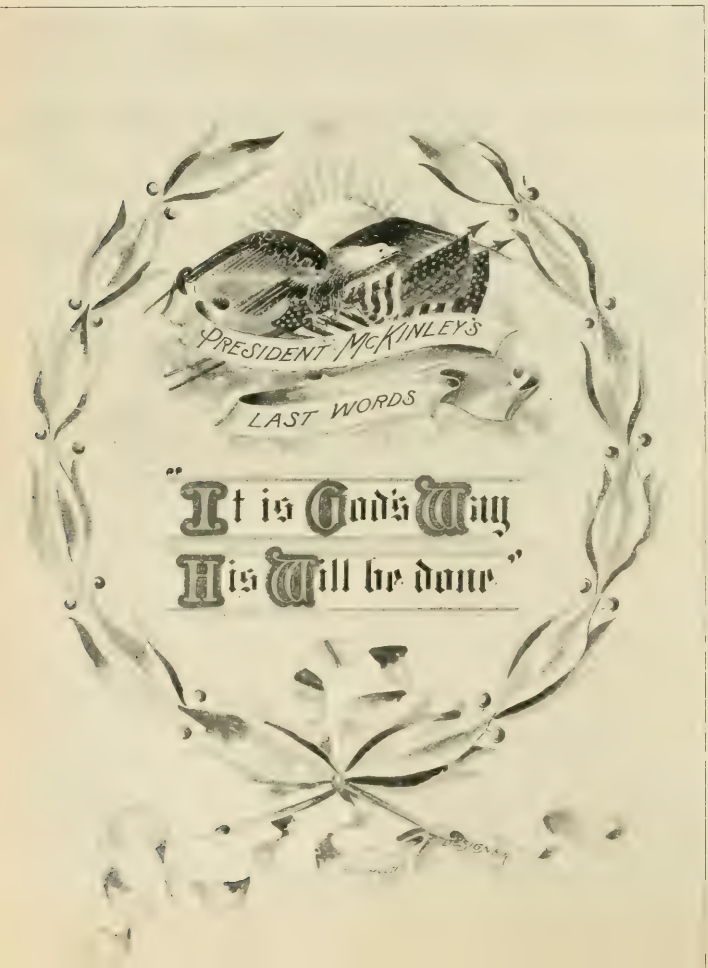
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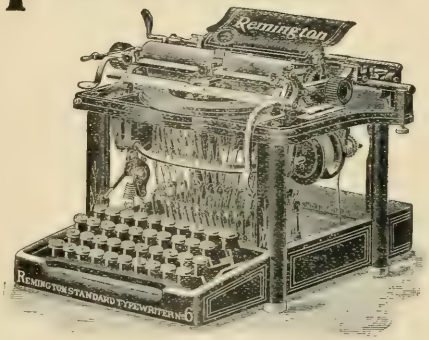
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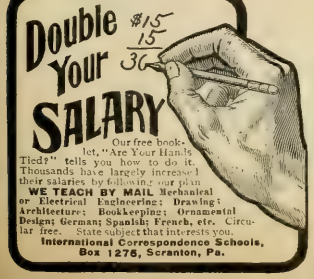
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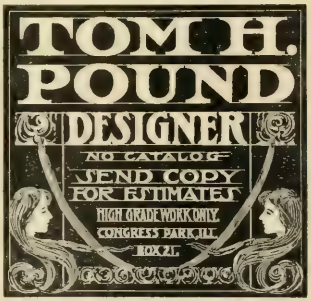
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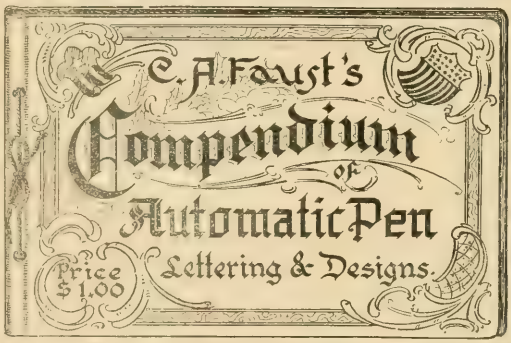
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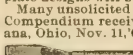
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The Parliament of England appropriated 50,000 pounds to encourage the improvement of penmanship, which was aided by the patronage of nobility. Under this stimulus there appeared several elaborate and elegant works to please the taste of the cultured and wealthy, and flattered the titled to whom they were dedicated.

Writing was cultivated by few whose skill was held in high estimation and employed in making important documents, records and books. The education of the masses was neglected, and they were unconscius of their powers. The forces that impelled them onward and upward became manifest in industrial, political, social and religious discontent, awakenings, revolutions and changes, causing the growth and expansion of liberty demanding intelligence and education.

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They also brought the writing to which they were accustomed in the mother country. It was large, round, coarse and heavy, and reduced in size, became copy-hand, both of which were legible, strong and dignified. For more than two hundred years after the settlement of the colonies, these were the prevailing styles of writing in this country.

Angular writing composed of straight lines and sharp angles similar in character to German script, was somewhat used. Lack of legibility and grace due to the absence of curved lines are serious objections to angular writing for practical purposes.

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These changes created a demand for business qualifications in which writing was essential. At this period there appeared one endowed with gifts peculiarly adapted to give expression to the trend toward a more practical, fluent and beautiful style of writing.

From childhood among the Catskill Mountains from whence he removed in boyhood to the wilds of Northern Ohio on the shore of Lake Erie, in Ashtabula County, he was critically observant of writing, which he practiced, and improved without masters. His temperament combined poetic, artistic, educational, practical and philanthropic elements that adapted him to the work that he achieved, as originator, author and teacher of Semi-angular Spencerian Penmanship that James A. Garfield in an educational address pronounced "The pride of our country and the model of our schools." More than any other it will probably continue to be the hand writing of America. By its legibility, fluency, beauty, variety, and adaptation to practical needs, individual tastes and characteristics it meets the requirements of business, education and art.

In the absence of other material, Platt R. Spencer, when a boy in the early part of the last century, practiced writing on the smooth sandy beach, on the snow, on the bark of trees, the fly leaves of his mother's bible, and by permission, on the leather in the cobler shop of a kind old Quaker.

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Evolved mid nature's unpruned scenes,
On Erie's wild and woody shore,
The rolling wave, the dancing stream,
The wild rose haunts—in days of yore.

The opal quartz, and Ammonite,
Gleaming beneath the wavelet's flow,
Each gave its lesson—how to write—
In the loved years of long ago.

I seized the forms I loved so well—
Compounded them as meaning signs
And to the music of the swell,
Blent them with undulating vines.

Then be they movements bold and true,
Friend of the laboring mind;
Light shade and form entrance the view
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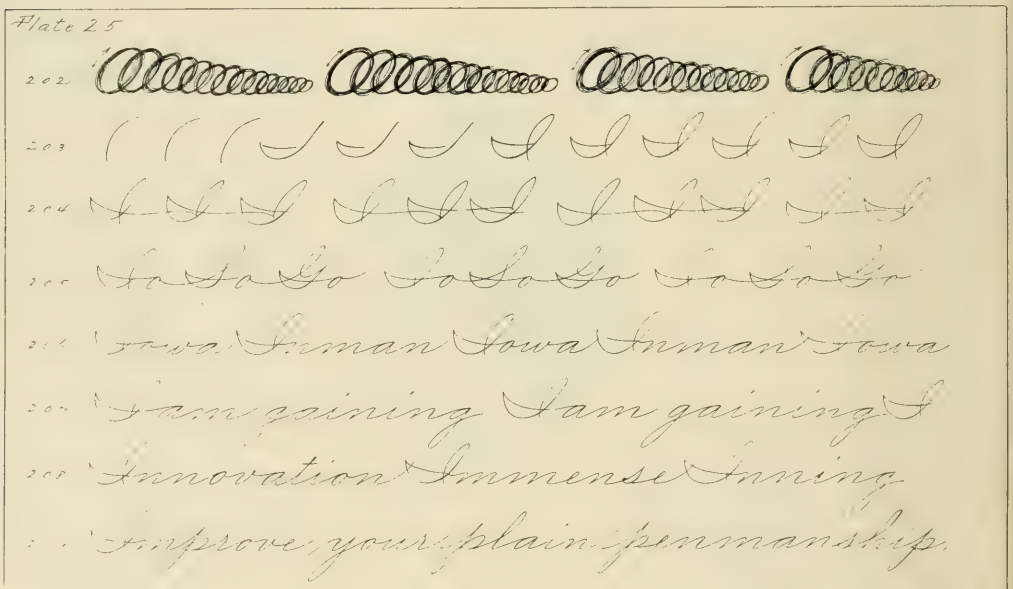
BY

195 GRAND AVENUE, *F. C. Mills,* ROCHESTER, N. Y.

Number Five

Instructions. Plate Twenty-five

Make 202 with reversed oval motion and keep ovals on proper slant. In making *I* see that the upward stroke is not curved too much, otherwise the letter would be too wide. Use the hook finish and practice with care. Count 1-2-3. Keep fingers quiet and make entirely with the arm motion. The combination of letters in 204 will be found excellent practice. Combine three in each group. The combination of letters in 205 will be a little difficult at first on account of the rapid change from one letter to another. This also gives a review of letters recently taken up that contain the hook finish. Copy 206 shows the practical use of the hook finish. Keep small letters uniform in height and in spacing. I usually do not advise running separate words together, but in copy 207 the small letters following the capital join so naturally that I have given this as an exception to the rule. Copy 209 should be studied as to form and arrangement. A page of this copy makes a nice appearance. Endeavor to secure smooth lines and keep the page neat from beginning to end.



Instructions. Plate Twenty-six

The capital *J* is a difficult letter to make well. The top oval should fill three small spaces or about three-fourths distance between the two blue lines. Notice that the down stroke is practically straight. Also notice that all the lines cross at base line and at the same place. Count 1-2-3. The little retracing movement, made quite narrow, will be found a help in starting the correct movement. Next, try the combination of capital and small letters as found in 212. The words in copy 213 are practical and valuable and should be practiced faithfully. Try your best to master combinations in 214. Write several pages of the sentence copies as given in 215 and 216. Do not be contented with merely passable work, but put forth every effort possible to surpass yourself in each succeeding copy. The difficult copies at first may seem hard to get right, but this kind of patient, conscientious practice will cause the different copies to grow easy if you will but persevere.

Plate 26

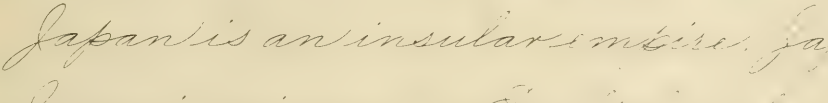
210 

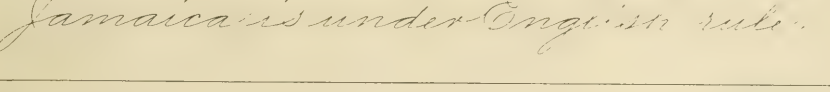
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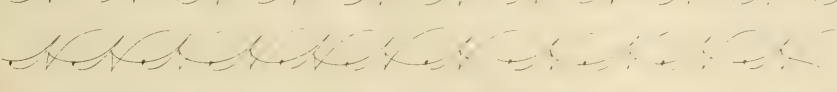
Instructions, Plate Twenty-seven

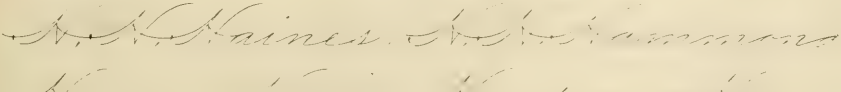
The retracing exercise in 217 will give you practice in making first part of *H* and also the the first part of a number other letters, besides giving practice in making the hook, as this is made without lifting the pen after starting. The finishing part of *H* is difficult for most students on account of the little turn at top, see 218. Next make the *H* and then the combination of capitals in 220. Keep about the same number of words to the line as shown in the remainder of the copies and practice in the same painstaking manner as before advised.

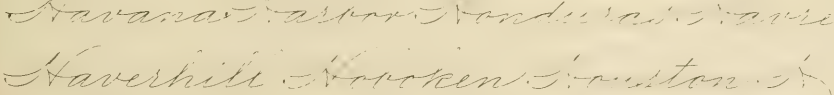
Plate 27

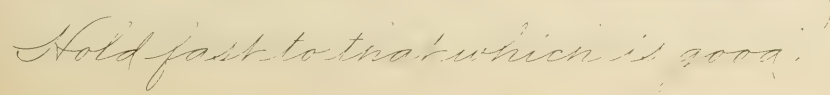
217 

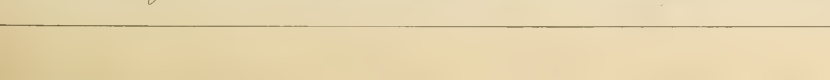
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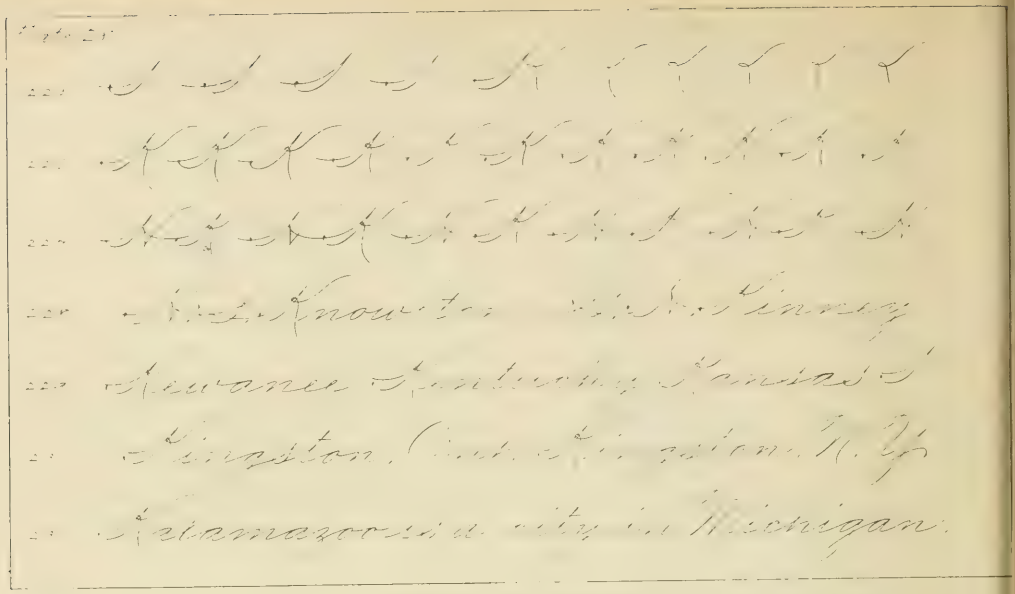
220 

221 

222 

223 

224 Hold fast to that which is good.

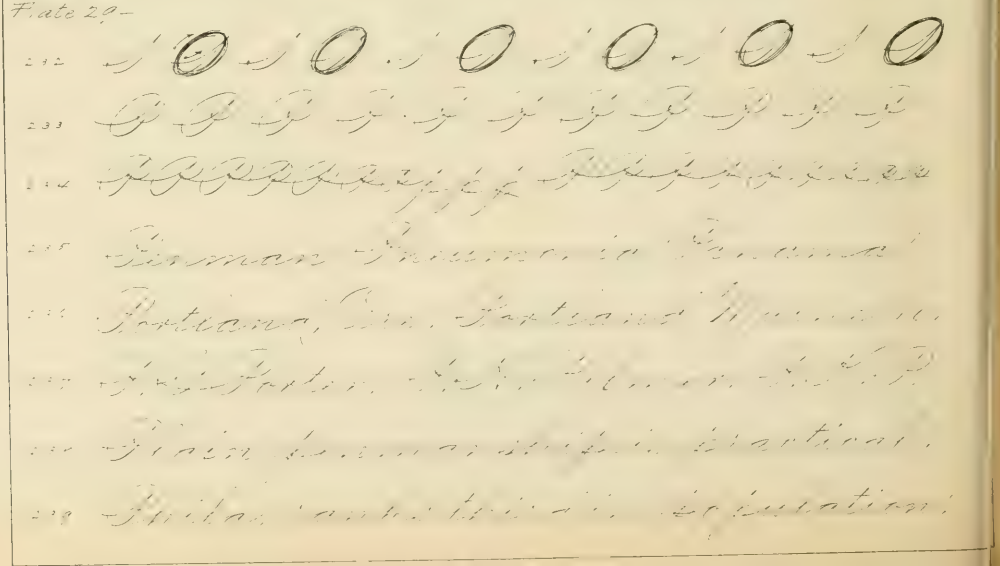


Instructions. Plate Twenty-eight

If the work in Plate Twenty seven was done in a thorough way, but little difficulty need be apprehended in these copies. Th first part of the *K* as well as that of the *H* is not made quite as high as last part. Notice the finishing stroke in *K* as shown in 2 It is a good plan to practice this separately that a clear understanding may be had of its formation. In this we have all compou curves and a small loop about one-half height of letter. Keep both parts of the finishing stroke about equal length that the let may be properly balanced. Study each new form as presented and see how many of these little points you can now find that pe haps you have heretofore overlooked.

Instructions. Plate Twenty-nine

The beginning part of capital *P* is the same as in capitals *H* and *K*. Study 233. The main bulk of this letter comes on the le of the stem part. Make this very full and the finishing part narrow. If you are not very careful you will get just the opposite. Th finishing part may be brought down about one-half height of letter and sometimes it can be finished to advantage by usi the dot. Notice how naturally this letter gradually develops into small *p*, as shown in 234. If this, or any other letter in this les seems especially difficult, work away on that letter until you can notice a decided improvement. If you find the lines weak a nervous at any time, go back and drill on lively movement exercises until the freedom of motion is re-established. Just becau the movements are not all given in every plate is no excuse for neglecting movement practice. The first few lessons should kept constantly at your side during the practice hour and you should frequently review the fundamental movement exercises.



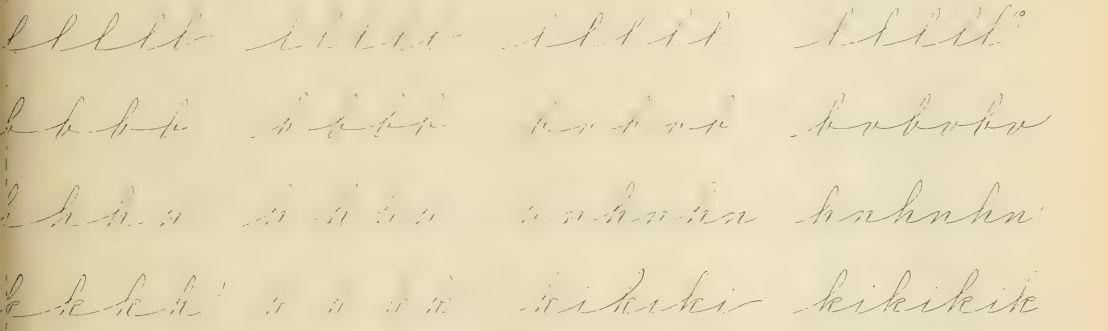
Lessons in Practical Business Writing

BY

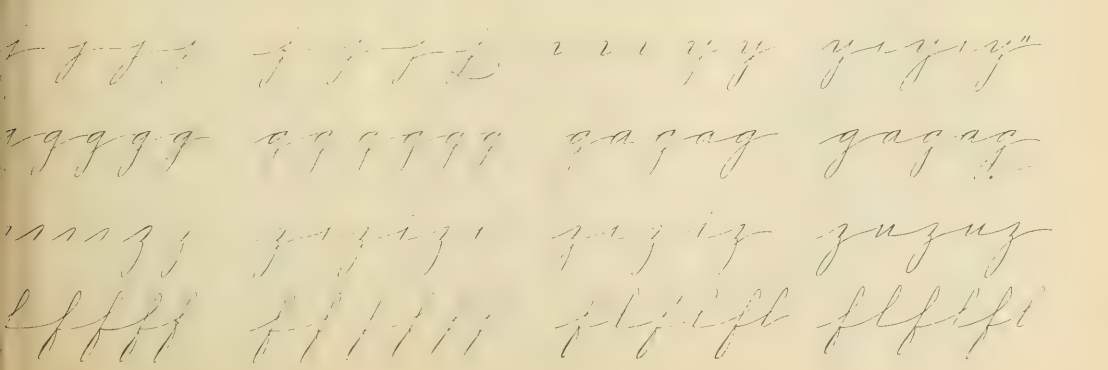
SPENCERIAN COLLEGE. A. B. Lehman CLEVELAND, OHIO.

Number Six

The small letter *l* should be three times the width of the small or one space letters, and the lines should cross one space above the base line. It would probably not be necessary to make the loop quite three spaces in height if you are sure to make it not less than two and a half spaces. However, it will always be necessary to make the *l* much longer than any short letter, so as to keep it in proper place. The *l* always gives plenty of trouble when it is made too short, for one cannot tell it from the *e*. The *b* differs from the *l* only in the finishing part, which is made exactly the same as the finishing of the *w* or *v*, and it will only be necessary for us to say, that the finishing part should never be made more than one-half space in width, and always finish with a short right curve. In making the *h*, we add the same part that is used in finishing *m* and *n*, and you should always make a short turn at the top of this finishing part, and the last downward stroke should run parallel to the first downward stroke and should be a straight line. The *k* differs from the *h* only in making the last downward strokes, which consists first of a very short right curve made so as to form a very small oval, to which we join a straight line, which should in all cases touch the base line before you turn up. It takes more care to make a neat *k* than any other loop letter, owing to the fact that the finishing part of this letter is more difficult to make.



The small *j* is a reversed fourth principle which means that it is very nearly the same as the small *I* up side down. The beginning stroke of this letter should be only one space in height from the base line to which we join the loop. In making the *y* always make a short turn at the top, and on the base line of the beginning part. The *g* must always be closed at the top. The beginning part of the small *z* is the same as the beginning part of the *n*, and therefore must have a short turn at the top, and the downward stroke must be straight to the base line where you join the loop. The small *f* is one of the most difficult loop letters we have. The downward stroke seems to be rather difficult to make owing to its length, which covers all the spaces used in the Standard System of writing, three spaces above and two below the base line. The loops of the *f* should both be as nearly the same length and width as you can possibly make them. By this we mean the loops proper. The upper loop crosses one space above the base line, the lower should close on the base line. This, you notice, will leave one space between.



In plate 12 we have a word beginning with each short letter in the proper order, therefore in practicing on these words you will cover all the one space letters. Having gone over the letters one by one carefully, it will only be necessary now to call your attention more especially to the matter of spacing. A very serious mistake is frequently made by amateur writers who have a very good movement and good form of letter, by not spacing quite enough. Still one should not space too much. In writing words the letters should be spaced uniformly, and just far enough apart to bring each letter out distinctly. I do not believe that a more serious mistake can be made in writing than to make *u*'s, *n*'s and *m*'s so nearly alike that one must guess at them. There is just as much difference between the *n* and *u* as there is between the *n* and any other letter, therefore they should by no means be made alike. However, one needs to be just a little careless to make this mistake. You will notice that in making *m* and *n*, the finishing part of *h* and the beginning of the *y* should all have a neat turn at the top, while each part of the *u*, the first two of the *w*, and the *i* should always be sharp at the top. With a little care you can easily overcome these difficulties and you will improve your writing very much from the beginning.

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museum vivacious winsome' win

examination ominous adventure add

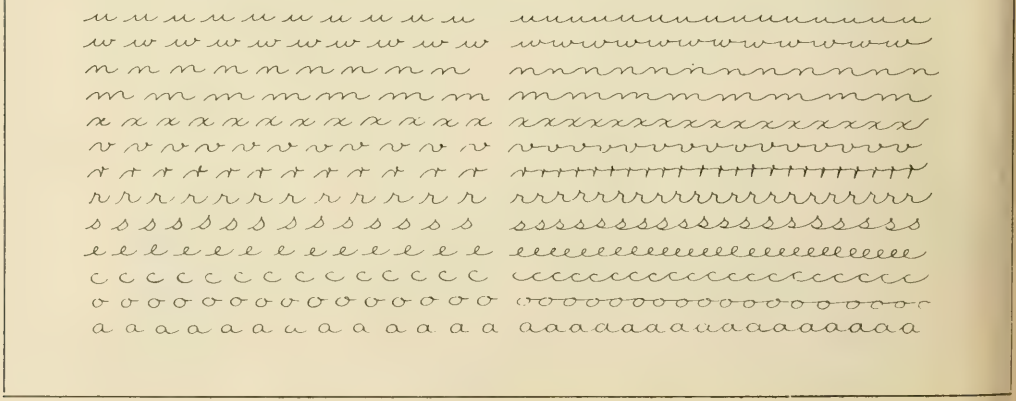
emporium' convince' require summe

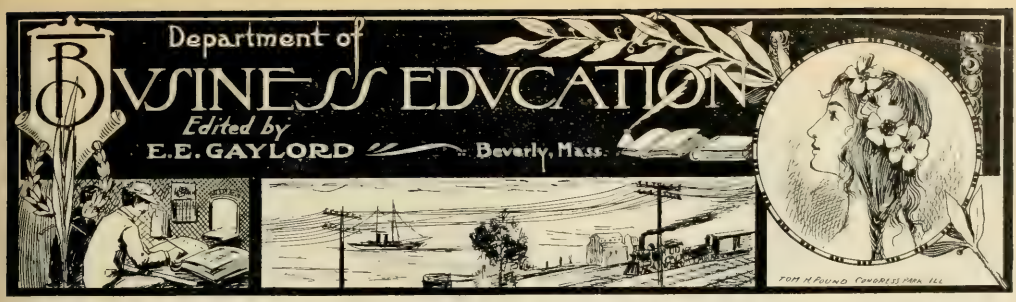
Practical Vertical Penmanship Copies and Hints

We have for practice this month the thirteen minimum letters. All should be the same in height, and apparently the same in size. Of course the *m* is much wider than the *c* or *r*, but if the turns are rounding and all the angles sharp, they will all appear to be about the same in size. Be particularly careful with the finish of *w* and *r* so that it does not resemble *e*. By keeping the finish high and the loops small, there will be little difficulty in distinguishing these letters from the rest.

The first style *r* begins the same as *n* and finishes the same as *v*. Retrace carefully the down stroke in going upward. The second style *r* is one that has been used, and is still being used, by perhaps the majority of people, but the first style given is one that a great many prefer. One style is about as good as another, if it is well made. Curve the down stroke well, (considerably) in *s*, and close it at the bottom. Make the *e*, *c*, and *o* with strong curves. Close the *o* at the top, and do not let the finish drop toward the base line or it may be mistaken for *a*. Close the *a* at the top and always drop straight to the base line with the second part. Never loop your *i*'s and be careful where you place the dot. Always loop your *e*'s and your work will be at least legible.

All of this work should be done with a large proportion of arm movement. You should use enough arm movement to make the work easy, and only enough of the finger movement to make it exact. Arm movement is difficult to manage, but when once mastered it is easy to propel. Therefore you will do well to cultivate a free, easy, graceful, rolling movement in all of this work.





ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

The National Commercial Teachers' Federation

The St. Louis National Commercial Teachers' Federation is now a matter of history. It was a complete success. The president, Geo. P. Lord, the chairman of the executive committee, Carl C. Marshall, and the other officials are to be congratulated for arranging and carrying on so successfully the most enjoyable and profitable meeting thus far held.

The plan of having department meetings in the forenoon only, federation meetings in afternoon, and special meetings in the evening, is most practicable and commendable indeed, and will doubtless be adhered to hereafter. Friction and confliction of interests are thereby reduced to the minimum.

In order that the whole profession may, to a large measure, enjoy the pleasures and benefits of the meeting, the PENMAN-ARTIST AND BUSINESS EDUCATOR has endeavored to put forth the most complete and attractive report ever published, having devoted the previous and present issues to that end. We bid you a cordial welcome to the contents, and hereby extend to the many who have helped to make it a success, our hearty thanks, acknowledging at the same time the receipt of many compliments upon the timeliness of our January number. Again we bid you a cordial welcome to the following report.



MR. HARRY D. HAWS,
Police Commissioner of St. Louis, who welcomed the Federation.

Our St. Louis Reports

We are indebted to Mr. D. W. Springer, of Ann Arbor, Mich., for the excellent report of the general meetings of the Federation, which we are publishing this month; to Mr. D. D. Mueller, of Cincinnati, whose succinct and comprehensive report of the Shorthand Teachers' Association, would be hard to surpass; to Mr. R. B. Seymour, of Springfield, Ill., for important data, from which we prepared the report of the Business Teachers' Association, and to Mr. J. R. Anderson for the Private School Managers' Association.

The New President

Everybody unites in praising the able administration of President Lord, and everyone who knows that Mr. J. A. Lyons, President-elect, was the hard working chairman of the first Executive Committee to put representatives of public schools and universities on the program, will be glad to know that the Federation has honored itself in its choice of a president.

The Next Meeting Place

Milwaukee is a little too far north, and St. Louis is too far south, to make an ideal meeting place, but the rare hospitality of Robert Spencer, the dean of the profession, would justify the entire army of commercial teachers in going even to Winnipeg to attend a convention. Let every commercial teacher plan to be in Milwaukee next holiday week.

The National Commercial Teachers' Federation

Proceedings Reported by D. W. Springer, Director Com'l Dept. High School, Ann Arbor, Mich.

The Sixth Annual Convention of the National Commercial Teachers' Federation was opened in the banquet hall of St. Nicholas Hotel, Thursday evening, December 26. Over three hundred teachers and friends were present, making it the largest opening meeting ever held in the history of the Association. J. A. Lyons, of Chicago, acted as temporary chairman. A very pleasing piano solo was rendered by Miss Natalie Scott Northry. Owing to the unavoidable absence of the Mayor, Harry D. Haws, police commissioner, formally

J. CLIFFORD KENNEDY, SALEM. MASS.,
Vice-President, Commercial Teachers' Federation, 1902.



GEO. P. LORD, SALEM, MASS.,
President, National Commercial Teachers' Federation, St. Louis, Mo., 1901.



J. A. LYONS, CHICAGO, ILL.,
President, National Commercial Teachers' Federation, Milwaukee, Wis., 1902.



welcomed the teachers to St. Louis. He spoke of the city as being the center of the West and incidentally boomed the Fair which is to be held in 1903. He paid an especial compliment to business educators, expressing the sentiment that they had done wonders in helping the world onward. The response was made by Mr. A. C. Van Sant, of Omaha, instead of Mr. Charles M. Miller, of New York, who had been advertised to speak. The train bearing the Eastern party was late in arriving at St. Louis, and consequently Mr. Miller and Mr. Healey were not present to take the parts assigned to them. President Geo. P. Lord, of Salem, Mass., delivered his address. He congratulated the members upon the great interest now manifested in commercial education. He said that personal views as to the means of developing practical and successful men and women might differ widely, but that the object of the Convention and the hope of the cause lay in a free discussion of those differences. He emphasized the fact that the Federation is not dominated by any particular method or branch of instruction; that personalities have no place in the discussions.

He paid a tribute to the work of the pioneers among commercial schools and acknowledged his indebtedness to the excellent work of the various committees, emphasizing in particular the special opportunities afforded at this convention for social intercourse. He spoke at some length regarding the remarkable development of commercial education among high schools, and said that there should be no differences nor division of interest among the various members. He continued:

"The public commercial teacher will find as much of practical interest in the subjects under discussion in the National Business Teachers' and the National Shorthand Teachers' Associations as do the teachers in our private schools. The teacher dealing with pupils who have paid their own tuition and the teacher dealing with pupils whose tuition is paid by the public tax levy are really confronted by the same questions, which must be settled in practically the same way."

In all of which we may be permitted to say that the distinguished president showed marked unfamiliarity with the conditions under which public school commercial teachers work.

President Lord spoke of state supervision of private commercial schools as a question that would soon be laid away as a "dead issue." He suggested that the Federation send a resolution to Congress protesting against the ruling of the attorney-general against the admission of school papers as second-class mail matter. He made the excellent point that the decision implied that business schools are not educational institutions. President Lord favors the combined business and shorthand course, being opposed to extreme favoritism for either course by itself. He urged teachers to cultivate the ways of those successful business men who live just and upright lives, not because people expect it of them, but because it is the only satisfying life to live. He made conspicuous the necessity of having teachers take interest in public affairs and requiring them to come into touch with the business men of their communities. The address was a business-like presentation of subjects worthy of consideration. The vigorous president, who delights in puncturing tires, avoided the usual buncombe until he got to the closing paragraph, and then he permitted himself just one jubilant whoop, in which he said, "Let the convention of 1901 at St. Louis go down into history as the greatest gathering of the educational workers yet held." Shades of the N. E. A.! But then it would not do to be too iconoclastic. Some of the old idols must be kept unbroken. Some day, possibly, there may be a session of the Federation without any "blowing."

Following President Lord's address, the evening was spent socially, everybody having a thoroughly good time.

FRIDAY, DECEMBER 27

The second meeting of the Federation, which was to have been opened at two o'clock was called to order fifteen minutes later, by the president, who announced that, if he were forgiven this time, he would never let it happen again, and that hereafter two o'clock would find the meeting under way, if he and the chairs were the only occupants of the room. G. W. Brown, of Jacksonville, wanted a longer time in which to eat his mid-day lunch, and moved that the opening be delayed until half past two. Fifteen minutes was spent in discussing this important question, after which it was relegated to the table. The president announced as a committee to meet Ex-comptroller Dawes, upon his arrival, D. W. Springer, of Michigan, W. H. McAuley, of Iowa, J. R. Gregg, of Illinois, J. R. Anderson, of Missouri, and H. G. Healey, of New York.

The first paper of the afternoon was read by T. W. Bookmyer, on the "Advantages of State Organization." He prefaced his paper with a history of the organization in his own state, Ohio, which had been in existence since '98. He named as advantages, the acquaintances which would be formed with professional neighbors, the chance for interchange of ideas as to local conditions and the fact that a better standard might be secured as a result of such conferences.

He outlined two theories which he considered plausible:

Each state should effect an organization along lines which should be indicated by the local needs. These organizations should contain the usual officers and a representative elected to the Federation and to the several sections. These representatives should constitute an advisory board for the Federation, their special duties being to aid the executive committee in compiling the program, suggesting proper persons to appear thereon, and obtaining a full attendance from their several states to all meetings of the Federation. The second suggestion was, that a board of examiners should be appointed in each state organization whose business it should be to prepare a uniform set of examination questions, which should be given to the students of the schools composing such organization and to those who successfully pass such examinations, diplomas of the state organization should be issued. These examiners should be properly distributed throughout the state, according to location of the schools, so that a minimum of expense would be entailed, which expense should be assessed to the schools or the candidates. The organization should provide that some students be furnished for such examinations each year and that at least a certain percentage of such candidates should be able to pass the examination, or the school which they represented should be dropped."

The paper provoked considerable discussion which was with difficulty closed by the president when the time arrived for the next paper. Both sides of the question were discussed, the majority seeming to indicate that the sentiment of those present would favor a state organization for mutual benefit, but that a goodly number were opposed to the examination scheme. Spencer, of Milwaukee. Bartlett, of Cincinnati, Brown, of Illinois, Hussey, of Shenandoah, Iowa, Smith, of Kansas City, Parish, of Grand Rapids, all said many good and pointed things on the subject. As usual, Brown was the center of attraction.

"What," asked he, "do the hog and hominy farmers, who support my school, care where the examination questions are framed? If I have succeeded in successfully humbugging them year after year, and yet they continue to come in larger numbers than heretofore, whose business is it but theirs and mine? Do you suppose I am going over into Ohio—" but before he could complete the question, Bookmeyer had interjected, "You are likely to," whereupon the audience smiled. Brown got rattled, and the thread of the argument was lost. A little later he remarked that "discussions like these were good for those who needed an exhilerating influence on their vocal chords," whereat someone replied that he had already talked longer than anyone else. "Our business is just as legitimate as that of any farmer, peanut peddler or hotel man, and if we choose to run it into the ground, we should be allowed to do so without let or hindrance. To hear some men talk, you would think we were the veriest rapscalions in the country, and very often the man who needs to be reformed the most is the man who proposes the reform measures."

Whereat all eyes were directed on Bookmeyer. At the conclusion of Brown's remarks, Hussey, of Iowa, quoted the famil-

J. M. HUSSEY,
SHENANDOAH, IA.



J. C. WALKER,
DANVILLE, ILL.



T. W. BOOKMYER,
SANDUSKY, O.



A. S. PARISH,
GRAND RAPIDS, MICH.





R. L. BRUBECK, NEW LONDON, CT. C. C. MARSHALL, CEDAR RAPIDS, IA. D. W. SPRINGER, ANN ARBOR, MICH. W. H. WHIGAM, CHICAGO.

iar sentiment, "How beautiful it is for brethren and sisters to dwell together in peace."

Smith, of Kansas City, told his experience at the meeting of the Kansas Teachers' Association, and complimented the character of the papers there presented and the discussions which followed them. Parish, of Grand Rapids, favored state organizations on a conservative basis, entirely independent of the Federation, and declared himself as unalterably opposed to any form of examination in which the local school proprietor was not a prominent feature. In closing the discussion, Bookmeyer remarked that Brown's practice supported his contention. Illinois already possessed a large and constantly growing state organization of which G. W. Brown was the president and sole proprietor, and that whenever any school in the state did not come up to the standard which he had set, he most effectively convinced the proprietor of the error of his ways by going out and buying the school. He further referred to the organization of "The Cabbage Growers," not for the purpose of raising better cabbages, but for the purpose of controlling the markets. Organizations of commercial teachers might not necessarily improve the output of the commercial schools but they would have a tendency in the long run to control the market by weeding out the undesirable element. Enos Spencer, of Louisville, moved that it was the sense of this body that State organizations should be formed along the lines which local conditions might indicate desirable, b t before the question was put to a vote, Marshall, of Iowa, made a neat interference, and moved to refer the whole subject to the Committee on Resolutions, which motion prevailed and quiet was restored.

Willard J. Wheeler of Alabama was not present and his paper had not been forwarded. Doctor O. S. Marden of New York City was unavoidably detained, and his paper "A Corner Stone of Business Success" was read by Mr. Marshall, Chairman of the executive committee. It was a strong plea for character training in all of our schools. It will be published in a subsequent number of this paper.

Following this, D. W. Springer called attention to the fact that in several of the universities, higher commercial courses had been inaugurated, and stated that the committee having this work in charge at the University of Michigan, were contemplating the inauguration of several courses in connection with summer school work which would be of especial interest to teachers in commercial schools, either public or private.

The determination of just what courses shall be offered, will be made with a view of meeting the demands of the teachers.

R. C. Spencer, of Milwaukee, endorsed the work which had been inaugurated by the universities, and offered the following resolution, which was adopted: "I move that Mr. Springer be authorized as the representative of the National Commercial Teachers' Federation to convey to the authorities of the University of Michigan the cordial approval of this Association in its contemplated work, through a summer school, or otherwise, affording persons ambitious of becoming teachers of commercial branches, the opportunity to better prepare themselves for this work."

Bert Ball, of St. Louis, talked upon advertising, and indicated his views as to how it might be taught in business colleges. The meeting then adjourned.

FRIDAY EVENING.

The first open session of the Commercial Teachers' Federation was held at the Odeon Theatre Friday evening, with an audience of about 800, including the members of the Federation and prominent representatives of the business interests of St. Louis.

The meeting was opened with a violin solo by Mr. Sidney Schiele, after which Miss Bertha Winslow Fitch, rendered a vocal solo. Prof. Edward P. Perry gave a recitation in a very acceptable manner. These numbers were so much appreciated by the audience that each was obliged to respond to an encore. Before introducing the speaker of the evening, Ex-Comptroller of the Currency, Chas. G. Dawes, the president of the Federation made a short statement as to the aims and objects of the Federation, outlining in general that for which business education stands.

Mr. Dawes spoke on "Banks of the United States and their Functions in the Community." He noted as the more common functions, with which all are familiar, the acting as trustee for those who have money to loan, and the addition to the purchasing power to the country, which they are able to make, by reason of the check and draft system, by which they are carried on. The major portion of his address was devoted to "asset currency." The speaker believes that at the present time there is no need for such currency. We have the best banking system in the world, there being 15,000 banks in the United States, with total assets of $12,000,000,000, or within 12½% of the combined assets of the banks of continental Europe and the United Kingdom. During the last ten years our assets have increased 120%, while across the water, the combined increase has been but 31%. Those who first urged the need of "asset currency," did so on the ground that it was necessary to provide against the retirement of the greenbacks, but, since the law of 1900, the credit of the greenbacks has been so protected, that they are no longer a menace to our currency system. What we need is rather an emergency currency, which would be of value to us at times when there is a stringency in the money market. "Asset currency" would only increase the amount of danger at times of panic, whereas it is the opposite effect which is desired. Our present system is sufficiently elastic under ordinary business conditions as is evidenced by the figures of the New York Clearing House alone, which, for 1897, were about thirty-one and one-third billion dollars, in 1899, sixty and one-third billion dollars, and, in 1900, nearly fifty-two billions. Except when business conditions are greatly disturbed by reason of loss of confidence, the check, draft and bills of exchange system, will entirely relieve any temporary embarrassment. Confidence in the stability and safety of the medium of exchange is the foundation stone of our prosperity. By any of the proposed systems of "asset currency," which have been presented up to this time, not a sufficient guarantee fund will be secured to make the plan both feasible and sound.



CHAS. G. DAWES, CHICAGO,
Ex-Comptroller Currency.

SATURDAY, DECEMBER, 28.

The fourth session of the general body was held Saturday afternoon, and was an unusually interesting one. "Woman's Sphere in the Business World" was reviewed by R. L. Brubeck, of New London, Conn. He said:

"Woman has dominated every age, from the time of Semiramis and Cleopatra-Maria to Maria Teresa and Victoria; that in politics, poetry, charity, and war, she has been prominent through the centuries; but that in self-support, she was dependent until the nineteenth century gave her an opportunity to become a wage-earner. The first half of the century offered her only teaching, literature, and housework, but the latter half has



PROF. E. L. PAYNE, EMPORIA, KANS.

seen her successful struggle to enter the professions, the trades, and business. Her ability, steadfastness, and intelligence are recognized. Her further advancement will depend much on the opportunity afforded to her by commercial education. "No women appreciate a home more than those who work with brain and hands for a living, who have a capacity for more than the mere enjoyment of the hour. There are no women who are innately more truly womanly, more jealous of their refinement and their rights, than those who have found in the arena of business, that it is the woman who is always true to the noblest attributes of her sex, who is the woman that commands respect and love."

Mrs. A. J. Barnes, who was to have discussed this paper was absent.

W. H. Wigham, of Chicago, presented a paper outlining the relation which the commercial educator should sustain to the business office. He drew a comparison showing the relative standing of the professors in law schools, medical schools, and commercial schools to their several interests in their respective localities, and expressed the fear that the commercial teacher was not called in consultation by the business man in need of assistance concerning faulty methods of accounting, as often as were the legal and medical professors, by those in need of professional services which *they* might offer. He illustrated his remarks by the introduction of a series of papers in actual use by large business houses, and urged the commercial teachers to get in closer touch with the business men where they live. G. E. King, who was to have discussed this paper, was absent.

J. W. Warr discussed some slighted essentials of a business education. Among others he named Voice Culture, more simplified English and Penmanship exercises. The physical culture of our pupils should not be neglected, neither should their moral training be overlooked. We shall publish Mr. Warr's paper in a subsequent number.

J. V. HINER, LOUISVILLE, KY.



Prof. E. L. Payne, of the Kansas State Normal School, gave a very interesting discussion of the normal method of teaching arithmetic.

"Arithmetic is a peculial science, in that there is only one side to it. A computation is either absolutely right or absolutely wrong. No methods of teaching the same should be introduced merely for their disciplinary value. That which is learned merely for the sake of being unlearned at some future time, is a waste of effort, and should not be encouraged. Methods should be ends in themselves, and not merely means to an end. Much difficulty arises in the teaching of arithmetic, because of the lack of the proper appreciation of the value of mathematical training. The literary college takes one extreme of the situation and makes the theory of utmost importance. The business college goes to the other extreme and places the entire value upon the practical method. Neither is normal or natural, although of the two, the business college is the more nearly right."

Following his paper, he illustrated on the black board several short methods of presenting various subjects, all of which he urged the teachers to adopt from the beginning. He especially criticised those texts which introduced various long methods of solving problems at the beginning of the book, reserving the short cuts till toward the close, where they are reached by the student after he has been completely confused and discouraged by the various processes he has studied. Speed and accuracy, represent the key note to Professor Payne's address, which was received with marked approval by the teachers present.

The Banquet

With the inimitable J. W. Warr as toastmaster, nearly two hundred commercial teachers and friends gathered at the banquet table Saturday evening. After satisfying gastronomic requirements, the following toasts were responded to:

"A Heap Sees and a Few Knows," J. A. Hiner; "Things That Jar Me," D. W. Springer; "Educational Soda Pop," C. C. Marshall; "Courage That Conquers," W. N. Ferris.

Everybody had a good time. The speakers were at their best, and all were determined to go away full of mental as well as of physical good things. Mr. Ferris fairly out-

W. N. FERRIS, BIG RAPIDS, MICH.





DR. A. E. WINSHIP, BOSTON, MASS.

did himself, and many of the older members regarded his speech as the finest specimen of oratory that the Convention had ever been favored with. The introduction of the banquet feature at our annual meetings has proved entirely successful.

MONDAY, DECEMBER 30.

The last session of the Federation began half an hour late owing to the delay caused by taking the picture of the convention. Secretary Brown read the minutes of the Detroit meeting, from which it appeared that the amendment to the constitution as adopted at Detroit had not found its way into the minutes. Robert C. Spencer of Milwaukee had prepared a resolution which he presented, the substance of which was to the effect that, inasmuch as the secretary's books did not show the fact that the constitution had been changed and inasmuch as the change had been made in a hurry and without proper debate, therefore be it declared that the change was not made. Time was short, half of the members were at lunch and, without debate the resolution was adopted.

Dr. A. E. Winship, Editor "Journal of Education," Boston, Mass., delivered an address on "The Cause of the Great Awakening in Commercial Arithmetic," which was very inspirational and was received with much favor by the body. He first discussed the fact that at one time illiteracy statistics were given by states, then by cities. The first notable increase in school attendance was in the grammar grades, during the last ten years it had been in the high school classes, and he prophesied that the next decade would see the large increase in the higher or professional schools of which he considered Business Colleges an example.

J. W. WARR, MOLINE, ILL.





J. L. STEPHENS,
Lincoln, Neb.



ROBERT C. SPENCER,
Milwaukee, Wis.



E. H. FRITCH,
St. Louis, Mo.



U. S. FRYE,
Chicago, Ill.

This is largely necessitated by the changed conditions in the industrial world. No longer are trades and professions learned by means of an apprenticeship. He cited as an illustration of the change the history of the street railways in his city. At first the drivers used mules as the motive power, and the degree of skill required was not great. At length the trolley car was introduced, and at night schools the old drivers were permitted to acquire the extra education which was required of them. With the introduction of the third rail system, another night school was instituted in order that the trolley motormen might receive the still further instruction needed.

The public schools have failed in their instruction in arithmetic because they have introduced the percentage system in their marking. Business Colleges have succeeded because they have considered a result as entirely right or as entirely wrong.

Shorthand will be studied in the future for its use by the business man and not entirely as of value to the clerk. The future business man will take care of his correspondence by means of shorthand notes which he will make on the margin of the letters, allowing the clerk to transcribe the same and typewrite them at his leisure.

As illustrating the changed methods of the business schools the speaker cited the fact that at his last visit to a similar meeting the speakers were trying to tell the business men how they should keep their accounts, whereas at this meeting he noticed that the speakers were telling how the large business houses were actually keeping their accounts. Doctor Winship's address is published in the New England Journal of Education, under the title "Why This Commercial School Revival?" This may account for his apparent wandering from his subject as announced in the Federation program. He really hardly touched the subject of Arithmetic

D. W. Springer of Ann Arbor, Mich., discussed the extent to which Commercial Education should enter into the public school course. As an introduction he outlined the history of the School system in the United States with special reference to the secondary schools. He argued for a four-year commercial course which should provide a broad education for the pupil who intended entering the business world, contending that the public school courses should not in any way act as competitors of the Business Colleges. Each can do a work which the other cannot do. Each should respect the work which the other is doing.

In an early number will be published W. N. Ferris' splendid paper, by some thought to be the best given at the convention.

Editor C. P. Zaner enumerated some of the means of self-improvement. Travel is broadening. The press, either newspaper, magazine or trade journal, exerts a powerful influence upon all. Correspondence instruction affords a means so open to all that no excuse could be offered for failure, save that we ourselves are too lazy to improve the opportunities. Summer and special schools are other means within the reach of all. Successful men are always willing to give advice.

A recess was taken for the electoral college to elect officers. While everybody was satisfied with the result, which would have been the same had the matter been left to a popular vote, many were disappointed that the attempt at securing a democratic form of government had been unsuccessful. Only twenty of the twenty-four members of the voting body were present, but their deliberations were entirely harmonious and, except with regard to the office of president, unanimous. With regard to that office, the policy of moving up the vice-president was broken for the second time. This action is a good thing for the organization, as no such settled policy should be allowed to fasten itself upon any educational association. A body should always be free to choose with regard to the immediate needs and not with regard to conditions as they were a year previous. The officers elected were :

President, J. A. Lyons, Chicago, Ill.
Vice-Pres., J. Clifford Kennedy, Salem, Mass.
Secretary, J. C. Walker, Danville, Ill.
Treasurer, C. A. Faust, Chicago, Ill.

EXECUTIVE COMMITTEE.

Edw. W. Spencer, Milwaukee; T. W. Bookmyer, Sandusky, Ohio; E. H. Fritch, St. Louis, Mo. Others to be announced later.

Upon the reassembling of the Federation, the committee on memoirs reported through its chairman, H. G. Healey. Carl C. Marshall read the report of the committee on resolutions. The first report was ordered spread upon the minutes. The second, after being adopted by a unanimous vote, was ordered printed in the various educational papers.

During the entire meeting sentiment had been crystalizing on Milwaukee as the place for the next meeting. Everybody wanted to accept Uncle Robert's hospitality. The call for invitations brought out many contestants, however; Quincy, Ill., Buffalo, Cleveland, Cincinnati, Wheeling, W. Va., and Detroit all extending "the glad hand." Milwaukee had a clear lead, and won on the first ballot, 78 to 36 for the field.

President Lord declared the meeting adjourned, and the Federation closed its labors for the year 1901.

National Business Teachers' Association.

Reported by R. B. Seymour, Director of the Commercial Department of the Springfield, (Ill.) High School.

The Business Teachers' Association met in the Southwestern Business College, Friday morning, December 27, with President J. A. Hiner, of Louisville, in the chair. About seventy-five persons were in attendance. After T. W. Bookmyer had made a report for the Executive Committee, President Hiner delivered his address, which was summarized in our January number. N. L. Richmond, of Kankakee, Ill., followed with a paper on "The Man Behind the Books." Mr. Richmond divided this man, so to speak, into two classes : school managers and school teachers. He complimented commercial school teachers on their earnestness and enthusiasm and their ability to train students to right habits of thinking and acting. He insisted on thoroughness in mastering principles, and exactness in the daily routine of school work. He believes that the teacher should be consulted when a student is to go out to work, and he takes an advanced position, as do many other thoughtful commercial school managers, regarding the essential qualifications of commercial school teachers. He believes that there should be a central school in each state where persons who desire to become commercial teachers may be trained according to pedagogical principles. He is in favor of courses at least one year in length.

This paper was discussed by Mr. Marshall, of Cedar Rapids; Mr. Dudley of Marshalltown, Iowa; R. C. Spencer, H. M. Rowe, D. W. Springer, and R. B. Seymour. Mr. Marshall said that some teachers are literally behind the book, because they can do nothing unless the book is in front of them. Mr. Spencer said that the business man is usually the one who is behind the books, for without business transactions there would be no need of the books. He would have teachers visit business offices and come into touch with actual business methods, with which sentiment Mr. Rowe and Mr. Springer heartily agreed. Mr. Seymour very properly took exceptions to Mr. Richmond's statement that high schools are taking men who are incapable and without either experience or special training. He argued that since the high schools pay better salaries than most of the private business schools, they obtain the best men.

The Round Table discussions, owing to insufficient time, were limited to one topic : "Are entrance examinations advisable?" These discussions were carried on by Mr.

Burbeck, of New London, Conn.; Mr. Bookmyer, of Sandusky, Ohio; Mr. T. C. Smith, of Kansas City; Mr. Enos Spencer, of Louisville; Mr. Parish, of Grand Rapids, Mich.; and Robert C. Spencer, who, quoting Mr. Packard, said "The qualification necessary to enter a business college is ignorance."

SATURDAY, DEC. 28TH.

Mr. H. M. Rowe read a paper on "The Balance Sheet; What it Represents; How Made." He presented a very interesting paper which we shall be pleased to publish in full.

Mr. L. S. Olver, of St. Louis, who was to have led in the discussion, was not present, but a lively discussion by the members present was indulged in. A change in the program was made at this point. Mr. U. S. Frye's paper being postponed until Monday, and Mr. Ferris' paper on "Business Arithmetic" being substituted therefor. Mr. Ferris said in part:

"Arithmetic applied to astronomic relations is astronomic arithmetic; arithmetic applied distinctively to business relations is business arithmetic, but underlying all applications of arithmetic are certain fundamental principles which must be mastered before special application can be made. If the subject were presented correctly, all of the public school arithmetic work now done in eight years could be done in three years." He emphasized the fact that in the public schools, How? seems to be the principal question, but that in business, What? is the great question. Mr. Ferris believes that the all-important work is the fundamental work, rapid addition and fractions. He has dropped the teaching of short cuts. He suggested that business teachers consult practical workmen among those who do shingling, lathing, siding, masonry, carpeting, paper-hanging, etc., in order to get practical application of the use of denominate numbers. He very wisely said that the student who is master of the fundamental processes of arithmetic, together with common fractions and the essentials of denominate numbers, has very little to learn in percentage aside from business usages. The custom of dividing percentage into cases is useless and confusing. The all-important applications are Profit and Loss, Commission, Bank Discount and Stocks and Bonds. The basic fact of each of which is, respectively, Cost Price, Work Done, Value of Paper when Due, and Par Value. Mr. Ferris is a firm believer in the value of mental arithmetic. He considers that even the best books are but helps. He thinks that many problems should be originated by the teacher. He pins his faith to one method thoroughly learned. The keynote to his paper is the need of accuracy and rapidity.

The discussion of this paper was led by R. L. Meredith, Zanesville, Ohio. He believes that teachers should seek to obtain skill in calculation; development in logical processes of reasoning; and an acquaintance with the terms and processes peculiar to the various applications of business arithmetic. To develop skill, the mind must be trained to grasp results. Mr. Meredith insisted upon simplicity. He condemned the 100% method of tabulating problems. He approved the use of aliquot parts and multiples.

Enos Spencer, of Louisville, Ky., read his paper on "Methods of Opening and Closing Corporation Books." He made comparisons and contrasts regarding the three kinds of investment accounts: single proprietor, partnership, and corporation. He cited ten cases covering the general conditions under which corporation books might be opened, and then in describing the closing of corporation books, cited nine cases covering the usual conditions governing the disposal of the undivided profits. Mr. Spencer's paper is so practical that we shall publish it in full in a subsequent number, and we commend it to the attention of all our readers.

In the absence of G. E. King, of Cedar Rapids, Iowa, who was to have led the discussion, the paper was discussed from the floor in a general way, after which the meeting adjourned.

MONDAY, DEC. 30.

"Business Practice" was the first subject for consideration. It was to be handled as a symposium, L. W. P. Stiehl, of Uhrichsville, Ohio, being the first on the program, with a paper on "Intercommunication."

Mr. Stiehl said that the best way to lay a foundation for Inter-Communication Business Practice is to have business transactions carried on within the school room in a representative business community made up of students. He read the names of apparently all the authors, both ancient and modern, that have ever written on the subject of accounting, and he commented favorably upon the excellence of American text books. He rightly explained the term Inter-Communication Business Practice by saying that it is a system by means of which transactions are carried on among the students of different schools situated in various parts of the country. He suggested that the various publishers be requested to formulate a unified system of Inter-Communication Business Practice as a course auxiliary to what is now generally being done with some one of the text books or pad systems.

Discussion was general. Mr. Lord described how inter-communication work is carried on between his school and eleven other eastern schools, under the name of the "Eastern Business Practice Association."

J. F. Henderson, of Oberlin, Ohio, read a paper on "Office Practice combined with Barter among the students." He described effectively the formation of a set of business offices, including a bank, wholesale office, and commission office. The business men of any community are to be represented by the pupils in the school room, who carry on transactions with the offices. Students buy of the Wholesale Office and sell through the Commission Office, to the teacher, who, in turn, sells to the Wholesale Office again. The teacher should pay the maturing liabilities of students who have to leave school before their notes and accounts have been settled. Mr. Henderson made some very sound comments on the necessity of close supervision of this part of the business course, warning his hearers that loose and inaccurate work would not only beget bad habits, but would result in a loss of interest.

"Business Practice in the Commercial High School" was the subject of the next paper, which was read by N. B. Van Matre, of Omaha. A summary of Mr. Van Matre's paper was published in the January number of this paper, and it has already called forth epistolary protests, notwithstanding the fact that the paper in full was much less temperate in language than the extracts that were published. The discussion by H. M. Rowe, J. A. White, and others, developed opposition to Mr. Van Matre's sweeping charges against high school principals.

Mr. Twiggs, who was to have led the discussion, was absent. Mr. Stiehl, who was to follow Mr. Twiggs, said that the commercial schools and the business public should be the chief allies of the commercial departments of the public and private schools; that they are kindred workers, and the relationship should bind them in an unbroken chain. He thought that specialists should not break the law of professional

R. L. MEREDITH, ZANESVILLE, O.



H. M. ROWE, BALTIMORE, MD.



L. P. W. STIEHL, UHRICHSVILLE, O.





N. B. VAN MATRE,
Omaha, Neb.



J. F. CRAFTON,
Quincy, Ill.



M. H. LOCKYEAR,
Evansville, Ind.



HY. C. WALKER,
Louisville, Ky.

ethics by unduly magnifying the importance of their own particular work.

Mr. U. S. Frye then read an interesting paper on "Advantages and Adaptation of the Voucher System of Accounting."

He spoke of the history of the voucher system and gave credit to Col. Geo. Soule, of New Orleans, for establishing it. He asserted that this system is rapidly taking the place of all others, especially in manufacturing and wholesale offices. It can be used in connection with the system of books already in use. It requires cash vouchers for all purchases and expenditures. But one account is opened in the general ledger known as Vouchers Payable or Audited Voucher's Account. Only one debit and one credit entry is necessary each month, the debit entry from the cash book, and the credit entry from the Voucher Record. Mr. Frye gave a detailed description of the Voucher Record Book and explained with care how to handle incoming invoices, and cash vouchers.

B. B. Jones, who was to have discussed this paper, was absent, but R. L. Meredith, of Zanesville, Ohio, was present, and he, with H. M. Rowe, H. M. Lockyear, and others, discussed the paper quite exhaustively. Mr. Rowe does not believe in considering the "Voucher System" advanced bookkeeping. He thinks that everyone who is supposed to know anything about bookkeeping should be familiar with this system.

The election of officers was then held, with the following result:

President, U. S. Frye, Chicago, Ill.
Vice-Pres., R. A. Brubeck, New London, Ct.
Secretary, J. H. Crafton, Quincy, Ill.

EXECUTIVE COMMITTEE.

J. C. Walker, Danville, Ill., J. B. Van Mater, Omaha, Neb., and R. L. Meredith, Zanesville, O.

TUESDAY, DECEMBER 31

Excepting H. C. Walker, of Louisville, everyone on the program was absent. Mr. J. J. McFarlane had sent his paper on "Commercial and Industrial Geography," and H. M. Rowe read it. It is a masterful treatment of this interesting subject, and we shall publish it in full.

Mr. H. C. Walker then read a paper on "Commercial Geography; Its Neglect; Its Value."

Mr. Walker, referring to the fact that in our advanced civilization we must utilize the products of the whole world, that all nations are inter-dependent, said that it is imperative that business educators give attention to Commercial Geography. Mr. Walker's rather broad definition of Commercial Geography is, "It is the science which describes the world in its relation to man as a producer and trader. It exploits the human control of the forces of nature and tells the story of their adaptation to the economic needs of the race. It treats of the many influences operating all over the world, which encourage or hinder the production, transportation, or exchange of the commodities which supply man's wishes and needs."

Mr. Walker truly said that men must now learn how to obtain wealth as well as how to care for it after it has been secured; that the faculty of active accumulation as well as that of acquisition must be trained and cultivated in order to produce the model business man. He touched upon physical geography, industrial conditions, and the magnitude of the world's commerce. He made interesting comparisons between the various branches of this country's trade and that of other countries, setting forth in a most attractive manner some very interesting facts of Commercial Geography, in order to illustrate its value. This paper and the paper by Mr. McFarlane strike a new note of hopefulness for the practical character of the work done in private business schools. If those who heard Mr. Walker's and Mr. McFarlane's papers and those who read them could attend the meetings of the Eastern Association in Philadelphia, they would be able to reach the climax of interest in Commercial Geography by a detailed tour of inspection through the Philadelphia Commercial Museum, where Mr McFarlane is engaged.

Discussion on these two papers was general and interesting. Mr. W. H. Whigam urged the teachers to send to the Department of Agriculture for printed matter and statistics. He referred to the excellent monthly list of references that appear in the PENMAN-ARTIST AND BUSINESS EDUCATOR.

An informal discussion was then held on the subject, "What Constitutes Legitimate Advertising?" Mr. Bookmyer pressed his well known and highly commendable views, and the glove was picked up by C. W. Robbins, of Sedalia, Mo., one of the old-timers, who said that he guaranteed positions. There was but one person present to uphold Mr. Robbins' practice, and he was not a member of the Association Indeed Mr. Robbins was not himself a member of the Association; therefore, when Enos Spencer presented the following resolution, it was unanimously passed:

"Resolved, That we regret the practice of guaranteeing positions, as a means of inducing attendance. We believe it to be detrimental to the best interests of the profession."

Harmony marked the proceedings of every session of the Association About 100 persons enrolled Let the Milwaukee meeting be the largest in the history of the Association, as a special tribute to the "Grand Old Man," whose hospitality we are to enjoy.

Members of the Business Teachers' Association.

J. D. Brunner, Marion, Ind.; A. P. Lever, St. Louis, Mo.; A. H. Burke, Dexter, Ind.; E. L. Payne, Emporia, Kan.; W. F. Cadwell, Galesburg, Ill.; Jno. R. Gregg, Chicago, Ill.; Geo. W. Brown, Jacksonville, Ill.; N. B. Van Matre, Omaha, Nebr.; B. F. Hart, LaSalle, Ill.; Chas. M. Bartlett, Cincinnati, O.; A. C. Van Sant, Omaha, Neb.; C. W. Robbins, Sedalia, Mo.; M. L. Stahl, Newark, N. J.; J. R. Anderson, St. Louis, Mo.; W. E. White, Quincy, Ill.; R. C. Spencer, Milwaukee, Wis.; C. A. Harrison, St. Louis, Mo.; F. B. Miller, Centralia, Ill.; C. W. Ransom, Richmond, Va.; Stephen Dwan, Burlington, Ia.; W. T. Booner, South Bend, Ind.; J. A. Walker, Danville, Ill.; D. L. Musselman, Jr., Quincy, Ill.; S. D. Barr, E. St. Louis, Ill.; G. E. King, Cedar Rapids, Ia.; Enos Spencer, Louisville, Ky.; A. F. Harvey, Waterloo, Ia.; E. E. Admire, Chicago, Ill.; M. J. Caton, Buffalo, N. Y.; Grant Livermore, Joplin, Mo.; Mont Wyman, Joplin, Mo.; C. T. Smith, Kansas City, Mo.; Geo. P. Lord, Salem, Mass.; M. G. Rohrbough, Omaha, Neb.; R. V. Coffey, Peoria, Ill.; J. A. Clark, Newport News, Va.; U. G. Moore, Springfield, Ill.; W. R. Whetsler, Lincoln, Ill.; W. C. Chuppel, Springfield, Ill.; W. N. Ferris, Big Rapids, Mich.; J. C. Olson, Parsons, Kans.; John Alfred White, Moline, Ill.; E. B. Lyons, Rockford, Ill.; M. H. Lockyear, Evansville, Ind.; S. J. Ebert, Oshkosh, Wis.; H. M. Rowe, Baltimore, Md.; W. S. Osborn, Detroit, Mich.; G. W. Weatherly, Eartham, Ia.; R. B. Seymour, Springfield, Ill.; S. B. Fahnestock, McPherson, Kan.; H. Van Deusen, Owensboro, Ky.; K. D. Gossom, Louisville, Ky.; T. W. Dryden, Louisville, Ky.; W. H. Wright, Louisville, Ky.; J. D. Severns, Tyler, Texas; R. A. Hubler, Quincy, Ill.; T. W. Bookmyer, Sandusky, O.; J. W. Warr, Moline, Ill.; S. E. Dime, Jewell, Iowa; Grant Orr, Chicago, Ill.; N. L. Richmond, Kankakee, Ill.; S. C. Bedinger, Kansas City, Mo.; G. W. Brown, Jr., Sioux City, Ia.; B. Bouslaugh, Des Moines, Ia.; F. W. Tamblyn, Kansas City, Mo.; D. C. Brown, Centralia, Ill.; J. A. Hiner, Louisville, Ky.; J. H. Crafton, Quincy, Ill.; D. W. Springer, Ann Arbor, Mich.; D. G. Boleyn, Peoria, Ill.; A. T. Scovill, Galesburg, Ill.; J. T. Henderson, Oberlin, O.; R. R. Luman, St. Louis, Mo.; R. A. Brubeck, New London, Conn.; E. J. O'Sullivan, Montreal, Can.; R. L. Meredeth, Zanesville, O.; A. L. McCauley, Dallas, Texas; U. S. Frye, Chicago, Ill.; E. L. Miller, Indianola, Ia.; B. P. Leister, Zanesville, O.; W. H. Whigam, Chicago, Ill.; O. D. Frederick, Chicago, Ill.; W. H. McCauley, Des Moines, Ia.; A. W. Dudley, Chicago, Ill.; B. Virden, Chicago, Ill.; Chas. J. Smith, Pittsburg, Pa.; P. S. Spangler, Pittsburg, Pa.; J. M. Hussey, Shenandoah, Ia.; W. O. Siler, Fredericktown, Mo.; Miss H. Carmichael, Kankakee, Ill.; W. G. Ottwein, Quincy, Ill.; C. H. Dewey, St. Louis, Mo.; L. P. W. Stiehl, Urichsville, O.; Mrs. L. P. W. Stiehl, Urichsville, O.; D. M. Hammond, New Albany, Ind.; A. S. Parish, Grand Rapids, Mich.; Carl Marshall, Cedar Rapids, Ia.; H. C. Walker, Louisville, Ky.; Miss Lillie Olver, St. Louis, Mo.

Meeting of the National Shorthand Teachers' Association, Held at St. Louis, Mo., December 27-31, 1901

Reported by D. D. Mueller, the Bartlett Commercial College, Cincinnati, O.

FRIDAY, DECEMBER 27

After calling the meeting to order, President Kennedy read his address, which was well received. Among other things it contained the following recommendations:

First, that the system of appointing State Secretaries to look after the interests of the Association in their respective states be continued.

Second, that nominations for the various offices of the Association be made by and before the whole Association in meeting assembled, instead of by committee as heretofore.

Third, that the editor of the Association Department in the official organ, "The Typewriter and Phonographic World," be selected by the publisher of that journal, subject to the approval of the Association.

All of these recommendations were adopted by the Association. The secretary of the Association, Mr. L. A. Arnold, now read his report, a striking feature of which was a severe criticism of State Secretaries who did nothing for the Association. He presented a plan for a summer school for teachers of shorthand and typewriting. The report was received by the Association, excepting the summer school idea, consideration of which was deferred until later in the session, so as to give all members time to think it over.

The first number on the program was a paper by Charles T. Platt, of Hoboken, N. J., entitled "Where Are We At?" This was in Mr. Platt's usually droll and interesting style. The speaker asked the question whether it would not be better to require less speed in shorthand and a more thorough knowledge or English and related subjects. Also what should shorthand and business schools attempt to teach in the limited time at their command, keeping in mind the extended courses laid down by commercial high schools, covering a period of three or four years. Those taking part in the discussion were Brown, Hill, Healey, and others. However, it cannot be truly said that they discussed the paper, which seemed to form a text to be departed from. Whatever reasons led Mr. Platt to ask the question which constituted his subject, it was evident to those present that he had no less cause, and probably more, after the discussion was closed, to repeat the inquiry, "Where Are We At?"

Miss L. L. Ely, of Sterling, Ill., read a very interesting paper upon "The Duties and Opportunities of the Shorthand Teacher." She brought out the thought that each student was entitled to an equal share of the teacher's time and attention, and wanted to know if it was right to devote so much more time to the dull student than to the bright one. She placed before the Association very clearly a number of the important duties of a teacher, as well as a glowing account of some of his opportunities. The paper showed that Miss Ely not only realized the duties of a teacher of shorthand, but also recognized the bright opportunities presented to such teachers as faithfully performed their duties.

"Twenty-five Years of Shorthand Schools," was the subject of a very comprehensive and interesting paper presented by Jerome B. Howard, of Cincinnati. Shorthand schools of twenty-five years ago were contrasted with those of today, both as to number and condition. He pointed out the fact that years ago only the largest business establishments made use of stenographic help, and consequently at that time such services were well paid for. In recent years, however, the small firms, having only a few letters each day to write, also find that an amanuensis is a valuable adjunct to a business office. These men, as a rule, are not capable of discriminating between first-class and inferior work, and, therefore, a demand has sprung up which fosters the incompetent stenographer as well as the schools which turn him out. Mr. Howard expressed his contempt for the proprietor of a business school who would grind his teachers down to the very lowest point in the way of remuneration, so as to enable him to place before the gaze of his prospective patrons a sumptuous and dazzling equipment. While he realized the value of all these things in their places, he yet maintained that the first important element in a first class shorthand school was brains, brains, brains, on the part of the teacher. He further cited the fact that the ideal teacher was one who was a competent reporter and possessed all the qualifications necessary to make a first-class teacher, but of the two he preferred the teacher who had the necessary pedagogic skill, and was lacking in reporting experience, rather than the person who was skilled as a reporter, but lacked teaching power.

The last paper of this day's session was by Mr. Fred Irland, Washington, D. C., entitled "The Art of Shorthand Reporting." Mr. Irland placed before the Association a very inspiring picture of the accomplishments necessary to reach the very highest pinnacle in the art of shorthand reporting. He referred frequently to the magnificent feats accomplished by our congressional reporters, although he modestly disclaimed any special skill for himself. He showed that the ideal report was one which gave to its readers the same idea that the speaker intended to convey to his audience. To do this it was necessary quite frequently to modify the phraseology used by the speaker, as the reader has not the gestures, intonation, etc., of the speaker to assist him to arrive at the meaning intended. On the other hand, the reporter should be able to make a verbatim report, as otherwise by placing the whole or greater portion of a speech or address in his own language, he will in many cases destroy the beauty of diction employed by the speaker. The Association recognized that Mr. Irland exemplified in his own personality the highest achievement in the art of shorthand reporting, and this, combined with his unassuming manner, enabled him to captivate all who heard him or had the pleasure of making his acquaintance. Mr. Irland and his paper were one of the delights of the Association.

SATURDAY, DECEMBER 28

Miss Mary A. Healey, of Pittsburg, Pa., presented a paper, entitled "The School Side of the Incompetent Amanuensis Question." As an important aid in overcoming incompetency, she advised making imperative the study of kindred subjects, such as grammar, punctuation, capitalization, etc. Incompetency might be minimized if rigid entrance examinations were required, but as to whether such entrance examinations were advisable depended greatly upon local conditions, as hardly two schools have the same environment. She considered that probably the best method of disposing of the entrance examination question was to refer it to the business managers and proprietors. She gave an optimistic view of the future, basing this view upon what shorthand schools generally were now accomplishing. She thought it well to consider ideals, but more practical and beneficial to take into account actual conditions. She pointed out that a good equipment educationally was not all that was required to make a student a success in shorthand. He must be enthusiactic and devote his whole soul to the work. The paper was discussed by Brown, of Sioux City, Platt, Weber, Byrnes, Hill, Mueller, Moran, Patton, Moore, Fueller, and Anschener. The concensus of opinion as expressed was against entrance examinations, excepting as a means of determining in what respect the student needed special attention.

The next paper, "Tricks of the Trade in Shorthand Teaching," was presented by Mr. John R. Gregg, of Chicago. The author explained that he used the word "tricks"

CHAS. T. PLATT,
Hoboken, N. J.



MISS LULA L. ELY,
Sterling, Ill.



JEROME B. HOWARD,
Cincinnati, O.



MISS MARY A. HEALY.
Pittsburg, Pa.





D. D. MUELLER, CINCINNATI.



JOHN R. GREGG, CHICAGO.



MRS. JOHN R. GREGG.



J. J. WEBER, CANTON, MO.

to mean that tact and adaptability which a teacher acquires by experience and a thorough mastery of the system in all its details. He did not consider it in a derogatory sense. Placing this view upon the matter, he declared that there are tricks in the business of teaching shorthand, for who would say that there are tricks in all trades but ours. This paper was considered by many the best and most practical paper of the convention, from the teacher's standpoint. It comprised innumerable suggestions on details which make up the major portion of the shorthand teacher's duties. As one of the tricks of the trade, he cited a thorough knowledge of human nature as well as a thorough mastery of the theory of the art, and the technique of the system taught. Teaching should be done by example, as well as precept, although the teacher should not allow his own expertness to discourage the student, but should show the student how he is not so very far behind after all, and that by practicing enthusiastically in a certain way he will soon be able to do almost as well. The teacher should be resourceful and should be able to adapt himself to conditions as they arise. Nothing will conduce more to a teacher's success than for him to take a personal interest in the progress of each student. The habit of addressing each student by name is a trick of the trade, which, though small, has a very beneficial effect. Quite frequently a lesson or principle can be made clearer to some students by presenting it in different language than that used in the textbook. In fact, the teacher was admonished never to make his own instructions subordinate to that of the textbook, that while the textbook laid down certain principles, those principles were not presented in the only possible way, nor in a way which would be the easiest for all students to understand. He strongly advised the intelligent use of the blackboard. The outlines written upon the board should be written sufficiently large to make them perfectly clear to every student of the class, and should not be written too rapidly, as this might discourage the student. The teacher should be of an amiable and genial disposition, possessed of much vim and enthusiasm. By advocating a long course of study, the teacher renders the student the greatest posssible service. In concluding his remarks, he stated that well directed energy comes next to brains, as an essential qualification of a good teacher. The paper was discussed by Platt, Mosher, Miller, Hill, Moran, and others.

In answer to a question, Mr. Gregg went to the blackboard and illustrated some of the points brought out in his paper. One of these points had reference to night school work. He stated that the course for students of the night school should be different from that for day students. They needed to have more spice and less routine work. On account of the nature of their attendance, which is quite frequently under trying conditions, it is necessary to keep them thoroughly interested and to show them that they are making progress. Mr. Gregg's suggestions and illustrations were of the greatest benefit to teachers of all systems, and the Association was delighted with his paper. If more papers of this kind could be had, papers dealing with schoolroom facts and details, greater benefit would be derived by attending meetings of our Association.

Next came a paper by Patrick J. Sweeney, New York City, on "The Demands upon the Shorthand Schools in the Large Cities." It is difficult to give a true conception of the excellence of this paper in a paragraph. An idea, however, can be gained of the estimate placed upon it by the Association when it is known that by a unanimous vote the secretary was directed to have the paper printed and a copy delivered to each member of the Association. This is an honor, which has, in the writer's memory, never been accorded to any paper ever delivered before the Association. The paper, taken as a whole, plainly pointed out the road to success in the business of shorthand writing in particular, and the commercial world in general. He related a number of the qualifications demanded by business men, among which were common sense, originality, self-reliance, agreeableness, promptness and secrecy. He said that brains and ability were essential, but to be of value they must rest upon the firm foundation of stern honesty. The stenographer should not be afraid to do more than he is paid for, otherwise he would never be paid for more than he does. Men who can think and who can be relied upon at all times are always in demand. If the stenographer can do his own work as well as direct the work of others, his reward will be in exact ratio. A stenographer should be ready for emergencies and should always be guided by the principle, "Is it right." He emphasized the absolute necessity for keeping one's mouth shut with reference to the affairs of the business office. One who has ever lost the confidence of his employer in this respect will find great difficulty in winning it back again. He asked, "What becomes of a man's word if he won't keep it and no one else will take it?" He gave as a good guide for stenographers the motto of our President, "Better faithful than famous." This paper will be published in full in an early number.

"No Room for Shorthand Illiterates," is the subject of a paper by David Wolfe Brown, Washington, D. C., and read by Mr. Fred Irland. Mr. Brown was absent, proofreading his new book. While this was regretted, there was nevertheless an element of satisfaction in the thought that his long-looked for work on "The Science and Art of Phrase-making" would soon materialize. Before reading the paper, Mr. Irland gave us an instructive talk on his experience in reporting the Hon. Chas. G. Dawes, ex-Comptroller of the Currency, who delivered an address the previous night before the Federation on the Banking Systems of the United States. Mr. Irland stated that, although he had been informed that Mr. Dawes was difficult to report, the speaker himself having expressed his belief that Mr. Irland would have some difficulty along that line, it really turned out as in many other instances to be a very easy matter.

Mr. Brown, in his paper, drew a contrast between the dull and bright pupil, and stated that the bright pupil was too often a tantalizing delight on account of his belief that his natural brilliancy would carry him to the goal. He preferred the hard-working pupil who was industrious without being a genius, rather than the genius with no industry. The ambitious pupil, however, was the best of all. Sometimes, however, there was misdirected ambition, which created a desire on the part of the student to fly before he could walk. Then there is the student who knows it all. Then others have periodical tantrums. He believed that many of the bad shorthand habits found among students are the result of longhand habits. Among these he mentioned pen-gripping, which has its early cause in the use of the slate and lead pencils in our schools, the longhand twist, aerial pen twirling, and scattering of notes over the page when compactness is desired. He stated that habit was a powerful thing for good or evil, according as the habits were good or bad. Everything that the student does should be done in the right way from the first. The teacher should not simply correct errors, but should so direct his students as to keep them from making errors. Mr. Brown in the main was highly appreciated by the teachers present, but the sentiment was quite freely expressed that the general excellence of his paper was seriously marred by a wholesale onslaught on what he termed systems having no reporting record. The query uppermost in the minds of many who listened patiently to that portion of his paper was, "In what manner can progress be expected in the matter of methods of swift writing, unless the profession is sufficiently fair-minded to give every sincere effort toward the betterment of shorthand systems an impartial investigation and trial?" What system was ever invented that had a reporting following from the start?

MONDAY, DECEMBER 30 TYPEWRITER DAY

The program of this day was opened by Miss Frances Gillispie, of Omaha, Neb., who gave an interesting discussion of the hand and finger training for typewriter operators. She believed in training the hand and fingers preparatory and in connection with the daily practice on the typewriter. The plan suggested many excellent advantageous features, and her paper was well received by those present.

After the reading of this paper, a discussion arose as to the advisability of allowing advertising matter to be distributed in the room in which the shorthand section was holding its meeting. After some discussion, the whole matter was declared out of order, and it was directed to proceed with the program.

Mr. Chas. H. McGurrin, Kalamazoo, Mich., then read his paper on "How I Would Teach Typewriting." He stated that the best method was that which succeeds the best. He placed special emphasis on spelling, and advised a special course for those who were deficient in this respect. The matter of touch was considered of great importance. The sluggish stroke was to be guarded against; by the sluggish stroke he meant that which is the result of the force exerted by an exclusive finger action. Instead of this, the force should come from the forearm. While he did not condemn the blank keyboard, he believed that too much importance had been attached to it. He assumed that all could not succeed with touch typewriting, by stating that rather than make a failure, he would allow the student to depart from the all-finger method. He believed that there was no absolutely inflexible method that was best for all students. He advocated dictation as the best method of gaining speed on the machine. The paper was discussed by Platt, Walker, Davis, Byrne, Patton, and Hill. Among other things brought out in the discussion was the fact that many teachers had difficulty in getting their students to apply touch typewriting to the transcription of shorthand notes. The tendency noted by the teachers was that in their desire for accuracy, students would look at the keyboard. Mr. McGurrin was asked how to overcome this, but gave no definite solution. At this point Mr. McGurrin was requested to give an exhibition of his skill for the benefit of those present. He declined to do so, for the reason that he had taken his stand against such exhibitions before the Association as valueless, and that he desired to be consistent. He was highly admired by the Association for the stand taken. Exhibitions of this character, while interesting in their way, are of no definite value, and have in the past given opportunities for the exploitation and advertisement of special systems.

The next paper was entitled "How to Combine Accuracy with Speed," by Mr. A. C. Van Sant, Omaha, Neb. The first essential of success in shorthand work was in a thorough education in the branches of this calling. A fair knowledge of the English branches, especially spelling, was necessary. So far as typewriting was concerned, he believed it to be greatly a matter of habit. Therefore, the first lesson was an essential one in that it formed a foundation for the establishment of many habits, and the teacher should see to it that the habits are good. A good taste should be cultivated on the part of the student. All his work should be gotten up in a systematic and tasty manner. The student should be taught to keep his machine in good condition. Errors in the students early practice work are frequently caused by his attempting to write too fast. In the beginning the use of the eraser should be prohibited, while in the advanced work, the student should be instructed how to make neat erasures, take out and re-insert the paper, etc. To make the work more interesting, he would offer prizes for the greatest quantity of accurate work turned out in a given time. A certain portion of the dictation work should be corrected and rewritten. He believed in frequent tests of speed, as it accustomed the student to the excitement attending such tests and relieved him of the nervousness resulting from the presence of strangers. After the reading of his paper, he was asked many questions by teachers present, which he answered in his characteristic way. He suggested several times that possibly an exhibition by a student who had learned in accordance with his method would be more interesting and instructive, but the Association evidently did not look at it in that light, as he was not invited to give it.

At this time, Mr. Chas. M. Miller, of New York, offered a resolution of regret and sympathy for Mr. and Mrs. A. J. Barnes, who were absent. Mr. Barnes was confined to his home on account of sickness, and Mrs. Barnes on account of the severe illness of her mother. It passed unanimously.

Then came a report of the committee on resolutions, Mr. Selby A. Moran, Chairman. A vote of thanks was offered to E. J. Fritch for the use of his rooms as a meeting place for the Association; Mr. L. A. Arnold, Mr. H. G. Healey, and other officers for the excellent work done in behalf of the Association; Mr. Fred Irland, Patrick J. Sweeney, C. E. Hutchings, Jerome B. Howard, and Chas H. McGurrin, for the excellent papers presented; and Chas. T. Platt for his services in connection with the exhibit of shorthand work from various schools throughout the country. It was suggested that this exhibit work be continued as a feature of the Association, and that it be expanded. Thanks of the Association were offered E. N. Miner for the use of his excellent magazine as the official organ.

Officers were elected as follows for 1902:

President, L. A. Arnold, Chicago, Ill.
Vice-Pres., A. C. Van Sant, Omaha, Nebr.
Secretary, W. O. Davis, Erie, Pa.

EXECUTIVE COMMITTEE.

C. T. Platt, Hoboken, N. J., John R. Gregg, Chicago, Ill., and Jerome B. Howard, Cincinnati, Ohio.

Appreciation was expressed of the work of the State Secretaries. It was recommended that the Association bear the expenses of the State Secretaries incurred in the interest of the Association, not exceeding the sum of five dollars. Also that the president be authorized to appoint a press agent whose duty should be to prepare a brief and concise synopsis of the proceedings at the end of each day and secure its publication by the daily papers.

The report of the resolution's committee was adopted in its entirety.

Upon motion, duly seconded, the Association decided that hereafter no papers would be published in the official organ unless the author was present to read same, or sent the Association an apology for his absence.

The Association also passed a resolution prohibiting the distribution of any advertising or extraneous matter in its meeting rooms.

TUESDAY, DEC. 31, '01.

THE FOLLOWING WAS REPORTED BY W. O. DAVIS, ERIE, PA.

Mr. F. W. Mosher, of Omaha, Neb., read a paper on "Teaching Shorthand Students to Spell." Discussed by Miss Petraglio, Mr. Hodge, Davis and Platt.

The subject "Value of Completing the Shorthand Course," was ably handled by Mr. P. B. S. Peters of Kansas City, Mo. Mr. Peters said that the commercial world demands accuracy; that the pupils are the scales in which the teacher is weighed, and that short term schools have no standing in the Bradstreet of education.

The completion of a shorthand education has a value to the student economically, because he can earn higher wages; mentally, because the more he learns, the more his brain is capable of learning; morally, because the consciousness of knowledge brings self-respect. It is valuable to the employer financially, because he can better afford to pay a good salary to a good clerk than to throw away even a small sum on an incompetent one; mentally, because the knowledge that he has under his direction an employee who can be depended upon to do his work accurately and thoroughly is the best relief to the already overcrowded brain of the hustling business man; morally, because a jewel of a stenographer would absolutely forestall the necessity of ill-temper and profanity provoked by ill-done duties.

It is of value to the teacher pecuniarly, because one good pupil will bring him

CHAS. H. McGURRIN,
Kalamazoo, Mich.



A. C. VAN SANT,
Omaha, Neb.



F. W. MOSHER,
Omaha, Neb.



L. A. ARNOLD,
Chicago, Ill.





MISS MAMIE WODRASKA,
St. Louis, Mo.



MISS EDITH A. PAULSON,
Omaha, Neb.



MISS LAURA A. LEWIS,
New York City.



MISS MAY CARRINGTON,
Springfield, Mass.

A Row of Expert, Pretty Typewriters seen at St. Louis.

many more, while a number of bad ones will utterly ruin him; mentally, because the best spur for the fagged mind of the instructor is an eager student; morally, because he needs to be kept up to a belief in the grandeur of his calling.

Mr. C. E. Hutchings, one of the leading reporters of St. Louis, read an interesting paper on "What a School Can Do Towards Teaching Reporting." This was discussed at length by Mr. Platt, Mr. Stiehl and Mr. Eatinger.

A paper on "What and How I Should Study Were I to Enter a Shorthand School with a View to Making Myself an Expert Amanuensis," by Mr. J. A. Lyons of Chicago, was well received. Mr. Lyons read a very comprehensive paper in which he dwelt on the following:

"QUALIFICATIONS OF A GOOD STENOGRAPHER."

Personal Appearance: Cleanliness, Neatness, Dress.

Natural Ability: Perception—Quick, Tact, Industry, Memory, Common Sense.

Education: English, Grammar, Composition, Punctuation, Spelling, Reading, Handwriting, Reading Bad Writing, Paragraphing, Knowledge of Words.

Shorthand: Reading, Writing.

Typewriting: Machine, Tabulator, Card Attachment, Speed, Accuracy, Neatness, Uniformity of Touch, Copying, Arrangement; Envelope, Letter, Document; Mimeographing, Carbon Copying.

General: Local Geography, Streets, Cities, Buildings, Postal Laws, Filing Correspondence, Copying, Indexing, Depositing in Bank.

Discussed by Messrs. Platt and Miller.

Mr. Arnold, the new president, then appointed the state secretaries for the ensuing year.

Mr. E. N. Miner of New York, recommended Mr. L. A. Arnold, as Editor of the Association Department in the Phonographic World and upon vote the association confirmed the recommendation.

The meeting then adjourned to meet in Milwaukee, one year hence.

Members National Shorthand Teachers' Association, Enrolled 1901.

Harriett E. Allen, Oberlin, Ohio; H. L. Andrews, Pittsburg, Pa.; L. A. Arnold, Chicago, Ill.; Katharine B. Allis, Glens Falls, N. Y.; Otto Ankershel, Joplin, Mo.; Ina B. Allison, Davenport, Ia.; Mrs. E. E. Admire, Chicago, Ill.; Mrs. A. J. Barnes, St. Louis, Mo.; A. J. Barnes, St. Louis, Mo.; Chas. Currier Beale, Boston, Mass.; H. B. Boyles, Omaha, Neb.; G. W. Brown, Jacksonville, Ill.; Grace A. Bates, Fond du Lac, Wis.; Dan W. Brown, Pueblo, Colo.; J. W. Butcher, Dallas, Texas; H. E. Byrne, Tyler, Texas; Jessamine Brown, Quincy, Ill.; Ruby Boyd, Leavenworth, Kan; Olive Buchanan, New London, Mo.; Wm. H. Beardsley, St. Louis, Mo.; Mrs. J. M. Barnes, St. Louis, Mo.; Hattie Cook, Cedar Rapids, Ia.; Jas. S. Curry, Cleveland, Ohio; Harry W. Cadman, San Francisco, Cal.; David R. Cox, Petersburg, Va.; Mrs J. A. Clark, Norfolk, Va; W. O. Davis, Erie, Pa.; Adeline Danforth, Stillwater, Minn.; Mrs. Maud M. Douglas, Roanoke, Va.; C. H. Dewey, St. Louis, Mo.; Edith M. Durham, Kankakee, Ill; Mrs Della Decker, Minneapolis, Minn.; S. E. Dime, Jewell, Iowa; S. H. East, Indianapolis, Ind.; Mrs. S. H. East, Indianapolis, Ind.; S. J. Ebert, Oshkosh, Wis.; W. B. Elliott, Wheeling, W. Va.; Lulla L. Ely, Sterling, Ill.; Nellie W. Evans, Burlington, Ia.; A. B. Eatinger, Lexington, Ky.; Mrs. C. A. Faust, Chicago, Ill; B. J. Ferguson, Marietta, O.; Mrs. J. F. Fish, Chicago, Ill.; Mary E. Fulsom, Garden City, Kan.; J. F. Fleisher, Cleveland, Ohio; Cyrus W. Field, Jackson, Mich.; J. E. Fuller, Wilmington, Del.; E. D. Gordon, Ashland, Wis.; R. A. Grant, Rockford, Ill.; John R. Gregg, Chicago, Ill.; Mrs. John R. Gregg, Chicago, Ill.; Robt. F. Gallagher, San Francisco, Cal.; Robt. Goltman, Montreal, Canada; Loren D. Grinstead, Pullman, Wash.; Sallie E. Gordon, Rock Island, Ill.; Mrs. M. Constance Green, E. St. Louis, Ill.; Frances Gillispie, Omaha, Neb.; H. G. Healey, New York, N. Y; Mary A. Healy, Pittsburg, Pa.; F. E. Haymond, Evansville, Ind.; J. A. Harader, West Superior, Wis.; Rev. Kilian Heid, Collegeville, Minn.; Jerome B. Howard, Cincinnati, Ohio; Sophia Hageman, St. Cloud, Minn.; Nettie M. Huff, Shenandoah, Ia.; Thos. J. Hoover, Carlinville, Ill.; John M. Hill, Sedalia, Mo.; Mary L. Horner, Waterloo, Ia.; Frances A. Hoover, St. Louis, Mo.; J. F. Hoobs, St. Louis, Mo.; Henry A. Ivy, Sherman, Texas; R. McKenn Jones, Hackensack, N. J.; J. Clifford Kennedy, Salem, Mass.; D. Kimball, Chicago, Ill.; Margaret E. King, Bloomington, Ill.; W. W. Knisley, Houghton, Mich.; Vie T. Kobel, Parkersburg, W. Va.; Mrs. F. L. Kelly, Hannibal, Mo.; Mrs. E. G. Ketchum, Biltmore, N. C.; Geo. P. Lord, Salem, Mass.; Katherine Lugenbeel, Des Moines, Iowa; Nettie H. Leftwich, Staunton, Va; Francis E. Lester, Mesilla Park, N. M.; James M. Lingle, Philadelphia, Pa.; J. A. Lyons, Chicago, Ill.; Mrs. R. R. Luman, St. Louis, Mo.; Laura L. Lewis, New York City; Chas. M. Miller, New York, N. Y.; E. N. Miner, New York, N. Y.; Selby A. Moran, Ann Arbor, Mich; F. W. Mosher, Omaha, Neb; Mrs. F. W. Mosher, Omaha, Neb.; D. D. Mueller, Norwood, Ohio; W. L. Musick, Springfield, Mo.; Geo. B. Middleton, Kansas City, Mo.; F. Benton Miller, St. Louis, Mo.; Dott Mitchell, Mt. Pleasant, Ia.; Mrs. Alice B. Muller, Sioux Falls, S. D.; Thos M. Milum, Danville, Ill.; Lillian Maytum, Des Moines, Ia.; Mrs. J. M. Mehan, Des Moines, Ia; Walter D. McAllister, Lincoln, Ill.; J. P. McConahey, Pittsburg, Pa.; Chas. H. McGurrin, Kalamazoo, Mich.; D. A. MacCracken, Pullman, Wash.; James A. McDonald, Clayton, N. M; T. O. McGrath, Owensville, Mo.; C. C. Noe, Cleveland, Ohio; Frances H. North, La Crosse, Wis.; Margaret Nelson, San Francisco, Cal.; O. D. Norton, St. Louis, Mo.; Geo. Oakley, Patterson, N. J.; E. J. O'Sullivan, Portage la Prairie, Manitoba, Canada; Jennie M. Patton, Peoria, Ill.; Mrs. L. H. Packard, New York, N. Y.; Edith Paulsen, Omaha, Neb.; P. B. S. Peters, Kansas City, Mo.; Miss F. M. Petraglio, St. Louis, Mo.; Chas. T. Platt, Hoboken, N. J; Clarence A. Pittman, New York, N. Y.; Pearl A. Power, Cincinnati, O.; Walter Rasmussen, San Francisco, Cal.; Chas. A. Reed, Denison, Texas; Kalliope Ritner, St. Louis, Mo.; W. S. Rogers, Sandusky, Ohio; Frank Rutherford, New York, N. Y.; Julius Rasmussen, St. Paul, Minn.; Esther A. Reimer, Red Oak, Iowa; Mrs. Jessie R. Reed, Quincy, Ill.; Mary R. Rubicam, St. Louis, Mo.; C. W. Robbins, Sedalia, Mo.; Decinna Jane Salisbury, Appleton, Wis.; W. A. F. Scott, Carbondale, Pa.; Thos. P. Scully, Springfield, Mass.; Chandler Sexton, Orange, N. J.; Rupert P. So Relle, Chicago, Ill.; A. H. Sproul, Elgin, Ill.; Julia B. Stark, Louisville, Ky.; J. A. Stephens, Chicago, Ill.; Mrs. Lula Stiehl, Urichsville, Ohio; L. P. W. Stiehl, Urichsville, Ohio; Loretta Strickler, Topeka, Kan.; Rebecca Strutton, Cleveland, Ohio; H. W. Storla, Sioux City, Ia; Margaret J. Snider, Champaign, Ill.; Eva J. Sullivan, Kansas City, Mo.; Clay D. Slinker, Des Moines, Ia.; Miss A. Stadden, Pittsburg, Pa.; John F. Soby, New York City; Patrick J. Sweeney, New York City; W. I. Tinus, Chicago, Ill.; G. E. Temple, Baltimore, Md.; Lena M. Tucker, Fon du Lac, Wis.; Grace Temple, Waterloo, Iowa; F. M. Van Antwerp, Louisville, Ky.; W. E. Van Wert, Wheeling, W. Va.; A. C. Van Sant, Omaha, Neb.; Vezino de Vezino, San Francisco, Cal.; J. J. Weber, Canton, Mo.; R. E. Wiatt, Council Bluff, Ia.; E. J. Wightman, Grand Rapids, Mich.; John A. White, Moline, Ill; H. R. Weaver, Birmingham, Ala.; L. J. Weichmann, Anderson, Ind.; Florence E. Whipple, Alton, Ill.; George D. White, San Jose, Cal.; Geo. Walker, Crawfordsville, Ind.; Wilton E White, Quincy, Ill.; O. H. White, St. Louis, Mo.; O. E. Hawkins, Huntington, Ind.

CHARLES A. MIDDENDORF, CHICAGO,
Expert Typewriter Operator.





J. B. McCONKIE, BLOOMINGTON, ILL.



H. G. HEALEY, NEW YORK.



C. A. FAUST, CHICAGO.



C. H. ALLARD, QUINCY, ILL.

Program of the
National Penmanship Teachers' Association at St. Louis.

The meeting from start to finish was a success. There have been larger meetings and smaller ones as well, but never a more congenial one. All did not agree, but the disagreements were not disagreeable. The interest was marked and well sustained. Many well-known penman and educators were in attendance.

The meeting was called to order Friday morning by Mr. Zaner, who presided throughout the session.

Mr. J. F. Fish, the secretary, being absent and having serious trouble with his eyes, the president appointed Mr. Healy of New York to fill that position, which he did most graciously and worthily.

After registration of members Mr. Zaner delivered the usual president's address, entitled "The Penman of Yesterday, Today and Tomorrow." He claimed that the penman of today was better educated than heretofore and that the ones to follow must be still better educated. He believes that there are more really fine penmen and more fine penmanship being executed today than ever before. He further said that the penman of tomorrow would be a teacher of commercial subjects and penmanship; a teacher of teachers in normals; a supervisor; or an engrosser; there being a constant and increasing demand for each.

Mr. Robert C. Spencer of Milwaukee, "the grand old man of our profession," discussed the president's message in his usual courteous manner. He disclaimed that the Spencerian was a fifty-two degree system—that it could be written forward, backward, or vertically.

"The Supervisor," by F. F. Musrush, Lakewood, Cleveland, Ohio, was next presented. The paper was a good one. Among the many sensible things said were the following:

The supervisor in our public schools is a modern innovation. He is among us from force of circumstances and his office is a medium between the superintendent and the grade teacher. His advent into the public school system marked another step toward the ideal system of public education. He is a product of necessity. First was the need, then the demand, and lastly the individual himself.

Here permit me to add some advice to the young men and women, who are thinking of entering upon the profession of a supervisor.

You must not think that the position is easy to fill. It is not. All persons have not the qualifications for directors or leaders. They must be fitted by nature as well as by training for this especial calling. In fact few persons make good leaders. I feel that all of us can testify to this fact.

Young man or young woman, if you find that you have the ability to teach comprehensively, possess a temperate, patient, disposition, you may develop the qualities of a good supervisor. You will need a gentle bearing, tempered with suave manners, a fair degree of tact, and a goodly portion of hard common sense. Some of these qualities you must have by right of nature, others you can cultivate

To be able to put yourself in the teacher's place is a strong point in your favor.

But be sure of one truth, that you are full of the subject you are to present.

If you lack enthusiasm and understanding, your work will be a failure.

A supervisor must know something of other subjects outside of his specialty. He must be liberal minded, progressive, and always a student. America is the home of industry and progress.

Mr. Musrush favored vertical for children, but thought children under ten years should not be taught to write. Conditions in public schools are not as favorable as in business colleges for successful writing and therefore business college teachers are, as a rule, too severe in there criticisms of the writing and the teaching of it in the public schools.

He concluded by saying: "Make good writers of your teachers and your pupils will write well."

Discussion followed by Messrs. Spencer, McConkie, Fish, Faust, Hill, Goshert, Musselman, Plummer, Tamblyn, Allard, and Healey.

Engrossing by F. W. Tamblyn, Kansas City, Mo., was the next on the program. His paper was certainly a very practical one, indicating that he is quite familiar with his subject. He disclosed the fact that to be an engrosser one must be more than a penman—an artist as well. We hope to present his paper later on.

SATURDAY

"The Teacher of Writing," by H. G. Healy, Editor Penman's Art Journal, New York, was well rendered and received. In part it was as follows:

Few teachers in our schools of practical education enter with so much enthusiasm in their work as do our teachers of business writing. They put mental, physical and magnetic force into their work and every one is deserving of the highest success in result-getting; but we do not all succeed.

The teacher of writing who places copies before his pupils, either on the board or on paper, without any directions, explanations, or further attention, is no more a teacher than is the clerk a doctor who takes down a bottle of patent medicine and hands it to a customer. The art of writing is a positive attainment, and the rules of objective pedagogy govern it.

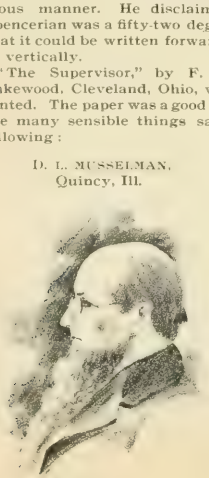
We learn writing through the eye primarily, not through the ear. We are taught that whoever has one good arm and one good eye can learn to write; we say nothing about the organ of hearing, and yet many of us devote the chief portion of our time to teaching through the ear instead of through the eye.

"Sounds which address the ear are lost and die
In one short hour; but that which strikes the eye
Lives long upon the mind; the faithful sight
Engraves the knowledge with a beam of light."

The true mission of the teacher of writing is to make the conditions favorable for advancement. That is all, and it is enough. You cannot train the mind or develop any faculty simply by determined ill-directed force, but you can secure to a person proper surroundings and you can use correct methods. These conditions are something more than a correct copy, a suitable position at the desk, and proper utensils.

Writing is not an exact science by any means, but enough form should be taught that the pupil may know when he approximates accuracy. We should not lose sight of the artistic side—the pleasing side of writing—to such an extent that it would appear to be executed with a square, rule

D. L. MUSSELMAN,
Quincy, Ill.

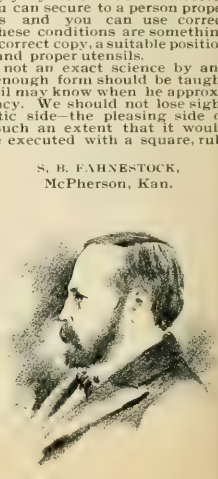


MR. AND MRS. F. F. MUSRUSH, CLEVELAND, O.,
The Bride and Groom of the Convention, though no one knew it but themselves.



S. B. FAHNESTOCK,
McPherson, Kan.







V. SCHUPPELL,
Springfield, Ill.



C. S. CHAPMAN,
Milwaukee, Wis.



J. J. FISH,
Chicago, Ill.



C. W. RANSOM,
Richmond, Va.

A. N. PALMER, CEDAR RAPIDS, IA.

and compass; but the student should know enough about the height, width, elements and principles of letters that he may be able to keep somewhere near the desired position, and these should be taught *graphically* rather than *orally*. We must combine synthesis with analysis. We cannot have a good judgment unless we have clear ideas, and we have not a clear idea upon the subject of writing unless we conform to the intellectual processes. There are *first*, the power to separate anything into its parts; *second*, the power of combining the parts; *third*, the power to select the different parts, and *fourth*, the power to recognize similar and dissimilar features.

The pupil, as a rule, places certain limitations upon the teacher. These are the length of time he will stay in school, the talent and ability he brings, his previous training, his habits of thought and attention. Some of these may be changed by the teacher, others *cannot*. The teacher of writing seldom complains of the grist that is brought to him. The teacher of shorthand and the teacher of bookkeeping frequently complain of the lack of preparation on the part of their pupils, but the teacher of writing takes it for granted that what he has heard is absolutely true—that every one with one good arm and one good eye can be a great penman. I say all praise to the earnest, sincere, conscientious teacher who receives the sturdy sons of toil and prepares them, in a few brief months of instruction, to write a business hand which passes current in the commercial world as genuine. The process in the development of an active attention is:

1st, by means of reward or the promptings of approbation.

2nd, Ambition, or the desire to excel.

3rd, Thoughtful organization.

We have pupils in all of these stages in every class, hence a good reason for classification on the interest basis. I would not offer a reward in the general writing class but I would group those pupils who were not interested in writing and offer a reward of some kind in order to start them. They must all reach the ambition degree, and be anxious to excel.

Personally, I think we devote too much time in quibbling over matters of secondary interest and lose sight of the great principles of the art.

Let us keep close to *movement* and *form*—not which one *first, but both together*—teaching them according to the physical laws of nature—those laws governing motion, growth and development, with the assistance and guidance of true pedagogical principles, at all times recognizing the usefulness of the apperceptive functions. When we do this we will not gallop our trotters, our students will not make ovals too thin or too fat, their curved lines straight and their straight lines curved. While I am speaking of movement, I want to pay my tribute to what we term combined or arm movement. There is little consolation to me in the fact that Carstair and Lewis advocated arm movement in 1812. What interests me more is that we use it now.

Let us remember that the mental, physical and nervous organizations must be recognized equally in our teaching. Let us see that our pupils write naturally and as many of us write. The average penman in his best work does not write naturally. There is almost as much difference between the penman's unconscious and unstudied hands and the hand that is the result of his professional skill, as there is between what the fisherman caught and what he says he caught.

Shall the teacher be good at execution with the pen? Most assuredly. If he has strong attainments in other branches of the art besides that of business writing, so much the better. The ornamental and flourished style of writing has its place and should not become a lost art. Gaskell's Compendium took many a young man from the wood-pile, and it was the ornamental style that did it.

"Why Vertical Writing is a Failure," by A. N. Palmer, Cedar Rapids, Iowa, was next read and received with interest. Mr. Palmer approached his subject after considerable preliminary sparring, but when he got to it he made things quite lively, as he usually does. He believes vertical writing is a failure, not alone because it is upright, but because it is usually taught by the copy-book method. He thought it was the product of publishers rather than of popular demand or need, and that it was wrong to sell copy books, which he said cost but two cents, at from seven to eight cents. Naturally, he reaffirmed his faith in the muscular movement and in slant writing, though he disclaimed ever having taught fifty-two degree writing, or any other particular slant.

Discussion followed by Messrs. Musselman, Stiehl, and C. S. Chapman. The latter is now engaged in other pursuits, but happened in St. Louis and gave the convention a call. Mr. Chapman is the father of the Western Penman's Association, and therefore of the National Penmanship Teachers' Association, the latter being the outgrowth of the former.

"Movement and Momentum," by C. W. Ransom, was the next paper read. In part he said:

I am here today, because I love progress; because this organization of business educators is for the upbuilding of better methods of instruction and for the advancement of a cause which the business world recognizes as a necessity.

It has been well said that we are all imitators to a certain extent. No author stands wholly alone, but even the most original one is linked to his predecessors by his individual appropriation and improvement of the legacy they have left to him; because in the history of educational progression our minds are all the continuous links of a wonderful chain.

The foundation for a good handwriting can hardly be too thoroughly laid. If the elementary instruction lacks thoroughness, the pupil is deprived of the essential element which leads him to rapid advancement. Thorough instruction in the elements of writing is, therefore, indispensable, and a most careful and exact study of these principles is accordingly advised.

Movement is the soul, the quintessence of writing. Movement has come to be considered by penman as the means by which a certain motion may be had and used to the very best advantage in writing.

I believe any pupil who has a muscle at all in the front of the elbow, should be taught how to use it in writing. I am a strong advocate of muscular movement, and believe in systematically arranging the movement exercises to suit the ever-varying individuality of the students.

Momentum is uniform motion. Momentum represents the amount of power blending harmoniously into the body of action, which enables one to write easily and rapidly with muscular control.

Space and height must be right if momentum is right. The continuous regularity of spacing, of height, of speed, of strength, will be shown in every letter if the momentum is correct. In other words, momentum as applied to writing is something like a gymnasium to men. It is used to develop strength.

Motion that produces correctly formed and finely written letters is a resultant motion; for it is the result of two combined forces. One the force to go ahead, the other the force to control.

I believe in writing the letters at the same rate of speed at which the movement exercises are written.

Movement is the advancing power, the propeller of activity, in writing. Momentum is the regulative power, the adjusting factor which produces uniform characters. With these two fundamental qualities evenly united and brought into proper working order, the human writing machine is capable of reaching the highest degree of proficiency possible.

Many who have not investigated thoroughly and exercised a proper amount of reflection, are giving to movement words of praise and credit, which are justly merited by momentum.

Many discard and condemn muscular movement because of their inability to master it. Some have claimed it wild and spasmodic and fitful, but the real difficulty is, that they have not exercised a sufficient amount of momentum to dominate it.

To be brief, these are the fundamental essentials which I believe constitute the normal laws of developing genuine rapid business writing.

MONDAY.

"Vertical vs. Slant, From a Business Man's Standpoint," by Cyrus W. Field, Jackson, Mich., was next presented. Mr. Field believes in slant writing and is not afraid to say so. We hope to present part of his paper at a later date.

"Style of Writing to Teach, and How to Teach it," by C. A. Faust of Chicago, Ill., was the longest and most exhaustive paper presented with numerous blackboard demonstrations as to styles of letters; mode of development; similarities between letters, both capital and small; exercises, etc., etc. Mr. Faust drew from his varied experiences as telegraph operator, printer, etc., to illustrate certain points and to prove that writing is merely habit.

"Speed in Vertical Writing," was then taken up by R. K. Row of Chicago, Mr. Newlands being unable to attend, his name having been placed upon the program without his consent. Mr. Row secured seventeen pupils from the Crow building of St. Louis to give a demonstration as to whether vertical could be written rapidly or not. The pupils came from the grammar grades and had never received instruction except from regular grade teachers. They wrote legibly the sentence: "Our acts our little angels are," within a small fraction of thirty words a minute, counting five letters to the word. A number wrote the sentence six times in a minute.

The association extended a vote of thanks to Mr. Row, the principal, the teacher, and the pupils for their demonstration.

Mr. Row then answered many of the arguments commonly put forth against vertical writing and copy-books, and, all in all, met the fierce opposition of "the slanters" in a most convincing and gentlemanly manner.

He proved two things: vertical can be written rapidly and rapid writing can be secured from the copy-book and grade teacher.

The following officers were elected for 1902:

President, H. G. Healy, New York City, N. Y.
Vice-Pres., F. F. Musrush, Cleveland, O.
Secretary, W. C. Schuppell, Springfield, Ill.

EXECUTIVE COMMITTEE.

C. P. Zaner, Columbus, O., A. N. Palmer, Cedar Rapids, Iowa, and J. F. Fish, Chicago, Ill.

TUESDAY.

"Penmanship in the Ideal School," by A. E. Parsons, Creston, Iowa, was presented. Mr. Parsons, like Mr. Palmer, is an uncompromising foe of copy-books as well as of vertical. Unlike Mr. Palmer, however, he has nothing to substitute for copy-books but live teachers, and therefore his motives were not questioned. Messrs. Spencer, Row, and others discussed the paper in a cordial manner.

"Spencerian Penmanship," its Origin, History, Influence, Characteristics, and Claims, by Robert C. Spencer, Milwaukee, Wis., was the last paper on the program, but not by any means the least. We print it in part elsewhere; the remainder will follow next month.

The attendance on Tuesday was not large, but on the whole, the meeting was one of the best held for years.

Penmanship Section Membership

H. M. Little, Omaha, Nebr.; J. F. Fish, Chicago, Ill.; A. N. Palmer, Cedar Rapids, Iowa; E. J. O'Sullivan, Montreal, Can.; C. A. Faust, Chicago, Ill.; Cyrus W. Field, Jackson, Mich.; S. C. Myers, Shelbyville, Mo.; L. P. W. Stiehl, Urichsville, Ohio; C. P. Zaner, Columbus, Ohio; A. H. Burke, Dexter, Iowa; J. E. Plummer, Burlington, Iowa; S. C. Henninger, Burlington, Iowa; F. F. Musrush, Lakewood, Cleveland, Ohio; W. F. Giesseman, Des Moines, Iowa; J. C. McConkie, Bloomington, Ill.; D. S. Hill, Evansville, Ind.; B. O. Eddy, Youngstown, Ohio; Robert C. Spencer, Milwaukee, Wis.; Ella Nelson, Cincinnati, Ohio; H. D. Goshert, St. Louis, Mo.; D. L. Musselman, Jr., Quincy, Ill.; W. E. White, Quincy, Ill.; Horace G. Healy, New York City; J. M. Latham, Quincy, Ill.; C. H. Allard, Quincy, Ill.; W. G. Ottwein, Quincy, Ill.; R. K. Row, Chicago, Ill.; D. L. Musselman, Quincy, Ill.; N. H. Wright, Louisville, Ky.; W. C. Schuppel, Springfield, Ill.; C. F. Smith, Kansas City, Mo.; Miss Rose Rosenthal, St. Louis, Mo.; S. B. Fahnestock, McPherson, Kas.; B. F. Williams, Des Moines, Iowa; O. A. Whitmer, Curdsville, Ky.; W. A. Ripley, Huntington, W. Va.; A. E. Parsons, Creston, Iowa; S. B. Barr, St. Louis, Mo.; J. H. Bachtenkircher, La Fayette, Ind.; C. W. Robbins, Sedalia, Mo.

Private Commercial School Managers' Association

Reported by J. R. Anderson, Principal Barnes' Business College, St. Louis

The second annual meeting of The Private School Managers' Association was called Thursday, December 26, but there being no quorum, no business was transacted. Friday, December 27, the Association was called to order by Vice President, Chas. M. Miller, President, L. L. Williams, being absent. The minutes of the previous meeting were read and approved.

F. B. Virden, of Chicago, Chairman of the Legislative Committee of the Association, presented his report. It showed that the committee had secured the reversal of the ruling against school papers; that effective provision had been made in Washington to secure a proper amendment to the Loud Bill, to protect the rights of commercial schools in this matter; that a test case has been prepared, and is now on the docket of the federal court in Washington, ready to be tried in its turn. It is expected that the decision in this case will result in a final construction of the law relating to school papers being admitted to the mails as second-class matter. The committee reported $768.88 received and $649.03 paid out. There are no debts except some contingent attorney's fees, to be paid when the test case shall have been tried, and the desired legislation enacted. On motion of Mr. Lord, the report was accepted and the committee retained.

The Association then went into executive session, behind closed doors and the only report of the proceedings that can be given, is a resolution which was published in the daily papers, the session having been taken up with the consideration of the committee report on Typewriters and Supplies. The resolution is as follows:

"RESOLVED, That the Private Commercial School Managers' Association indorse the Underwood typewriter as a satisfactory and standard writing machine; and be it further

RESOLVED, That this Association recommend the adoption and purchase of Underwood typewriters for instruction purposes in schools forming this Association."

While the resolution is official, it in no wise voices the sentiment of the business educators of the country. Not more than fifteen school proprietors were present when the resolution was prepared, and, in the opinion of the writer, the whole proceeding was unjust and unwarranted.

No session was held on Saturday, and Monday's session was poorly attended, the only business of importance that was transacted being the report of the committee on membership and dues. Geo. P. Lord, the Chairman of this committee, recommended that all proprietors of commercial schools be eligible to membership, and that the annual dues be $5, of which $1 should be paid to the treasurer of the Federation, and $4, to the treasurer of this Association. After discussion by Enos Spencer and G.W. Brown, the report was adopted.

M. G. Rohrbough, Chairman of the Committee on Supplies, reported that his committee had done nothing.

A very interesting paper was then read by T. W. Bookmyer, of Sandusky, Ohio, on the subject, "Proper and Improper Inducements to Hold Out to Prospective Students." Mr. Bookmyer pleaded for a high standard of business methods, and suggested the publication of a symposium annually that should embody the views of the best men in the profession. The dignity of any cause must determine the methods to be used in sustaining it. To secure good students, make dignified appeals to their manhood. If schools are builders of character, their methods of getting business must be above reproach; if progressive, appeal to righteous ambition, not to selfish motives; if essential, appeal unflinchingly, manfully, not cringingly. The proprietor who holds out dishonorable inducements is unworthy to instruct the young. Honor is disregarded when money-making and money-getting are the chief inducements held out to prospective students; when impossible pledges are made; when the work of one's own school or the work of his competitor's school is misrepresented. Mr. Bookmyer deplores the prominence given to the utilitarian side of commercial training as an inducement to take the work, and he denounces the guaranteeing of positions, the house-to-house solicitation of students, ratecutting, and life scholarships. These sound papers must eventually have a tremendous uplifting effect on the general standards of commercial training.

President, Enos Spencer, Louisville, Ky.
Vice-Pres., Chas. J. Smith, Pittsburg, Pa.
Secretary, M. J. Rohrbough, Omaha, Nebr.

EXECUTIVE COMMITTEE.

H. M. Rowe, Baltimore, Md., A. S. Parish, Grand Rapids, Mich., and H. B. Henkle, Springfield, Ill.

Officers were elected as set forth above, and the Association adjourned to meet in Milwaukee. But a very small part of the printed program of this Association was carried out. The few meetings were held at odd times, and it was difficult to keep track of them. Possibly to this cause may be ascribed the fact that at no session were there more than fifteen school proprietors in attendance.

M. J. ROHRBOUGH, Omaha, Neb.



MASTER J. W. HUSSEY, Shenandoah, Ia. The Youngest Member at the Federation.



MRS. J. M. MEHAN, Des Moines, Ia.



C. A. WESSELL, Big Rapids, Mich.



CHAS. J. SMITH, Pittsburg, Pa.





ENOS SPENCER, LOUISVILLE, KY.

Members of the Private Commercial School Managers Association

Spencerian Business College, Louisville, Ky.; Stiehl's Business College, Urichsville, Ohio; South Bend Commercial College, South Bend, Ind.; Gem City Business College, Quincy, Ill.; Lincoln Business College, Lincoln, Neb.; Mound City College, Pittsburg, Pa.; Southwestern Business College, St. Louis, Mo.; A. S. Parish, Grand Rapids, Mich.; Omaha Commercial College, Omaha, Neb.; C. M. Bartlett, Cincinnati, Ohio; Oberlin Business College, Oberlin, Ohio; Waterloo Business College, Waterloo, Ill.; Massillon Business College, Massillon, Ohio; Danville Business College, Danville, Ill.; Marion Business College, Lockyear's Business College, Evansville, Ind.; Davis Shorthand School, Erie, Pa.; Mound City Business College, Springfield, Ill.; London Business College, New London, Conn.; Jacksonville Business College, Jacksonville, Ill.; E. J. O'Sullivan, Portage La Prairie, Manitoba, Canada; Salem Commercial School, Salem, Mass.; Chas. M. Miller, 1133 Broadway, N. Y.

Convention Squibs.

D. W. Springer.

St. Louis compares favorably with Chicago — for dirt.

The arrangement of the program this year was the best in the history of the Federation. Let it continue, mornings for sections, afternoons for general, evenings for—fun.

Some definite time should be arranged for the private managers' section. Under the arrangement this year, nobody knew when a meeting was liable to occur and the result was a smaller attendance of the same than at Detroit.

Best meeting in the history of the Federation. Make it still better next year.

Those who came late on the opening night and had not reserved rooms in advance, were obliged to look elsewhere for accommodations. First time it ever happened.

The open meeting, addressed by ex-comptroller of the currency, Charles G. Dawes, was a success. Good theme, good man, good address. St. Louis people did not appreciate it, however, judging by the number present.

More persons got their names on the program and then failed to put in an appearance than ever before. This disease is growing, and before long it will be necessary for a rule to be passed as in the National Educational Association, requiring that the author of every paper read shall be present.

Supt. Pearce of the Omaha schools, who gave an address before the body two years ago at Chicago, was an interested listener at the session on Monday.

Ferris, Payne and Winship—an interesting trio of inspirational speakers.

Fewer public school commercial teachers were present than at Detroit. Inquiry developed the fact that many feel that they are not wanted



H. B. HENKEL, SPRINGFIELD, ILL.

by the business college proprietors, who consti tute the majority of the membership. If this is true, it is a near sighted policy on the part of the aforesaid proprietors.

The banquet was a great success as to numbers, an average as to speakers, a failure as to service.

A large number of teachers were present for the first time. Trust you like the sample and will come again.

The banquet hall of the St. Nicholas proved the best place for the general meetings which had ever been provided.

The idea of a summer school which should provide courses suitable for commercial teachers was favorably commented on by many of the teachers present. If the proprietors will lend encouragement in the way of providing suitable vacation periods, it is probable that the standard of commercial teachers will be very much raised during the next few years.

The hotel lobby was mainly interested Monday evening in discussing the action of the private managers in approving the Underwood as a standard machine, in return for which the Wagner Typewriter Co., agrees to furnish members of the body with the machines at $50 each. Some thought that this action would break the back of the trust and compel them to lower their price. Others were afraid that the trust would become defiant and raise the price to schools. All agreed that it would have some effect upon the situation.

The intervening Sunday was spent by the delegates in a variety of ways. Nearly all attended some church, the music at the Catholic Cathedral attracting the largest number.

The United Typewriter and Supply Co. organized a pleasant trolley party Sunday afternoon and showed their guests a very pleasant part of St. Louis and the site of the prospective World's Fair.

E. H. Fritch, through whose invitation the meeting was held at St. Louis, made a charming host, ably assisted by his good wife. All were pleased with the genuine hospitality shown.

It is coming to tax the capacity of any Business College to entertain the annual meeting.

You would have laughed, and perhaps looked, like this, had you heard Warr at the Federation Banquet.





E. J. O'SULLIVAN, WINDSOR, ONT.

The suggestion was made at St. Louis that we should make a larger use of the Boards of Trade in the cities where we meet.

The newspapers, especially the Globe Democrat, gave the meetings a goodly notice, and it is said that the Chicago papers had more about the meeting than when we met there.

The invitation to hold next year's meeting in Detroit came from the City Board of Education and the only live Mayor the Federation ever saw. This invitation was supplemented from the School and University authorities at Ann Arbor, asking that one day's session be held there. Gov. A. T. Bliss added his personal invitation to the others that Michigan should be privileged to again entertain the body.

The public school commercial teachers held a little informal meeting Saturday at the time the private managers were in session, for the purpose of discussing their peculiar troubles. Sunday the information was given out in the hotel lobby that a caucus had been held for the purpose of booming one of their number for the presidency of the Federation.

J. A. Lyons is one of the most popular members of the body and is in every way worthy the confidence which was placed in him by an election to the presidency. The association honored itself more than it honored him in the choice. He has been one of its hardest working members.

Lord was a success as a president, save in one particular—not a meeting was begun on time. Those who felt bad at his election were most ready to give him praise for the masterly way in which he conducted affairs.

Our Portraits

The pencil and pen portraits in this number were sketched from life at the St. Louis Federation by Mr. Zaner.

Regular Features

Many of our regular, artistic, and practical features were omitted in this number in order to make room for the preceding report.

The Dennis Eagle

The Dennis Spread Eagle and Declaration of Independence Design, of which there is an advertisement elsewhere in our columns, is certainly the finest thing of the kind we have ever seen. It comprises a combination of flourishing, lettering, script and drawing, and is worth every cent he asks for it, $200.

Considering the fact that you can get a faithful reproduction of it for one two-hundredth part of the price of the original, we think all of our readers who are not purse-bound, and who appreciate excellence in this line, would never regret having given their order for the same. It is a gem of pen art—a masterpiece from one of America's rare geniuses with the pen.

The Penman-Artist and Business Educator

Entered at the Post Office at Columbus, Ohio, as Second Class Matter, September 10, 1900.

Edited and Published Monthly (Except July and August), by ZANER & BLOSER, Columbus, O.

VOL. VII. NO. 6. WHOLE NO. 41

COLUMBUS, OHIO, FEBRUARY, 1902

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the P.-A. AND B. E. is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The PENMAN-ARTIST AND BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Advertising in The Penman Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequaled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it." That seems to be the advice of all successful advertisers. One advertisement as a rule, does not amount to much. To illustrate: Mr. M. B. Moore, of Morgan, Ky., who has been carrying a small advertisement in our columns for quite a while past, received one order for pen work with the cash accompanying the same amounting to $20.45, and that too from a gentleman in England. Had Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. He writes:—"Business is certainly looking up, and my little ad. in the P.-A. AND B. E. seems to be getting in its work."

Of course it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that the advertiser is expected to have his name continually before the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement.

Commercial Education.

Great as has been the progress of commercial education during the past quarter of a century, greater still will be its progress in the immediate future. From a mere, brief course in book keeping of but a few years ago, the curriculum of the average school has expanded until today instruction is given in commercial arithmetic, law, correspondence, geography, transportation, ethics, higher accounting, etc., etc., etc. The province of the commercial school, whether public or private, as now comprehended and recognized, is not merely to prepare persons as office clerks and automatic stenographers, but to prepare young men and women to become successful business men and women. True, the first steps are in office routine work, but our boys and girls, or, if you will, young men and women, must be trained broadly and deeply so that they may become something more than automatons. They must lay foundations for correct and independent thinking and acting; they must be taught to grasp problems of commercial importance such as competition, trade, market quotations and their significance, questions of corporation and incorporation, etc.

These new conditions bring new responsibilities, which in turn demand men and women of ability, both natural and acquired, to grasp and serve the forces of commerce and commercial education.

Believing that the future of commercial education is bright and full of hope, we shall endeavor to grasp the situation and meet the enlarged condition in the way of publishing a journal worthy the great and growing cause.

To that end we solicit your co-operation in building up the greatest journal of the kind ever dedicated to practical education. By greatest, we mean largest and best. Our ambition is not merely to be better and bigger than our co-workers or competitors, but *the best possible*.

The Penman's Jubilee.

Next year it is proposed to hold a Penman's Jubilee at Milwaukee, celebrating the semi-centennial of the evolution of Spencerian penmanship. It being the home of Hon. Robert C. Spencer, the oldest and most distinguished son of Platt R. Spencer, the originator of Spencerian penmanship, together with the time and circumstance, makes it particularly appropriate and opportune that we celebrate the event by our presence and our enthusiasm. Every penman in America should plan during the year to journey to Milwaukee next holidays.

Special effort will be put forth to have the entire Spencer family present. Platt R. and Lyman P., are too modest and retiring to be seen often in public, but we hope this may prove to be an exception.

Hurrah for Milwaukee! Hurrah, not for Milwaukee beer, but for Milwaukee—the home of Robert C. Spencer, the most beloved man in our profession! Hurrah!! Hurrah!!!

Pleasant Anticipation

In our March number that prince of penmen, F. B. Courtney, will present something of the nature of dashy, ornamental writing. We know that it will be work well worth some preparation on the part of each in order to fully appreciate it.

Mr. Courtney seems not only able to do what every other penman, living or dead, has done, but he has invented and executed some kinds of work never before attempted by any other penman. His originality seems limitless. Let us advise all penmanship lovers to carefully study his work and learn to fully appreciate his versatility and dexterity.

Don't Give Up.

FRIENDS:

Your editorials on the education of children have my earnest approval. It is coming home to me now since I have one of my own in school. She comes home with a slate full of laboriously drawn out lines, which her teacher is pleased to call fine.

What is to be done? The average teacher is no better qualified to teach penmanship than when you and I were boys. I am teaching and preaching reform, but often meet with opposition.

Brothers, let us not give up the cause. There is victory before us.

Fraternally,
J. F. CASKEY.

Buffalo, N. Y.

The Typewriter

New York, Dec. 19, 1901.

MESSRS. ZANER & BLOSER.

GENTLEMEN: We are duly in receipt of your favor of the 16th inst., and are very much interested in what you tell us regarding your views upon the use of the typewriter in connection with primary and elementary education. You certainly occupy a very much more advanced and enlightened position in this matter than many in your line of business. Some people seem to think that the use of the typewriter is of necessity opposed to the interests of good penmanship. We have always regarded the matter in a different light, and we think that any one who will study the matter at all intelligently will soon find the effect of the clear, legible work of the typewriter is almost invariably beneficial upon the handwriting of those using the machine. Even a sprawling, illegible signature seems out of place attached to a nicely typewritten letter.

Yours truly,
WICKOFF, SEAMANS & BENEDICT.

Obituary

Mr. C. E. Toles, the widely known newspaper comic and cartoon artist, died the latter part of December, 1901, being but twenty-five years of age. Mr. Toles' work was in constant and increasing demand because it was original, unique, graceful, and always pleasing. This world loses one of its most promising smile-provoking artists; the next world gains one. At least we prefer to believe that our talents live as well as we.

Good Words from Mr. Mills

DEAR FRIENDS:

The December number received. You are certainly doing a good work in publishing such a high grade journal as the P. A. and B. E.

I do not write very many "gushing" things, but I want to say right here that every number of your paper inspires me to become better in my chosen line of work.

Your ideals are high, and you are carrying them out in your publication.

These are but a few words, but they are from the heart, and to me they mean much.

With best wishes, I remain,

Yours sincerely,
E. C. MILLS.

Rochester, N. Y., Nov. 29, 1901.



Mr. W. H. Wetzel, of Greensburg, Pa., is now supervisor of Penmanship in the public schools of McKeesport, Pa. The position pays $1200 for nine months work.

Mr Patrick J. Sweeney, editor of "Chat," found that so many teachers were anxious to get for dictation a copy of the paper he read at the Convention, that he will compile in a booklet some of his articles (and others equally good), and will be glad to send about February 1st, a copy free to every teacher sending name and address to him, at 150 Nassau St., New York City.

"Our schools are progressing nicely. We have a very large attendance in the San Francisco Business College, and the attendance in the San Jose Business College, is rapidly increasing," writes Mr. A. S. Weaver, San Francisco, Calif.

The Elkhart, Ind., Institute recently broke its record as regards enrollment, the number of day students having reached 101.

On Monday, December 23, 1901, Caton's School of Business, Buffalo, N. Y., held its sixteenth annual graduating exercises, at which time 227 pupils received diplomas.

Mr. E. A. Dieterich, of Detroit, and recently of the Zanerian, now has charge of the Commercial Department of the Elliott Commercial School, of Wheeling, W. Va. Simply another instance of a good man in a good school.

E. S. Hewen resigned his position with Toland Business University, Winona, Minn., to accept another with Massey's Business College, Jacksonville, Fla.

Mr. E. S. Ripka, proprietor of the Chambersburg, Pa., Business College, recently sent a club to the PENMAN-ARTIST AND BUSINESS EDUCATOR, and also inclosed some attractive school advertising literature. Mr. Ripka is evidently building up a high grade institution. He reports a large enrollment, and states that every student steps into a good position as soon as qualified.

W. Boucher has lately taken charge of the penmanship class of the San Jose, (Calif.), Business College.

E. P. Kuhl, a former Zanerian boy, is now connected with the Wheeling Business College, Wheeling, W. Va. Unless we are greatly mistaken, Mr. Kuhl has the material in him of which the very finest penmen are made, and we predict that he will some day see what the top looks like.

Messrs. Wyckoff, Seamans & Benedict, manufacturers of the Remington Standard Typewriter, distributed a very beautiful souvenir booklet of scenes in St. Louis, reproduced by the photogravure process. It took not only enterprise, but money to do this, and they are to be congratulated upon the appropriateness and excellence of the product.

A. B. Eatinger has charge of the penmanship department of the Lexington, Ky., Business College.

"Nothwithstanding that we just opened here in September, we have a large school, and a fine class of students," writes C. A. Le Master, principal Bartlett Commercial College, Hamilton, Ohio.

E. P. Miller, formerly of North Anson, (Me.) Academy is now teaching penmanship and bookkeeping in the Cleary Business College, Ypsilanti, Michigan. Mr. Miller is a Zanerian boy, and one from whom we believe much can be expected in the future.

King's Business College, Raleigh, N. C., is sending out a very modern four-page circular.

McPherson, Kans., College greets us with a fifty page catalog bound in white, with an embossed silver and gold frontispiece. The catalog is well gotten up, but no better than the school. In fact, not as substantial.

We recently received a beautifully engraved invitation to the graduating exercises of the thirty-sixth class of the Pierce School, at the Academy of Music, in Philadelphia, held on December 20th, 1901.

From the Williamsport Sun, Williamsport, Pa., we note that in December the Williamsport Commercial College held its annual reception in the opera house building, with a large attendance. A musical programme was given, followed by dancing. It is, no doubt, an excellent plan to give attention to the social side of life in our business schools, as well as in the academies and colleges of the land.

Mr. C. C. Petrie, recently a student in the Gregg School, of Chicago, has been engaged as a teacher in the Rhode Island Commercial School, of Providence, Rhode Island. Mr. Petrie is a very bright young man, who has had several years of teaching experience in the public schools, and we predict for him unusual success in his new field of work. By the way, Principal A. S. Heaney, of this enterprising school, is rapidly building up a very important institution, and is wisely surrounding himself with a faculty of conscientious, capable teachers. His many friends throughout the profession will be glad to know of his unqualified success.

The Capital City Commercial College, of Des Moines, Iowa, held its seventeenth annual graduating exercises Thursday evening, December 12. There were sixty graduates from the commercial course, thirty-two from the penmanship course. The principal address was given by the Honorable Richard C. Barret, state superintendent of public instruction. On the faculty list, we note the names of our friends, W. H. McCauley, W. F. Giesseman, B. F. Williams, and I. H. Carothers.

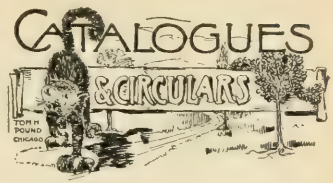


J. C. BRYANT.

The veteran, widely, and well known business educator, J. C. Bryant, of Buffalo, N.Y., died Nov. 6, 1901. Mr. Bryant was born at Ebley, Gloucestershire, England, December 21, 1821. Seven years later his parents came to Ohio. In 1846, he graduated from the Cleveland Medical College, and for ten years he was a practicing physician at Amherst, Ohio. In 1856, he became associated with his brother, Mr. H. B. Bryant and his brother-in-law, Mr. H. D. Stratton, and assisted in establishing the well known Bryant & Stratton chain of Business colleges. Mr. Bryant located at Buffalo, and has resided there ever since, conducting one of America's most successful business schools.

In connection with his school work, he prepared a number of text books along commercial lines which have had a very large sale. Mr. Bryant was a prominent man in the city of Buffalo, being a director of the Fidelity Trust Co., and a member of the Liberal Club.

Thus has gone to his future field of usefulness one of America's practical educators—one who has done much toward making business education a vital factor in the educational world.



The invitation of Spalding's Commercial College thirty-sixth anniversary on Thursday, December 19, is received, and is one of the handsomest and novel of the kind received at this office.

The Western Iowa College, Council Bluffs, is sending out a very neat little gray-backed catalog, nicely illustrated, which indicates a successful school.

"The Southern Student," Abbeville, Ga., Normal College and Business Institute, is one of the best papers received from the South.

The Massillon, Ohio, Business College is sending out some very good advertising literature, among which is a college paper.

The Butte, Mont., Business Educator, which greets us quite regularly, is one of the best school journals received at this office. It is one of the highest grade school journals published. Single copies five cents, or fifty cents per year. It is well worth the money.

"The Practical Fellow," the journal published by J. P. Wilson, Proprietor of Wilson's Actual Business College, Seattle, Wash., contains many good items and artistic headings.

The Manistee, Mich., Business College journal greets us in quite a pleasant holiday form. This school seems to be doing very effective work, and as a consequence is prospering.

The Springfield Business School, Springfield, Mass., issues a beautifully printed catalogue. The half-tone views, illustrating the offices and the school rooms, are excellently done. The vignette illustrations are attractive, and the general effect ought to be productive of business.

We have just received, with the compliments of the Lincoln Business College, Lincoln, Nebraska, one of the handsomest advertisements that it has been our pleasure to receive from a business school in many months. It consists of fifty-two photogravures, representing buildings and scenes in and about the Nebraska capital. To many Eastern people, it would be a revelation as to the growth of what some of them are pleased to consider, "the wild and wooley West," but which is much better phrased by Dr. Frank Bristol, in his lecture on "Brains," "the wild and progressive West."

The most admirable feature of this altogether excellent advertisement, is that it does not appear to be an advertisement. The shrewd proprietors of this progressive school have wisely given their readers credit for the possession of some powers of penetration. On the front cover-page is the word, "Lincoln" in bold lettering. The last photo-gravure represents Abraham Lincoln studying before the light of an open fireplace, in his old Kentucky home. Excepting the expression on the fly-leaf, "Compliments of the Lincoln Business College, Lincoln, Nebraska," there is no reference in this booklet to the business college, excepting that seven of the photogravures represent the home and rooms of the school; yet we venture to say that this is a far more effective advertisement than any amount of declamatory assertions about the superiority, the advantages, etc., of this particular school over other schools of the state. No doubt the proprietors of this progressive institution would be pleased to mail copies of the booklet to those of our readers who care to enclose a five-cent stamp for postage. It is worth fifty cents, merely to file among one's books.

We acknowledge the receipt of an invitation to attend a reception at the rooms of the Lynn, (Mass.) Business College, in its handsome new home, New Year's night.

CHARLTON V. HOWE.

The above is a specimen of compact lettering by Mr. Charlton V. Howe, of Philadelphia. It is something somewhat original, and certainly very effective. To do it, rule head and base lines for the letters, and suggest them carefully with pencil. Then outline them neatly with the pen, and fill in around with a round or smooth pointed pen, or with a brush.

Mr. Howe does this work very rapidly and very neatly. His name lettered herewith indicates how small such work can be done successfully.

Lessons in Engrossing Script

By E. M. Stein

Number Two

Before beginning practice on this lesson, it would be well to review the previous one, writing it carefully and well, as it contains the foundation of nearly all the small letters.

Make these letters half an inch in height. After learning to make them well, gradually reduce them until they are the size desired.

The heaviest part of the shade in *s* should be one-third of the distance from the top, while in *r*, *e*, *c*, *o*, and the oval part of *a*, it should be one-third from the bottom. Raise the pen at the base line and learn to replace it skillfully.

Make the loop stroke of *e* downward, with a slight shade at the turn.

Great care should be taken in spacing. When *e* follows *s*, or *r* follows *e*, they can be made comparatively close together.

Study form, contrast, and grace in these letters, and try to make every one contain the essence of beauty. If you fail to secure smooth lines and proper forms at first, do not be discouraged, but, with an energy that does not relax, persevere to victory.

J. R. N.—Down strokes too close—turns too angular—lower turns more angular than upper turns. You have made a good start. This time you will have more time for practice. Review often. Come regularly and you will win.

"STUDENTS who intend following Mr. Stein's lessons in Engrossing will do well to send a dime to ARTIST, Box 175, MENOMINEE, MICH., for a generous sample of A. No. 1 quality of Bond paper especially ruled for these lessons."

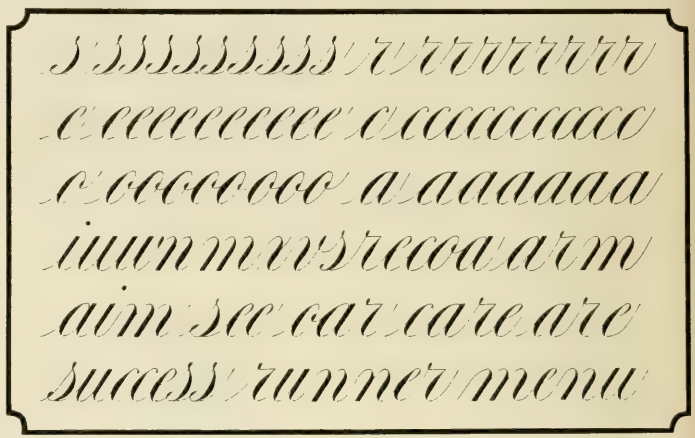
FOR SALE.—A Commercial College in a town of about five thousand, good country around it. Just started last fall, fair attendance. Will sell cheap; reasons, climate and water does not agree with owner. Good Chance, care Zaner & Bloser.

Mr. and Mrs. L. L. Williams

Will sail from New York, on the Celtic, Febuary 8th, for three months tour in Egypt, Palestine, Greece, Italy, and other continental countries. Here's wishing them the happiest period of recreation that they ever enjoyed.

Another Benedict

Mr. Geo. P. Thacker, of South Norwalk, Conn., recently entered into a life co-partnership with Miss Kathryn Hurley, of Worcester, Mass. Pupils, teachers, and principal of Brown's Business College, of South Norwalk, Conn., presented him with a pair of handsome moquet velvet rugs. We extend our heartiest congratulations.





A specimen before us from W. W. Fike, Manistee, Mich., Business College, shows splendid command over the pen. Then, too, Fike is no fake, even though the names do rhyme.

Mr. A. W. Holmes, teacher of penmanship in the Salem Mass., Commercial School, submits practice sheets of students' work in figures which reveal very thorough drilling. We have never seen better work, if as good, in this line.

A package of cards recently received from C. W. Jones, proprietor of the Brockton, Mass., Business University, shows extraordinary skill and delicacy of touch for one who is conducting a business school rather than writing cards as a business.

A splendidly written letter, ornamental style, recently came to us from the pen of W. L. Thomas, Wichita, Kans. Mr. Thomas is certainly producing some pleasing effects. His advertisement for written cards, etc., appears elsewhere in this journal.

S. T. Walbolt, Toledo, O., sends some cards written in a bold, dashy, artistic style which plainly show unusual ability. Were he to engage in penmanship work he could undoubtedly become one of the very finest professional penmen in the country.

Mr. A. H. Burke, Dexter, Ia., who is advertising elsewhere in our columns, is quite a skillful penman, evidence of which we have in a beautifully written letter, with cards accompanying.

Some artistic specimens of penmanship with well wishes came from E. H. Fearon, penman in the Cumberland, Md., Commercial College.

E. D. Snow, Principal of the Commercial Department of the Rutland, Vt., Public Schools, recently favored us with a package of figures from the pens of his pupils. The work is unusually uniform, neat, systematic, and practical. We have never seen figures put up in such uniform columns, and therefore desire to congratulate Mr. Snow upon his success as a teacher. Those who think the commercial departments in our High Schools are inefficient and impracticable will do well to investigate some of the work done, such as Mr. Snow is doing.

Mr. E. A. Plummer, teacher of penmanship in the Jamestown, N. Y., Business College, submits specimens of students' writing, which show good teaching. Some of the work is especially fine. Among the best are those written by Miss Bessie E. Glass, Miss E. M. Cawcroft, and Mr. O. O. Gates.

A package of specimens from our friend, M. W. Cassmore, Richmond, Ind., indicates that he is not only teaching the genuine article—busines penmanship, but that his pupils are also getting it, and getting it good. One thing we like about the work is that it shows considerable individuality on the part of the pupils.

Mr. C. A. Ericson, of Wilson's Modern Business College, Seattle, Wash., sends some tracing exercises that reveal quite a fine command of the pen. There is quite a variety of them, and they are exceptionally true and uniform.

A package of cards received from W. K. Conner, of Bridgewater, Va., College show that he is making some very rapid improvement in this line of work. Indeed some of them show that Mr. Conner has unusual ability, and he could undoubtedly become a master.

H. E. WYGAL, Engrossing Artist.

COPY-BOOK SCRIPT a Specialty. Diplomas, Letter Heads and Resolutions Neatly Engrossed. Card Writing done to order. Write for estimates. Address all orders to

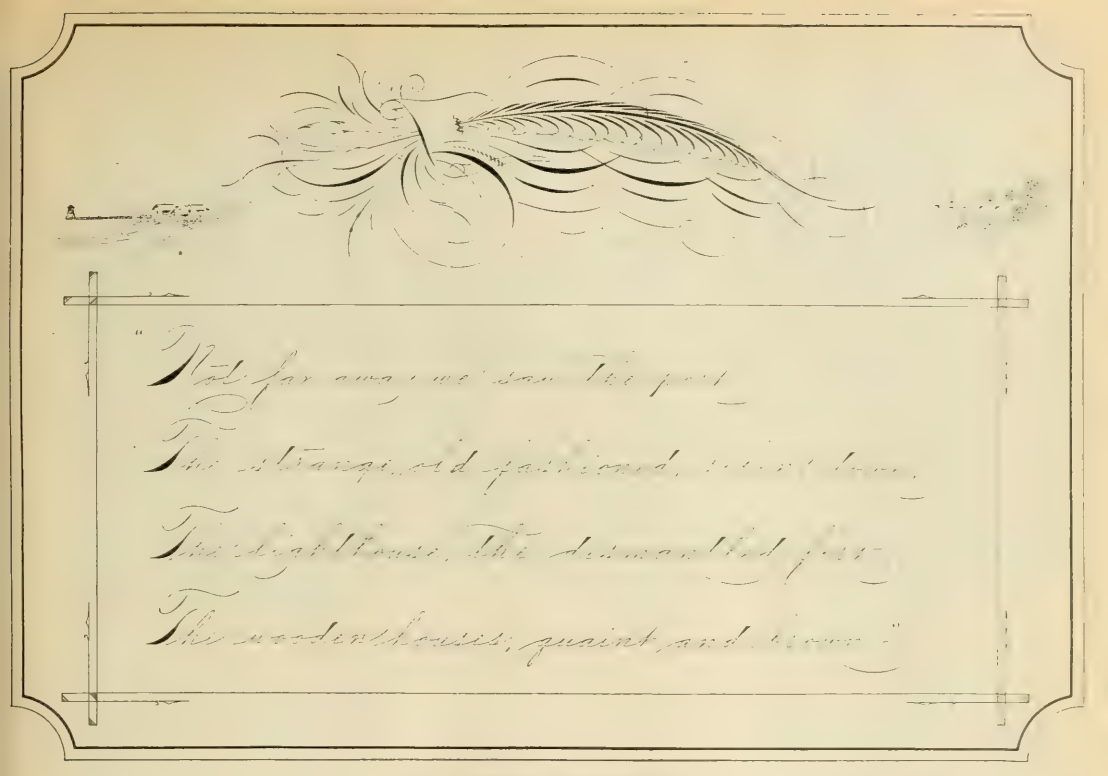
1232 Curtis Avenue, CLEVELAND, OHIO.



E. C. MILLS,

195 Grand Ave., Rochester, N.Y.,

will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.



BY C. C. CANAN, DUKE CENTER, PA.

Ornamental Penmanship

by L. L. Lanan

Article No. 6

Plain, clear and open writing is the model handwriting for business and general use. The ornamental writing now used was not evolved from plain writing, but the plain writing is the outcome of changes from the old artistic style of writing. The trend of advancement has been from the ornate to the plain, from slowness to the quickly executed style of modern writing.

We now have many styles of ornamental writing. The engrossing style being very much like the writing of our forefathers who used "a gray goose quill."

No two penmen write exactly alike, although some penmen are skilled in writing the different styles of ornamental writing. It is my opinion that drawing helps the writer of this style of writing, inasmuch as it teaches him to be observing, while on the other hand, from experience in business schools, I consider the practice of shorthand a detriment to good writing.

We have only to look at the penmanship journals now issued to see the great extent that shaded writing is used by penmen. The writing seems valuable to the penmen because it is often the means of giving him added interest in his work, and, to judge from the many beautiful specimens that are constantly appearing, he is taking advantage of this to a great extent.

We find that the penmen who have given the most to the profession and who have been of the most use to the world in general, have been followers of this style of writing, and from this alone we conclude that shaded penmanship has been of much use in the past, and we hope for greater things for it from the future.

Far Superior

"I am a subscriber to several magazines on penmanship. They are all good, but the PENMAN-ARTIST AND BUSINESS EDUCATOR, is far superior in every respect."

H. G. PHELPS, Prin. Bus. Dept., Mont. State College, Bozeman, Mont.

OFF-HAND FLOURISHING

In white ink on black card-board is the latest thing out. It is showy, attractive, beautiful and up-to date. It will advertise your school, college or writing class quicker than anything. Send me a trial order and be convinced. 22x28 inch designs, $3 to $10; 18x22, $2 to $5; 12x18, $1; 11x14, 50c; 8x10, 25c; 3x6, 10c. They are bold, dashy, artistic, and catch the eye of the passer by. Write today. Circulars free.

M. B. MOORE, Box 7, MORGAN, KY.

DO YOU WANT A POSITION?

WRITE THE

CONTINENTAL TEACHERS' AGENCY,

NO CHARGE FOR REGISTRATION. BOWLING GREEN, KY.

Engraved

MRS. SARAH A. FIRKINS,
announces the marriage of her daughter,
ALICE EMILY,
TO
MR. WILLIAM JOHNSON TRAINER,
Thursday, December the twenty-sixth,
nineteen hundred and one,
Buffalo, N. Y.
At Home
after January the fifteenth,
18 East Kinney Street,
Newark, New Jersey.

Married December 21, 1901, at Lakewood, Cleveland, Ohio, Miss Letetia Sook and Mr. F. F. Mustush, Supervisor of Penmanship and Drawing in the Lakewood High School. Our most cordial well wishes are hereby publicly extended.

MR. DAVID IRVIN ROWE,
MISS DOROTHY META HERZBERGER,
Married,
Thursday, November the fourteenth,
Nineteen hundred and one,
Johnstown, Pennsylvania.

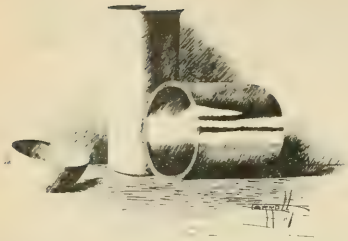
On Tuesday, December 24, 1901, at Ivanhoe, Ill., Mr. Benjamin A. Munson, of the Brazil, Ind., Business University, and Miss Eunice Ames, of Ivanhoe, were married. Our best wishes are hereby extended.



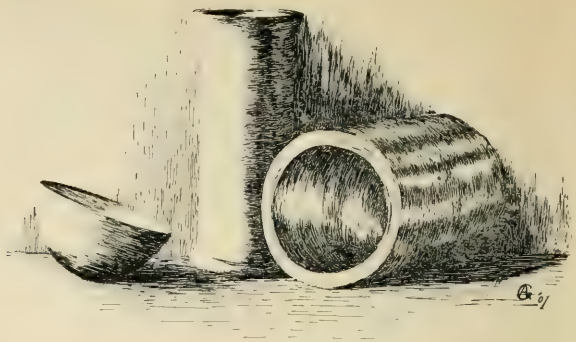
E. C. MILLS,

195 Grand Ave., Rochester, N. Y.

will send you a set of business capitals, arranged in systematic order for practice, for 20c. They are fresh from the pen and will encourage you to do better writing.



PEN DRAWING FROM OBJECTS BY J. F. CARROLL, COLUMBUS, OHIO.



PEN DRAWING FROM OBJECTS BY MISS A. A. GORST.



Number Two

BY ALICE A. GORST

The study for this lesson is made up of different materials. The can is of tin, the hemisphere of wood, and the jar of light-colored, unglazed pottery, and the drawing should be so shaded as to represent these different materials.

The pottery will have the softest lights and shades and the tin the most pronounced ones. In a surface like tin, the lights and shades border upon each more abruptly than in some other materials, though one should be careful not to get it too dark. The drawings given show two different styles of technic. In a study composed of curved surfaces it is perhaps a little easier to allow the shading to follow the curves, though it is immaterial, providing results are good. It should be remembered that these drawings have been greatly reduced from the originals, which were from four to eight times as large as the engravings here given.

Wise Counsel.

1210 BEDFORD AVE.,
BROOKLYN, N. Y., Dec. 2, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.
GENTLEMEN:

Just a word to commend your broad, catholic spirit in dealing with penmanship problems. It should mean much to those of your readers who look for wise counsel.

We have too much of the cut and dash work in teaching in these latter days, and too little of the thoughtful training of the "old-timers."

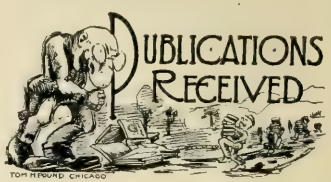
Keep up your good work, and depend upon the friendship of

Yours very truly,
M. J. GOLDSMITH.



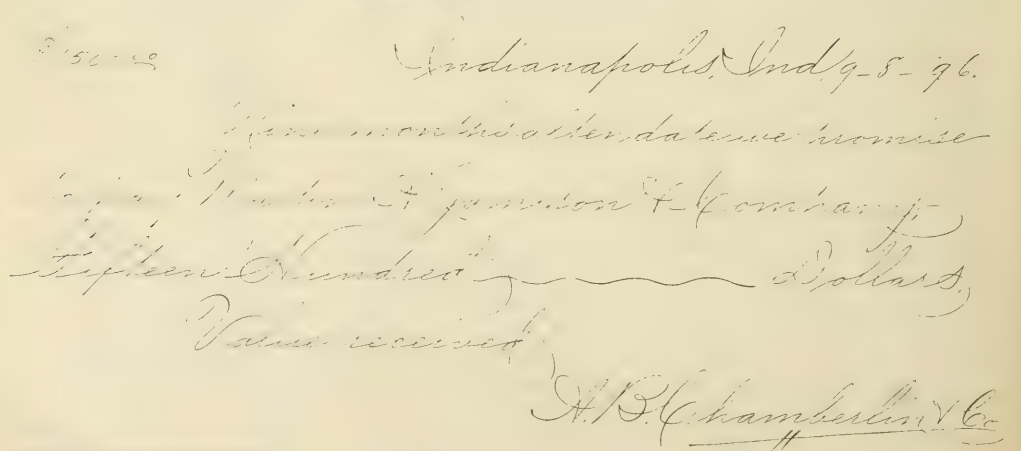
J. C. FOWLIE, Arlington, Ore.

Will send one dozen black cards, white ink any name, for but 25c. One dozen white cards in plain or ornamental style, 20c. 12 lessons in Business Writing, $0.50. Letter showing style of business writing, 15c. Work will please you. Order and be convinced



"Marshall's Corporation and Voucher Accounting," by Carl C. Marshall, published by the Goodyear-Marshall Publishing Co., Cedar Rapids, Ia., is one of the latest contributions to commercial education literature. It trains the student in the every day details of corporation management and accounting, giving him a fine line of actual practice in just those things that he needs to learn how to do. The course combines commercial accounting with a thorough and practical presentation of voucher and columnar bookkeeping as used by modern business houses. We think that an examination of this new work will at once convince you of its merits and lead you to exclaim, "It is just what I have been looking for." They are also offering a very complete equipment for the work at a very modern price. For further information address the publishers.

Shorthand examinations by Edward A. Cope, published by Isaac Pitman & Sons, number 33 Union Square, N. Y. City, is a twenty-four page booklet of Pitmanic shorthand. The price is twenty-five cents.



BY S. M. BLEE, COLUMBUS, OHIO.



This dashy, white-ink eagle-bird escaped from the fertile brain and skillful pen of Mr. F. B. Courtney, Des Moines, Iowa. Certainly Mr. Courtney is one of the trinity of modern flourishers—B, C, D—Brown, Courtney, Dennis. It is difficult to say which is best, as all are masters, and their flourishing has striking resemblances.

The above is certainly very graceful, artistic, and skillful; quite unconventional indeed.



E. C. MILLS,
195 Grand Ave., Rochester, N. Y.,
is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.

WILLIAM G. PENGELLY,
EXAMINER OF CONTESTED DOCUMENTS,
HANDWRITING, INK AND PAPER.
Special Examinations in U. S. and State Courts ..
COLUMBUS, OHIO.

TOM H. POUND
DESIGNER
NO CATALOG
SEND COPY FOR ESTIMATES
HIGH GRADE WORK ONLY.
CONGRESS PARK, ILL.
BOX 21.

TELL ME THE AMOUNT OF YOUR
ENGRAVING
AND I WILL QUOTE A PRICE
THAT WILL BE AN EYE-OPENER
G. S. HENDERSON, Artist-Penman,
245 WEST 55 h STREET, NEW YORK.



DESIGNER AND ENGROSSER.
Rockland, Maine.

Artistic pen and wash drawings of all kinds for all purposes. Fine catalogue work a specialty. Art posters plain and in colors. Strong, effective advertising cuts. Printing Plates furnished at lowest figures. Send copy for sketches and estimates.

RESOLUTIONS

engrossed in pleasing effects of brush work and color illumination. No order too small for careful attention.

LOWEST PRICE·.

Send one-cent stamp for circular.



Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding.....$1.00

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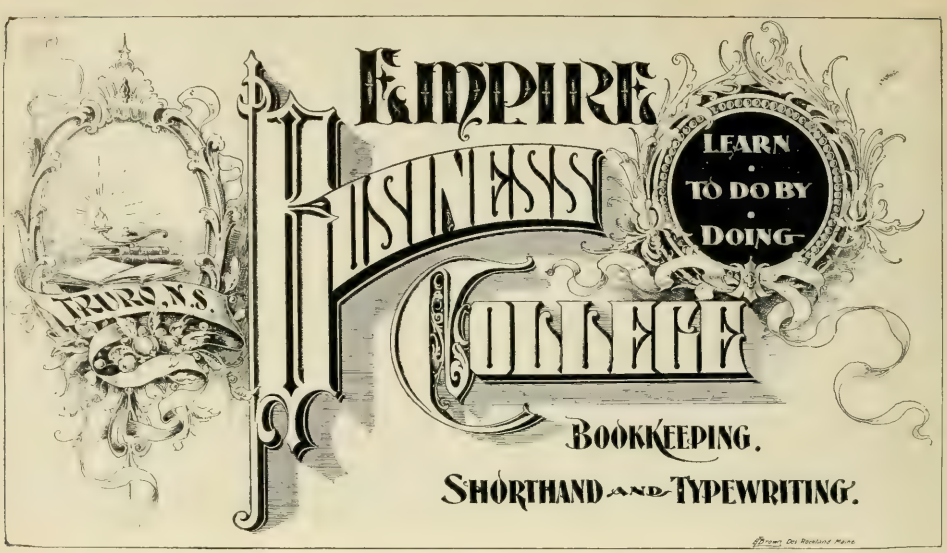
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Lettering and Designing—No. 11—by E. L. Brown, Rockland, Maine

The original of the accompanying cut was made 16 x 9 inches in size, and it was prepared for a catalogue cover. It is rather neat for the purpose and is worthy of close study. First note the space allowed for each of the parts of the design, and carefully study the form and proportions of lettering and decorative ornaments. Every part of the design should be drawn in pencil first, then traced in ink as previously explained. The light and shade must receive proper attention, otherwise your work will lack strength and character. Observe the lines used and the manner of cross-hatching the same to produce the desired effects. The line shade on the words "Business College" was executed with the aid of a spacing square.

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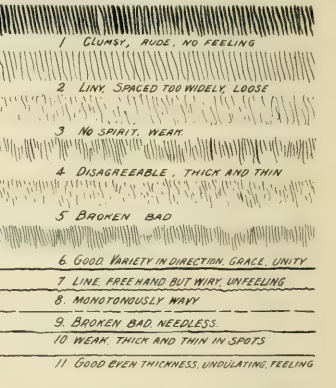
The term illustration in an artistic sense means a graphic representation of an artist's conception of an idea, object or incident; and an illustrator is one who executes these ideas whether for himself or another. From the beginning of the human race we read its history from the illustrations by which it has found the means to express itself in every age; rude gauzes on the walls of the habitations of the cliff and cave dwellers; carvings on the war implements of the savage; the hieroglyphics of the Egyptians; the Assyrian and Persian basreliefs of battles and conquests, on the walls of their palaces, and on the public paths of the Romans, and also their triumphal arches still standing grim and salutary reminders of the faded glory of their builders. And so on through the Dark and Mediæval Ages, developing through the invention of movable printing blocks, by the Chinese until it apparently reached a fixed stage in its final perfection by the Germans. Since then the main principles have never changed, although the comparatively recent invention and perfection of photo engraving processes has simplified and lessened the amount of work in the mechanical line and opened greater possibilities and facilities in the way of the artist.

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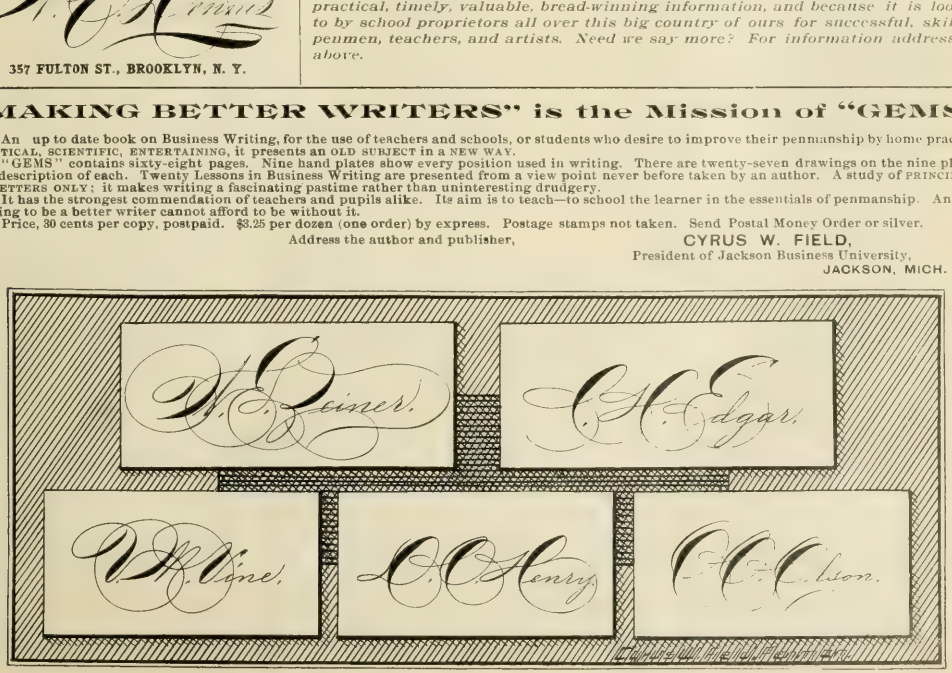
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CARD PLATE FROM "GEMS"—ONE OF ITS THIRTY FIVE PLATES.

Spencerian Writing

(Continued from Page 3.)

by business colleges, and presented as illustrations by the Penmanship periodicals; by Spencerian slant and vertical copy books and publications, and in most of the copy books, in use prior to the attempt recently made to change the handwriting of America by introducing a clumsy English vertical of which there are numerous American imitations and modifications.

Spencerian writing is marked by symmetrical forms, easy and graceful combinations, regularity, refined curves, and by short top and base turns. It admits of variations in size, spacing, height of letters and position on the line, adapted to different conditions, uses and tastes. Spencerian capital letters and the curved lines in small letters are taken from the oval or ellipse in nature and from the graceful undulations of vines. The capital forms in Spencerian afford a beautiful variety, pleasing to the eye and fascinating to the learner seeking mastery over the pen by training the hand and mind to the expression of ideal impressions by graceful and rapid movements.

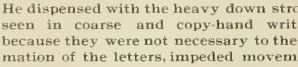
Spencerian is a compromise between coarse, round and copy-hand writing and the angular hand, avoiding the extremes of both. Its author therefore named it semi-angular writing, until his pupils and the public called it Spencerian, which he adopted, under which title he disseminated his style and system of Penmanship.

He believed that less curve in the connecting lines and shorter top and base turns gave sufficient legibility and easier and more rapid execution. He dispensed with retracing, thus shortening the distance through which the pen travels and giving clearness and distinctness to the writing. He dispensed with the heavy down strokes seen in coarse and copy-hand writing, because they were not necessary to the formation of the letters, impeded movement, wasted nerve force, caused fatigue and gave to the writing a dark and sombre appearance.

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The position of writing on the line is a feature of the art in which there is a tendency to vary according to differing conditions, tastes and temperaments respecting which individual liberty should be allowed. This is the Spencerian principle and policy. It opposes excessive inclination to the right or left, which tends to illegibility.

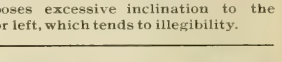


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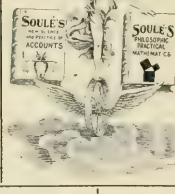
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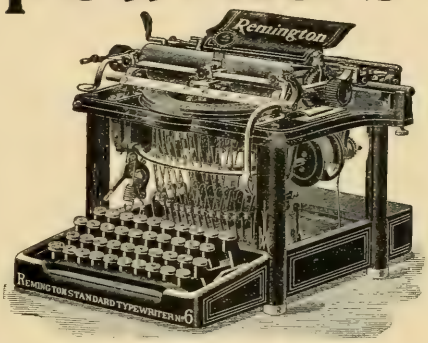
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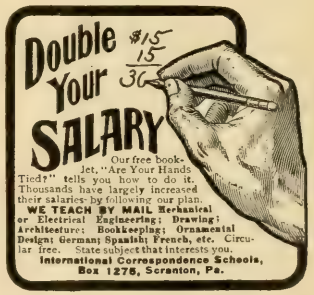
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PENMAN ARTIST AND BUSINESS EDUCATOR

MARCH 1902



HEADQUARTERS OF THE ARMY,
Washington, D.C., Nov. 18, 1901.

Mr. E.E. Gaylord,
High School, Beverly, Mass.

Dear Sir:

In reply to your inquiry, I attended Comer's Commercial College in Boston, and was very much benefited thereby. I believe that attendance at a school of this character is a very great advantage to a young man, and if unable to attend during the day, his evenings would be well spent in taking instruction at such an institution of learning.

Very truly yours,

Nelson A. Miles

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"Correspondence"

Is one of the subjects for discussion, and it will be ably treated by a successful teacher, but every teacher knows that this, as well as other subjects, to be taught with results even approximately satisfactory, must be presented from a good text-book. Probably every important school represented at the convention will have had some of our publications, and the majority of the teachers will have had practical schoolroom demonstrations of the helpfulness of our books on Correspondence. No other book on this subject has been bought so largely as ours have been purchased, and they receive enthusiastic praise from all who use them. If teachers who are not familiar with those books (the text-book, Letter Writing, and the exercise book, 25 Graded Lessons in Letter Writing) will send us thirty cents in stamps, mentioning this advertisement and the school in which they teach, we shall be pleased to send them copies of these books, charges prepaid. The retail price is $1.05.

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The PENMAN-ARTIST And BUSINESS EDUCATOR

Finger Movement

Under the above title, Mr. J. F. Barnhart, of Akron, O., contributed an article to the PENMAN-ARTIST AND BUSINESS EDUCATOR. We would advise all who have not done so to read it. It is worthy of your serious consideration because it comes from one who is able and sincere, and because it advances some new thoughts on an old and unpopular subject.

We think Mr. Barnhart is right in his belief that since children must learn to write, and of necessity thereby use the fingers, that some intelligent instruction should accompany such writing whereby the pupils might learn to use the fingers in the most advantageous manner. But we are not sure that this is the time to begin such instruction. We are inclined to think it is too late. Not on the theory that it is "never too late to learn," but because we think the day is near at hand when writing will not be required of pupils during the first years of school.

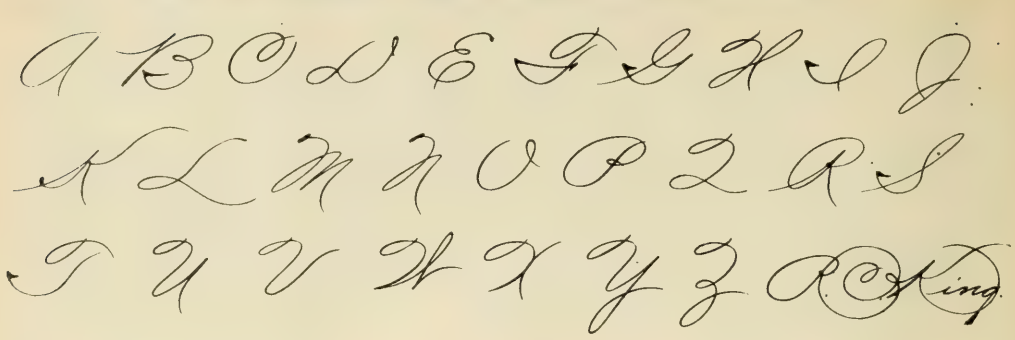
Therefore, instead of advocating the correct teaching of something which he admits is premature, we think it better to advocate no writing and larger writing during the first years of school life. If larger writing is allowed, pupils will, of their own accord, use the arm instead of the fingers. We think, therefore, it is a case of "let well enough alone" (not a progressive plan in general) and devote our energies to something more in accord to nature and therefore scientific, and which now seems sure to follow—no writing and larger writing. (No writing where it is possible to practice the reform, and larger writing where no writing is as yet out of the question.)

Again, we think Mr. Barnhart is wrong in that he believes that correct instruction as to the right use of the fingers would eventually lead to correct use also of the arm. This would be true were it not for the immaturity of the child's fingers. Immaturity and prematurity are two conditions difficult to correct and overcome by instruction. The reason is that nature's laws have been violated and the result is permanent injury—a condition which can never be wholly corrected or overcome.

The matter of teaching children to write at five and six years of age is like training colts and putting them on the track to make "yearling records." This experiment was enthusiastically tried some years ago, chiefly in California, with the belief that correct training was better than no training. But alas, time proved that the record breakers at one year of age were not the winners at three years of age. Colts allowed to mature before training surpassed in the end those which had been trained from colt-hood. It was a clear case of premature training.

We think we have a parallel case in requiring children to write before they are old enough. And Mr. Barnhart's plan of correct instruction will but result like correct training of colts which were too young to be trained. As a rule, those children who learn to write so well during the first years of school life rarely ever write well later on. Others come to the front and stay there. To our minds, it is clear that there is but one true way to improve the writing of the many, and that is to defer instruction until pupils are old enough to receive and practice it rightly. Finger movement instruction in the beginning and then muscular (arm) movement instruction are but temporary expedients which do not reach the root of the evil, and therefore do not permanently improve the writing of the many, nor do they produce the highest proficiency on the part of the few who become professionals.

Mr. Barnhart in his advocacy of correct teaching of exclusive finger movement to children, and Mr. Palmer in his advocacy of correct teaching of exclusive muscular (arm) movement to adults, represent the two extremes. They are both sincere, but Mr. Barnhart is dealing with immaturity and prematurity, and Mr. Palmer with the consequent evils thereof. There is but one permanent solution: Cease requiring and teaching writing until pupils are old enough to write rightly, which would be from eight to ten years of age, and then so much excessive movement training in the grammar grade and business college will be unnecessary.



Lessons in Rapid Business Writing

BY

195 GRAND AVENUE, E. C. Mills, ROCHESTER, N. Y.

Number Six

Instructions, Plate Thirty

Always drill first on movement exercises before starting the regular copy work. Make the reversed oval retracing exercise as it will aid you in gatting the correct movement for the capitals in this plate.

Make the *R.* and the *B* quite full through the first part of letter. The top part of this first oval should not be made too narrow. Close the space up pretty well through last part of letter. The upward stroke seems to be a help to most students in getting a good start for the *P*, *R* and *B*. Think good forms and then write rapidly with the muscular movement.

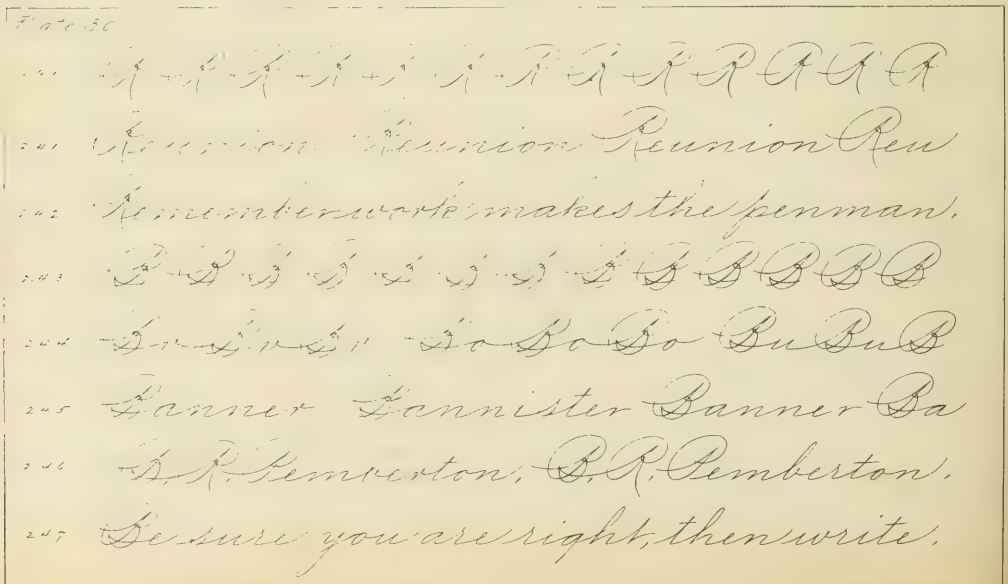
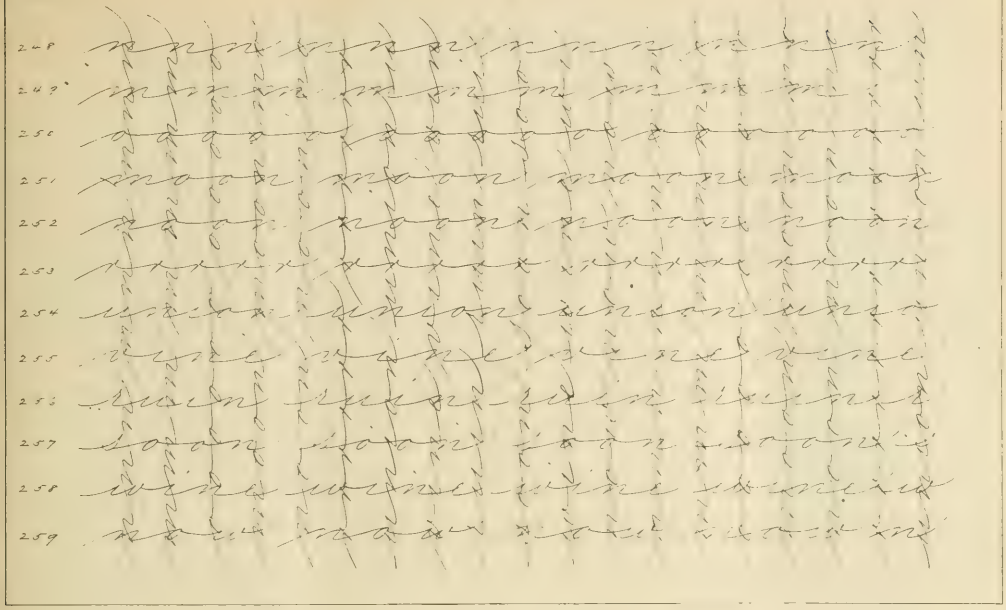


Plate 31



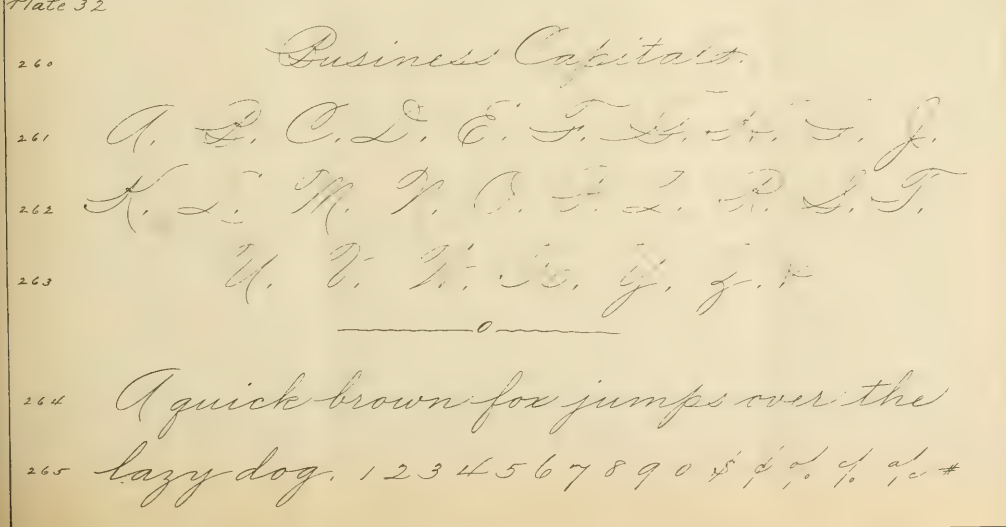
Instructions, Plate Chirty-one

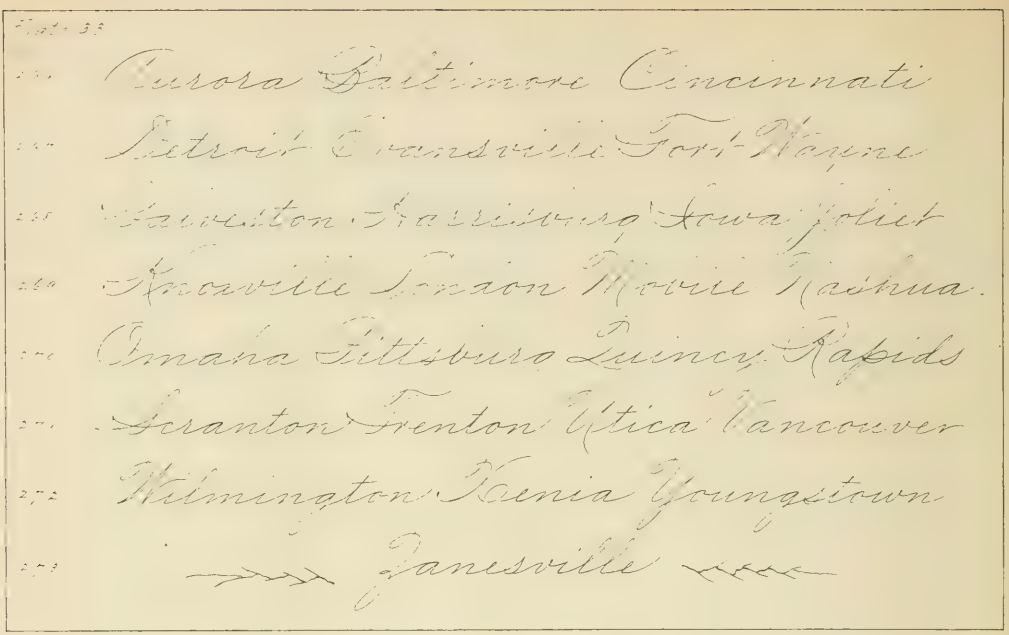
During our practice on capital letters we should go back occasionally to the small letter exercises and give them a thorough review. Tone the movement down and see that the pure muscular movement is used in making these. Arrange your work exactly in the same manner as shown in the copy. Finish the work by turning the paper lengthwise and write across the lines and writing without using any ruled lines whatever. Keep lines of exercises same distance apart.

Instructions Plate Chirty-two

Those who have been following this series of lessons carefully have perhaps noticed that but few different styles of a capital have been given. In fact, we have adherad very closely to but one form of capital. Where a number of differeni styles of letters are given the student will usually try them all and will gain but very little. We believe in making our copies as well as our instructions definite and to the point. It is better to learn one good form of letter in a thorough way than to practice on a great many and then not be able to make any one well. Make the figures and commercial abbreviations small and use a light movement.

Plate 32





Instructions, Plate Thirty-three

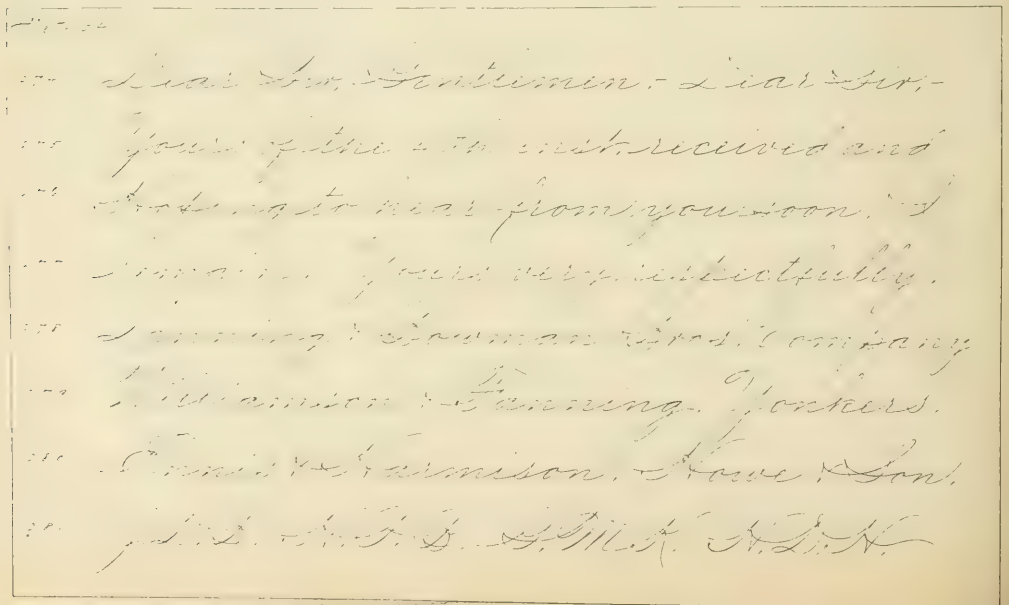
These copies will be found very practical as they embrace cities, places, etc., of well known reputation. Practice these names with care and make a study of each one. Keep work uniform.

Instructions, Plate Thirty-four

Here we have the practical forms used in business letters. Too much time cannot be spent on such practical work, but stop whenever the movement becomes cramped or sluggish and review the exercises often.

Try to make your work look well. Study the little things that go to make up a well written page. Do not make your loop letters too long, or they will conflict with the writing on the next line.

I can guarantee anyone a good handwriting who will carefully follow the instructions and who will practice in a faithful manner.



Lessons in Practical Business Writing

BY

SPENCERIAN COLLEGE. A. B. Lehman CLEVELAND, OHIO.

Number Seven

On this plate we cover both the loop letters and the semi-extended letters, and on the first line we have words beginning with each of the semi-extended letters, *t*, *d*, *p* and *q*. These letters should be only two spaces high from the base line, in other words, twice the height of the small letters. In practising on the words containing loop letters, see that you make the loops all the same height and width, and do not allow yourself to diminish the size of the letters as you get nearer the end of the word. In writing words containing loop letters below the base line, always make the loops long enough to bring the letter out distinctly, and by that I mean not less than one and a half spaces in length, but by no means should they be made so long as to interfere in any way whatever with the small writing on the line below.

terminus dominant premier quantum

linoleum balmoral hamlet kerosene

jasmine yeomanry grandeur zinnia

fathom fragrant fourteen frequent

The figure *1* is merely a straight line not more than one space in height and proper slant. You should learn first to make a straight line before going to the next figure. The figure *4* is made very nearly square; follow the copy as closely as you can. The *6* is the only figure that is made more than one space in height from the base line. The *0* is simply a small oval and is made exactly the same as the small *o* in writing. Stems of *7* and *9* should extend about one-half space below the base line. The oval part of the *9* must always be closed at the top. Having practiced quite a good bit on the capital *Q* it will not be necessary for us to say anything about the construction of the figure *2*, for it is made exactly the same, only very much smaller, one space in height. The upper part of the figure *3* should be about one-third of the size of the lower part. The finishing stroke of the *5* should be connected with the first downward stroke, and both should be perfectly straight. The figure *8* may be made by making the long left curve first, or by making the horizontal left curve first, it makes little or no difference where you begin. However, great care must be taken to see that you cross the lines one-half the height of the figure.

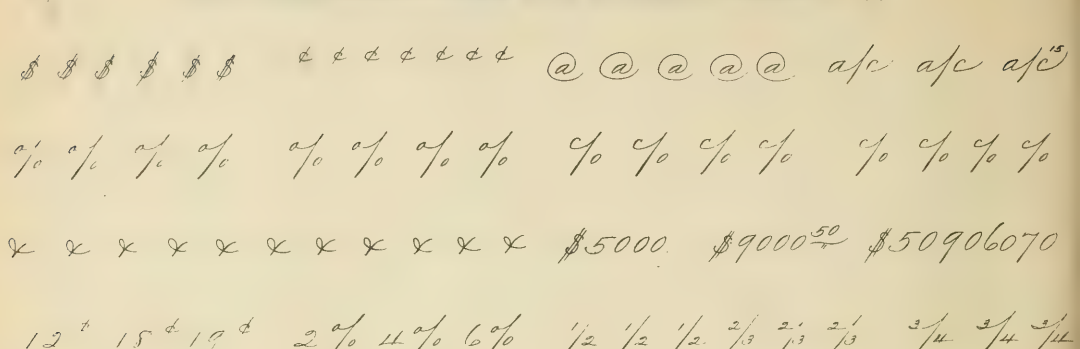
1111111111 4444444 7777777 14 14 17 17

6666666 0000000 9999999 606 909

2222222 3333333 5555555 235 235

8888888 1234567890 1234567890. 1234567890

The "dollar" sign should always be made small. Make the *s* first, then cross it by means of two parallel lines which should begin a little above and extend a little below the *s*. Some years ago this sign was always written in plain letters *u s*, but instead of using the small *u*, a single line or parallel lines are used now. The small character used to represent "cents" is made about one-fourth the size of one of the small letters. It consists of the small *c* and a short, straight line cut through it. This character should always be placed one space above the base line. Our next character means "at" or "too," and consists of a small *a* one fourth regular size, and encircled. Our next abbreviation is "of account," both letters *a* and *c* may be placed on the base line, or it may be written in the shape of the character of "per cent." The character used to represent "per cent." should never be used any other way than this copy. The first "naught" or small *o*, one-fourth regular size, should be placed one space above the base line, while the one on the right side of the stem should be placed on the base line. A very serious mistake is frequently made by making both naughts too large. The next abbreviation means "care of," the small *c* being used instead of the small naught, otherwise it is the same as the "per cent." mark. In practising make the figures only one-fourth regular size.



Practical Vertical Penmanship Copies and Hints

We have given for practice, words containing the thirteen minimum letters. Be careful to maintain turns where there should be turns, and angles where there should be angles.

Watch the spacing closely between letters. The spacing between letters should be a trifle wider than in letters. Then, too, the spacing between words should be a trifle wider than between letters. Just how wide is immaterial. Just so two words do not appear as one, or that there is so much space between words that a letter or word seems to have been omitted.

Be careful in finishing the letter *w* in the word *win* so that it does not look like *ue*. Be careful also in finishing the letter *v* in the word *vim* so that it does not resemble *re*. The word *eve* is not an easy one because the tendency is to loop the last part of *v* or to fail to loop the last *e*. Write and rewrite these words until you can make the *v* without an open loop, and the *e* with a white space in the center.

Be careful to close the *o* at all times, and to keep the finish of it high so that it does not resemble *a*. To make the letter *o*, you must use a real, rolling motion. A rolling motion will not only make it nice and rounding, but will also close it.

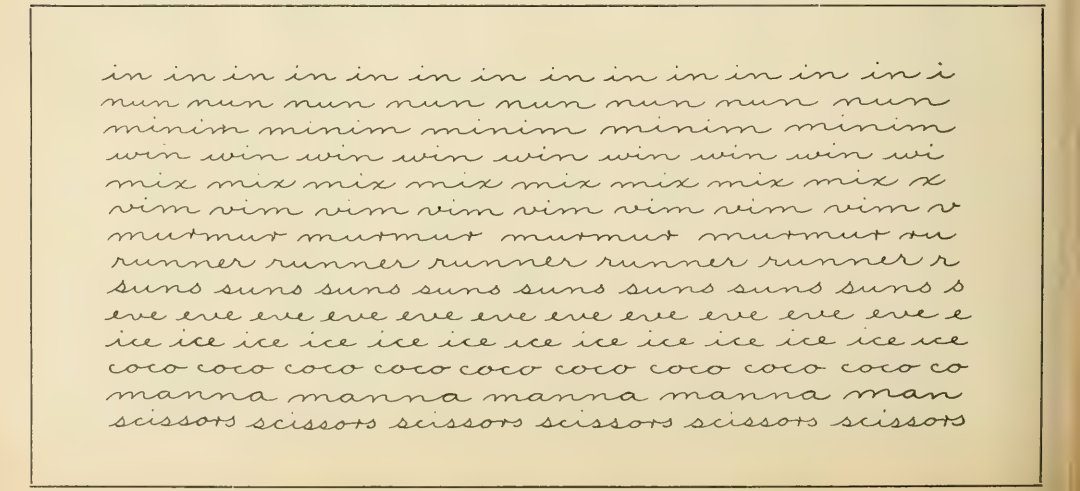
Be careful to drop to the base line at all times with the second part of *a* so that it will not resemble *o*.

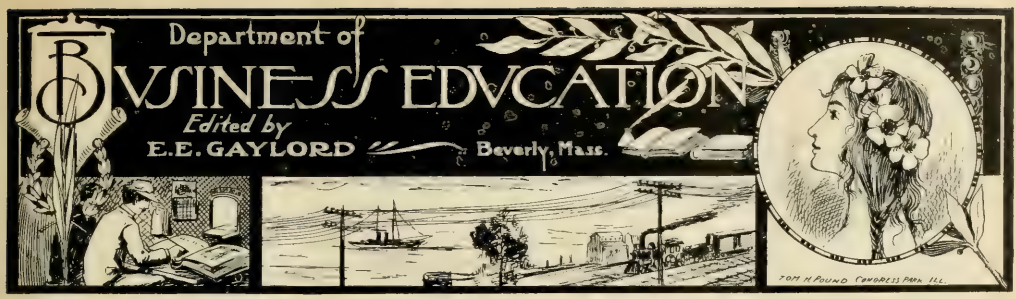
In all of this work use an easy, graceful, rolling movement. The fingers may be used a little, but they should not be used to excess. The power should come from the arm. If you wish to learn to write an easy, graceful hand, you must practice with a free and flowing movement. Therefore do but little work slowly.

The angle of the paper may differ widely with different individuals. Some persons find that they can do the best work with the paper held about parallel with the table, while others find that they can do their best work with the paper held about parallel with the forearm. We usually find it best for all to hold the paper somewhere between the two extreme positions. In other words, we think most persons can do best with the paper turned at a slight angle, not unlike the position used by a great many people for slant writing. Each one of you should determine for yourself the position that enables you to write the best hand in the easiest manner.

Criticism

G. T. B.—You are on the right road. Don't ride the pen on the down strokes. Keep turns rounding and angles sharp. Greater ease will aid you later on, therefore strive for it now.





ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD' BEVERLY, MASS.

General Miles.

In an interview, several weeks ago, General Miles told a newspaper reporter that at one time it was a toss-up as to whether he should be a journalist or follow some other occupation. He said that he was attending a Boston Commercial school, and was sent by the proprietor to take a position in the office of *The Boston Herald*, but, after considering the matter, he decided not to take the position.

The Editor of The Business Educator wrote to the General, requesting the name of the school that he attended and asking him to express his opinion of the value of commercial training. The letter on our cover page is the sequel.

Inquiry developed the fact that, General Miles, while at Comer's Commercial College, paid most of his expenses by assisting in the janitor work and by making himself generally useful. Some time after declining the *Herald* position, he entered a store, and, while there, enlisted for the Civil war. Certainly it is not a little to the credit of American Commercial school methods, as well as to inherent pluck and ability, that the commanding general of our armies and probably the greatest Secretary of the Treasury within fifty years received their school training (General Miles is not a West Pointer) under commercial teachers in business colleges. All honor to George N. Comer and Nelson A. Miles ; to Robert C. Spencer and Lyman J. Gage.

Mr. Williams Replies.

MR. EDITOR :

I am not sure that I am expected to make reply to the criticisms of Dr. Herrick, Dr. Scott, and Mr. Crissy on my paper which was read at the Detroit meeting of the N. E. A., and which appeared in the November issue of your journal. If I may be permitted, however, I will say a few words.

There should be no doubt in the mind of my friend, Dr. Herrick, that every graduate of a university school of commerce must begin in business exactly where the commercial school graduate begins—as a clerk ; and I do not see how he can expect him to climb the ladder of promotion faster than the commercial school graduate can who had a thorough high school course on entering the commercial school. The situation seems to resolve itself into a question as to which would be more valuable to a young man, a head full of trigonometry, medieval, modern and American history, and economics, which Dr. Scott says are needed as a foundation or preparation for his more technical courses, or the experience and knowledge of business which he would acquire during the period which would be required to pursue Dr. Scott's preparatory studies.

TWO YOUNG MEN—AN ILLUSTRATION.

Suppose, for the sake of argument, that two equally bright young men left a high school at the same time and at the same age. One entered Dr. Scott's school of commerce and spent three or four years with his course of study, and the other entered a good commercial school where he, within eight or ten months, acquired practical knowledge of bookkeeping and business office methods, became expert in figures, secured a graceful and rapid handwriting, cultivated the ability to write a good business letter, became familiar with the law of commercial paper, agency, partnership, etc., and at once secured a place in a good business house, which he could do without question, because such men are always in demand. Is it supposable, that when the young man from Dr. Scott's school of commerce came along at the end of three or



L. L. WILLIAMS.

four years, and secured a place in the same house, which I believe he would find difficulty in doing, because his attainments would not be so readily available to the house, is it supposable, I say, that the young man from Dr. Scott's would be promoted faster than the other? Would it not seem that the experience that the business college boy had acquired during the two or three years which he had devoted to the business would be more valuable to the house than the knowledge of trigonometry, medieval, modern and American history, etc., etc., which Dr. Scott's young man would bring to the business? It will be urged, perhaps, that the man from Dr. Scott's has secured better discipline than the other ; but has he? Has not the experience of the commercial school graduate disciplined him in the most effective manner? Which discipline would be more valuable to the house, and hence to the possessor? What is education, anyway? Is it knowledge obtained from books alone? Is mental discipline obtainable from books only? I would a thousand times prefer the experience, the grasp of conditions, the ability to bring things to pass that the leaders in the commercial world have who are not college graduates, than to possess all the knowledge that all the universities in this country, and the world besides, afford. Many of our leading business men who began at the lowest rung in the ladder, with next to no education, have not only achieved commercial success, but have become familiar with the world of literature, are attractive public speakers and connoisseurs in art, and while they are ignorant of the most of Dr. Scott's course of study, they are better and more liberally educated than they would be if they had it all.

THE UNITED STATES HAS COMMERCIAL INTELLIGENCE.

I still insist that it is absurd to blindly imitate the business methods of France and Germany. Taking into account the long commercial supremacy of England, France and Germany, and the fact that America is a new country, and until very recently has been so busy developing and satisfying her own markets that she has had no time, inclination or capital to cultivate foreign markets, together with the present condition of our foreign trade, it seems to me we are getting along very well indeed without German and French instruction in business customs and methods. The anxiety which is felt in all European countries regarding their hold on the markets of the world constitutes a compliment to American methods, and affords further proof that there is no apparent reason for the adoption here of French and German ways.

I cannot agree with Dr. Herrick that "the success the United States has had is due to her productive power rather than to commercial intelligence or organization." England should be able to construct a bridge or make railroad iron cheaper than we, as she has had much longer experience, but she can not, because of the superiority of American business intelligence, business energy, and business organization. American contractors can underbid all England in the matter of a bridge to be constructed in Egypt and complete it in one-half the time English contractors require for the same work. Isn't that a comment on the superiority of American intelligence and organization? Dr. Herrick wants to "add to an equipment for being a productive nation a preparation for being an exchange nation." A little patience will enable Dr. Herrick to see all this. The exigencies of the case demand such governmental encouragement of our merchant marine as foreign goverments have afforded. Business men

are clamoring for ship subsidies, not for university schools of commerce.

TRUE EDUCATION IS FUNDAMENTAL, DISCIPLINARY AND TECHNICAL.

Dr. Herrick says he had hoped that we were beyond the time when one institution should be limited to matters disciplinary and another to matters technical. He could not have read my paper carefully. I said, "A part of the education for all special activities must be fundamental, a part must be disciplinary, and a part must be technical. The common school supplies the first, the secondary school and the college the second, and the professional school the third. It must be admitted, however, that all courses of study, whether elementary or professional, are disciplinary." Practicing professionally is also disciplinary; work is disciplinary. It will be seen that I place no such limit on the work in any school of any sort, as Dr. Herrick thinks I do.

Dr. Herrick says also that I have got to show that there is no disciplinary value in the study of the economic history of England before I have a right to inveigh against it as a feature of a course of commercial studies. I shall not attempt to show anything of the sort, because I believe such study has disciplinary value, but I do not believe it has sufficient value to justify young men in spending the time which it would involve, because just as good discipline may be secured from branches which have more intimate relation to the living present, and much better discipline may be obtained from business itself.

Dr Herrick must admit, I think, on more mature reflection, that his statement, that he "has known graduates of engineering schools to begin as apprentices, but they shortened their term of apprenticeship and became in the end superior workmen," is not a well made point, as higher commercial courses manifestly do not furnish a similar preparation for apprenticeship in business affairs; the commercial school much more nearly does that.

DR SCOTT'S STRANGE LOGIC.

Dr. Scott finds but "two classes of critics of the university commercial courses;" so far as he has investigated, he means, I assume. "One is the business college proprietor whose educational advantages have been so limited as to make it impossible for him to appreciate the meaning of a university course of any sort, and whose conception of business includes little, if anything, more than bookkeeping, stenography, typewriting, and office routine. The other is a certain type of business man who, either through good fortune or self-education, has acquired wealth, and in consequence has come to believe that no training except that obtained in business itself is necessary for the prospective business man, or whose business experience has been on so small and limited a scale as to render impossible his appreciation of the real problems that confront the people who are engaged in the great industrial enterprises which constitute one of the characteristic features of modern times. It is impossible, of course, to discuss the question of university commercial courses with either of these classes." In other words, the commercial school proprietors of the country, some of whom are fairly educated, although they have not all enjoyed the blessings accruing from university training, many of whom have given the best thought of their mature lives to the training of young men for business pursuits, and have been close students of the requirements of business, and some of whom have had quite extended and varied business experience; and those men who, handicapped though they have been by limited education, have achieved conspicuous success in business and are today leaders in the commercial world, are utterly incapable of appreciating the real problems which confront the people who are engaged in the great commercial enterprises. The men who alone are capable of appreciating those great commercial problems are the graduates of obscure colleges, who have had no business experience, but who have read books. It seems to me that is the logic of Dr. Scott's remarkable statement. Indeed, Dr. Scott says in terms, that "Naturally the only persons really competent to solve this problem are the people connected with the universities, who, at the same time, by their special studies have gained a knowledge of the modern business world and its needs." Isn't that refreshing? Comment would seem to discredit the intelligence of your readers. The case may be covered completely by a quotation from the song of the theoretical sailor in Pinafore:

"Stick to your desk and never go to sea,
And you may become a ruler in the Queen's navee."

IS "GOING TO COLLEGE" A FAD?

My esteemed friend, Mr. Crissy, and I cannot differ very widely as to the kind and extent of training young men should have who contemplate business careers.

Mr. Crissy must have had sufficient experience with college graduates to know that the knowledge they have acquired is not of so very great value in business, and that the mental discipline they have had is not so much better than would have been secured during the same period in a good business house. We have had many college graduates in our school, and most delightful students they have uniformly been, but nearly all of them have become commercial teachers instead of having gone into business. Most of the exceptions have been those who had business arranged for them in advance. If they have not positions in business ready for them on completing our course of study, and must seek employment, they hesitate about beginning at the foot of the ladder, as the boy who has a high school and a commercial school education expects to do. Hence their opportunity to secure a start, which must precede a foothold, which in turn must precede success, is lost. Mr. Crissy and I will agree that college training is very valuable to professional men, although several of the brightest and most successful lawyers and several eminent physicians of my acquaintance never saw the inside of a college. Is it not true that three-fourths of the young men who go to college, expecting to become business men, would better spend the four years covered by the college course in getting started in business? Again, isn't "going to college" in a large sense a fad? And hasn't "college education" become something of a fetish?

I am gratified that Mr. Crissy has but one serious criticism to make on my paper, which "refers to the apparently intolerant and certainly discouraging attitude toward the pioneers in this country of higher business education." I am quite sure that after reading Dr. Scott's paper in your November issue, Mr. Crissy will justify my intolerance. If that will not lead him to modify his indictment, he should carefully read the paragraph at the top of page 6 of Bulletin No. 46, General Series No. 7, Part 5, of April, 1901, of the School of Commerce of the University of Wisconsin.

L. L WILLIAMS,

Rochester, Dec. 6, 1901.

Higher Accounting

BY R. J. BENNETT, WOODSTOCK, ONTARIO

Reserve and Reserve Funds

A Reserve Fund is an amount set aside out of surplus profits, its object being to meet unforseen contingencies. It merely represents undivided profits retained by the company instead of being distributed in the form of dividends. Such a fund is created by charging Revenue from time to time and crediting the Reserve Fund, with a view to augmenting and strengthening the capital. It is represented on the Balance Sheet by existing property and assets over and above the aggregate liabilities. The assets should, if intended to represent this surplus in reality, be correctly valued so that the public as well as the shareholders may not be kept in ignorance of the actual state of affairs. It has been discovered in some cases, upon examination, that the so-called reserve was such in name only, and that the assets representing it were either fictitious or inflated, or of a doubtful nature.

THE NEED OF A RESERVE

It is essential that a Reserve Fund should be provided in all extensive businesses, especially mercantile concerns where there are large dealings in the way of bills receivable; for there is always a probability that bills under discount, or those transferred to others in payment of accounts, etc., will be returned dishonored. This, coming at a time when least expected, may incur heavy liability and seriously cripple the business. Such contingent liabilities, however, should be carefully watched and due provision made for their redemption if it be necessary. Many cases may be cited where disappointments and unforseen emergencies have taken place, and where losses have been unavoidably occassioned. Due provision is made for just such emergencies by the creation of an adequate reserve. In a new company there can be no *true* reserve until all such assets as Preliminary Expenses have been wiped out; nor can there be a reserve represented on the credit side of the Ledger, while on the debit side there is a loss. It is absolutely impossible that there should be both a surplus and a deficiency; such a statement is a contradiction in terms, and it will be readily seen that a Reserve Fund cannot last long if the company continues to make losses.

A PROVISION AGAINST EMERGENCIES

When unforseen contingencies arise in the case of a private firm making temporary demands for further working capital, the firm generally contributes more funds on which to work; or, if the business is a sound one, they are able to borrow. This method cannot be followed in the case of a company, for the shareholders are not, as a rule, willing to meet the emergency and the Company is placed at a disadvantage. When such emergencies arise, making sudden demands for further cash, it is almost invariably at a time when the company finds it impossible to issue further shares except, possibly, at very disadvantageous terms; or, if debentures be resorted to, it may so happen that even in a perfectly solvent company they do not find favor with the public. Therefore, it is quite evident that in the case of a company, even more than in that of a private firm, the entire profits should not be taken out of the business. There is, of course, a limit to the practical advantage of leaving

funds in any one business, and that limit is reached only when it is found that it cannot be profitably employed therein; yet in most instances an increase of working capital means an increase of profits, and it would, therefore seem wise to set apart certain of the profits each year for the purpose of creating more working capital. Various terms are applied to a reserve, such as, Reserve Fund, Reserve Account, Surplus, Margin and Rest. The writer has a preference for the term Surplus Fund.

"PAPER RESERVES"

The numerous failures that occur show conclusively that a large Reserve Fund will not in itself serve to ward off disaster, hence the unfortunate shareholders hasten to express their views as to the ungenuineness of the "paper reserves." In many cases the argument is plausible, and in many cases the very opposite. (See below, Investment of Reserves). With regard to such items as goodwill, patents, etc., it can be seen that a Reserve Fund represented by such as these may be shattered at any time by a lowering of the company's standing, non-utility of patents, etc. The Reserve in but few cases can be depended on to represent the amount indicated; it may be more or less subject to the ordinary risks of fluctuation from day to day. It will be readily seen that their existence depends upon the "realization" of the assets. The misapprehension of the public as to the disposition of undivided profits might lead one to suggest that they be entirely divided among the shareholders and so shift the risk to the shoulders of each individual shareholder. "The fact that the division of profits up to the hilt is universally regarded as a weakening of a company's position ought to be sufficient to show that undivided profits—no matter how employed—are an undeniable source of financial strength." The following Journal entry would be required to dispose of the matter properly:

Profit and Loss	$1500 00
To Reserve Fund	1500 00

For further proof of the utility and advisability of creating a substantial Reserve or Surplus, one need only refer to the leading banking institutions of the United States and Canada; the immense aggregate of surplus profits held by them is astonishing. It must not, however, be inferred that the cash reserves required to be retained by banks, governments, insurance companies, etc., are to be classed in this category.

SPECIAL RESERVES

As stated, a Reserve Fund is an amount set aside to meet *unforseen* contingencies; a special Reserve is a sum set aside and "earmarked" to meet a *known* or special contingency. Very often companies build up a specific reserve for the purpose of meeting losses which will eventually be found to have risen in respect to bad and doubtful debts, depreciation of property, replacement of machinery, equalization of dividends, etc. From the general misapprehension of the meaning of Reserves it seems necessary to state emphatically that these *special* Reserves are not Reserve Funds at all, and should not be appropriated for any other use than that for which they were created. They are created by an equivalent charge against Profit and Loss Account, while a Reserve Fund is set aside from profits and charged to Profit and Loss Appropriation Account. The following brief statement may exemplify more clearly the points under discussion:

PROFIT AND LOSS ACCOUNT, DEC. 31, 1901

Expenses, etc., of the year's business	$2300 00
Reserve for Depreciation	240 00
Reserve for replacement of Fixtures, etc	80 00
Reserve for bad debts	340 00
Net Profit carried down for appropriation	6910 00
	9870 00
Interim Dividend No. 25, 6%	$3000 00
Present Dividend No. 26, 6%	3000 00
Reserve Fund 3% of Capital	1500 00
Balance (unapportioned) carried down	610 00
	8110 00
Gross Profit for year from Trading Account	9870 00
	9870 00
Balance from last year	$1200 00
Net Profit for year brought down	6910 00



MR. R. J. BENNETT.

	8110 00
Balance	610 00

The balance, $610, represents the portion of undivided profits to be carried to next year's account and will be treated at the end of the year the same as the $1,200 shown above. This amount may, if desired, be carried to an Undivided Profits account. The "interim dividend," is a dividend paid in the middle of the year on the strength of the anticipated gains; the books need not be closed or reports made at the time. It is the custom with many companies to pay dividends in this way.

RESERVE FOR DEPRECIATION

This represents a sum set aside (generally a certain per cent. of the original or diminishing value) to meet depreciation on property and provide for its replacement, repairs, etc. It is a charge against profits, and not a sum set aside out of profits, and is shown on the credit side of the Ledger. Possibly the term Provision or Allowance in this case would be preferable to Reserve. The double account method has a tendency to confuse and lead stockholders to believe that the property shown at cost represents its real value and the amount on the credit side, representing wear and tear, is undivided profits. This method of writing down property is very objectionable, and instead of placing the depreciation on the credit side of the Balance Sheet it should be deducted from the asset to be written down. The appended Balance Sheet will illustrate this point. Following are shown Ledger accounts illustrating methods of handling depreciation.

MACHINERY AND PLANT

Dr.	
Cost	$15,000 00

RESERVE FOR DEPRECIATION

Cr.	
Ten per cent. written off Machinery and Plant	$1500 00

The preferable method:

MACHINERY AND PLANT

Cr.	
Cost	$15,000 00
	$15,000 00
Balance	$13,500 00
Less 10% for depreciation	$1500 00
Balance	$13,500 00
	$15,000 00

RESERVE FOR BAD AND DOUBTFUL DEBTS

This is an account of great importance. It represents an amount set aside to meet any losses that may occur in respect to bad debts. In nearly every business there is more or less credit given, and this necessarily implies certain losses from time to time. Losses may not occur, yet it is a wise plan to make due provision for them in case of necessity. It is undoubtedly a hard matter to tell just how many of the customers are likely to cause a loss; nevertheless, the best plan is to provide a certain per cent. of the aggregate book debts as a reserve to meet the loss should it occur. If any losses occur they should be debited to this account; or if many are likely to prove worthless during the year it might be advisable to charge them all to Lost Accounts, and at the end of the year close the total into the Reserve for Bad Debts Account. On the Balance Sheet the amount set aside should be deducted from the total book debts, but in the Ledger it appears on the opposite side. See appended Balance Sheet. Following will illustrate the accounts in the Ledger:

ACCOUNTS RECEIVABLE

Dr.	
Taken from Individual Ledger	$9,800 00

RESERVE FOR BAD DEBTS

Cr.	
Two per cent. for possible loss	$ 196 00

A similar account may also be opened to provide for discounts on book debts.

SECRET RESERVES

These are sometimes created by large financial concerns, such as banks and insurance companies. The reader has possibly noticed that some institutions of this sort declare the same rate of dividend year after year whether the business for the year be good or not; also that the gains are likely to show an increase when in reality there is a decrease as compared with the previous year. The reason for this is quite obvious; but in case the gains are exceptionally large,

what is done with the excess? It is true the extra gains in prosperous years are sometimes distributed among the employees and stockholders in the form of bonuses, but this is not always the case.

The object of all secret reserves is to equalize dividends, apparent profits, as above stated. If banks and similar institutions published their accounts showing considerable fluctuation in the amount of profit earned, the result might readily cause a feeling of discontent which actual facts did not warrant. To obviate this possibility the Secret Reserve is created. These Reserves are formed by understating the value of property in profitable years, or by maintaining at cost investments which have permanently increased in value, or by the entire omission, from the Balance Sheet, of assets which should be included. The fact of assets being written down in prosperous years will contemplate the possibility of their being written up in less prosperous years. This practice is more harmful than understating assets, for it causes a secret deficit, while the former causes a *secret reserve.* The practice is not commendable, though opinions differ greatly as to the extent to which it is permissible.

INVESTMENT OF RESERVE FUNDS

Assuming that it is desirable to create a Reserve Fund, the question arises as to what should be done with the surplus assets thus represented. Shall this fund be retained in the business to provide more working capital, and help to swell the profits, or shall it be specially invested in gilt-edged securities to fall back upon and to realize in time of need when—as was pointed out—it is difficult to raise working capital by other means. If all the resources of a company are confined to the particular business engaged in, the shareholders have all their money embarked upon a single venture, and they will be in a bad position if anything goes wrong. When the surplus assets are invested the Reserve Fund remains as a credit in the Ledger, and the amount of cash so invested is debited to an account called "Investment Fund" or "Reserve Fund Investments." The amount so invested may remain intact while the Reserve may disappear entirely by direct losses or depreciation of assets.

As to whether or not a Reserve Fund should be specially invested depends largely on the nature of the business. In a Financial Institution it would undoubtedly be advisable to have it invested in good securities or investments, though in the case of a Trading concern the opposite would appear to be preferable. If the extra funds were not required, it would certainly be well to invest them, but by retaining them the working capital is thereby increased, and it is self-evident that the gains must of necessity be greater.

The following Balance Sheet will briefly illustrate a common method of treating the several Reserves.

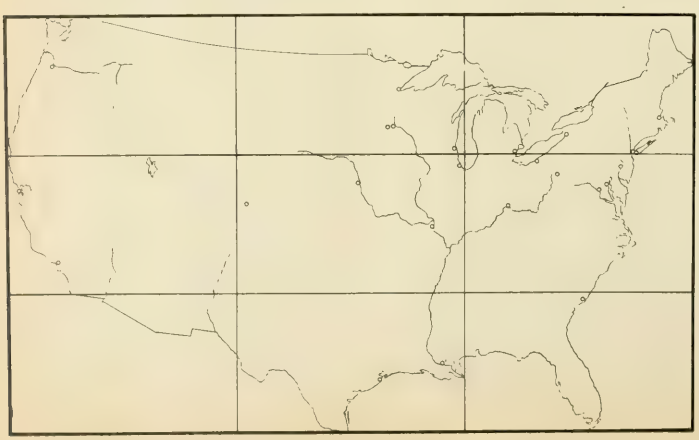
BALANCE SHEET, DEC. 31, 1901

Assets

Cash		$13,676 00
Bills Receivable		5,400 00
Book Debts	$10,300 00	
Less provision for bad and doubtful debts	515 00	9,785 00
Stock in Trade		18,360 00
Buildings, Machinery, etc.	14,150 00	
Less 6% depreciation	849 00	13,301 00
Office Furniture and Fittings	1,200 00	
Less 6% depreciation	72 00	1,128 00
Investmentof Reserves		3,350 00
		65,000 00

Liabilities

Authorized Capital	$50,000 00	
Paid up Capital		$45,000 00
Bills Payable	3,600 00	
Sundry Creditors	5,400 00	9,000 00
Reserve Fund, Jan. 1, 1901		3,350 00
Reserve for bad and doubtful debts Jan. 1, 1901	390 00	
Less Worthless Accounts for the year	270 00	120 00
Net Profit for year	7,530 00	
Apportioned as follows:		
Dividend 10% payable Jan. 2	$4,500 00	
Carried to Reserve Fund	3,030 00	7,530 00
		$65,000 00



A Little Foundation Lesson for Commercial Geography

W. F. GIESSEMAN

Try drawing a map of the United States in a rectangle nine by fifteen, divided into thirds each way, and see how easy the outline fits into the diagram. Begin with the east coast of Maine one-third down a division, New York City one fourth of the way in on a division line, Charleston half way in on another division line, the south point of Florida half way, Gulf coast near New Orleans half way up a division line, south point of Texas half way across, the Rio Grande River crosses a division line half way up, etc. Chicago is at an intersection, and other points are easily located as per illustration.

After the map drawing has served its purpose of impressing form, outline, proportion and location of the most important places, it will be found cheaper and quicker to purchase outline maps from a publishing house. These are useful for marking important routes of travel, areas or sections of products or principal industries, etc., and in fact a general basis for the essentials and details of Commercial Geography or History of Commerce.

GENERAL INFORMATION

The United States is one hundred and twenty-five years old, has grown in area about eight fold, from 420,892 (Colonies), to 3,026,494 sq. mi. (exclusive of Alaska and new possessions.) The population has increased 1800%, from about 4,000,000 to over 70,000,000. The mileage of railroads from a beginning in 1830 has grown to nearly 200,000, enough to circle the globe eight times. The natural resources have been utilized to such an advantage that the country has grown from poverty to material prosperity until the United States is one of the few civilized countries that is more than self-sustaining. In other words, it can grow or make all the things that are needed by all her people for their welfare and pleasure, and have a large surplus to spare. The common people, the poor people, fare better, earn more, live more comfortably, than those of any other people on the globe.

Statistics are dry matter except to the person who is hunting for them, but a few facts in this connection are enough to kindle a desire for more and a wish to seek such information in some of the many places where it can be found.

The foreign export commerce of the United States has just passed the billion and a half point, surpassing even that of England. Our imports are a little more than half this sum, and the domestic commerce is estimated at thirteen times the sum of the two.

The leading exports reach enormous sums, as follows: Cotton, 242 millions; provisions, 185: wheat and flour, 141; iron and steel, 122; corn and meal, 88.

The leading imports are: Sugar and molasses, 101 millions; hides and skins, 58; chemicals, 54; coffee, 54; silk, 46.

In total Commerce, Great Britain ranks first; United States, second; Germany, third; and France fourth.

In ten years, the exports of Locomotives have grown from a half million to four millions, or 800%; iron, 17 to 65 millions, 400%; Agricultural Implements, 2 to 6 millions, 300%; Leather, 10 to 20 millions, 100%.

Commercial Geography in Current Literature

MISS LAURA E. HORNE

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The United States Consular Service. Charles Truax. Forum. December, 1901.

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The Romance of the Fur Trade. W. S. Harwood and Forrest Crissey. World's Work. December, 1901.

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1. From Peking to St. Petersburg by Rail. Alfred Stead. Review of Reviews. December, 1901.

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The Growth of American Coal Exports. Frederick Edward Saward. Engineering Magazine. December, 1901.

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2. Lost Gold Mines. Munsey. December, 1901.

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1. The Rebuilding of New York. M. G. Cunniff and Arthur Goodrick. World's Work. December, 1901.

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2. The Adventures of American Goods Abroad. Henry Harrison Lewis. World's Work. January, 1902.

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4. "American Machinery Forever" in Spain. Edward Lowry. World's Work. January, 1902.

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6. More Stories of the American Invasion of England. World's Work. January, 1902.

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1. Problems of Irrigation Legislation. Prof. Elwood Mead. Forum. January, 1902.

2. Irrigation in the West. A Plan of Action for the National Government. William E. Smythe. Review of Reviews. January, 1902.

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The Anglo-French-American Shore. P. T. M'Grath, Editor of the "Evening Herald," St. John's. Newfoundland. Review of Reviews. January, 1902.

IRELAND

Ireland's Industrial Revival. Michael J. Magee, Member of the Irish Board of Agriculture. North American Review. January, 1902.

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Burnt Clay for Roads in the West. Charles Rollin Keyes. Review of Reviews. January, 1902.

The New York High School of Commerce

[We are indebted to Mr. A. R. Kip, of the Brooklyn Commercial High School, and to Dr. C. A. Herrick, of the School of Commerce, of the Boys' Central High School of Philadelphia, for the data from which the following report is compiled.—EDITOR.]

On Saturday, December 14, 1901, the corner-stone of the new building for the New York High School of Commerce was laid, in the presence of about one hundred people. The size of the assemblage did not, in any way, indicate the importance of the event, because it is the beginning of an epoch of commercial education in this country. Addresses were to have been given by Ex-Mayor Abram S. Hewitt, and Andrew Carnegie. Mr. Hewitt was unable to be present because of ill health and the fact that it was very stormy. He sent a letter in which he said:

"The necessity for a School of Commerce has been so apparent that the Chamber of Commerce of this State, in connection with the trustees of Columbia University, have formulated a plan for the creation of such an institution, which, it is my hope, will be developed in the building of which the corner-stone is laid today.

"The time has arrived when American youth ought to be trained to perform the difficult duties which heretofore men of foreign education have performed in our midst.

"I am particularly solicitous that the burden of carrying on the school shall be taken up by donors, who will consider it a privilege to maintain forever the centre of in-

THE NEW YORK HIGH SCHOOL OF COMMERCE, NEW YORK CITY.



struction where the highest principles of commercial integrity shall be taught to the young men of the rising generation, into whose custody the fair fame of this great city will be confided."

Andrew Carnegie delivered a very interesting address, saying, in part:

"This school is the pioneer High School of Commerce in New York, probably in the country, and it owes its creation to the fact that the United States has become the leading commercial nation in the export of its products, even Britain being now second. We are ultimately to be the great manufacturer and exporter of articles in the world, as we have long been of food products, and, as such, schools of commerce have become imperative. This school is for the first time in our history to open the gates to the business student without money and without price, as part of our precious public schools system, which is the birthright of the poorest citizen

"For most of the other vocations of life, schools designed to give the students the best possible start have for generations been established, but schools to instruct the youth desirous of entering upon a business career are of recent origin, even in the older countries of Europe. With us they are as yet unknown, if we except a few private schools charging fees, which give instructions only in the rudiments of commercial knowledge.

"I trust the day is not far distant when you will call upon Mr. Hewitt again and ask him to lay the foundation stone of the proposed school of Mechanic Arts. This is the one link missing as education stands today, though other links may be, I trust will, be added to the ever-lengthening, ever-strengthening chain of education, as the coming years reveal new branches of knowledge demanded by an advancing and more and more complex civilization.

"It is a memorable day for Greater New York: one that makes history and proves to all men in all parts of the world that, come what may, the second city of the world—so soon to become the first—is abreast of the times in its educational department.

"When the reporters of the English press recently spoke to me in England of the hopeless condition of the 'lost' city of New York, I pointed to several departments of the city government which eclipsed those in any of their cities, and among them was our educational department. If I had to mention that now, how pleased should I be to add to what I did say the story of this forthcoming High School of Commerce, for which I bespeak a long, honored existence, fruitful of good results to countless thousands, and among those not a few who will from time to time shed lustre upon this pioneer school—citizens of whom this great city will have cause to boast, and the Republic to inscribe upon the roll of her illustrious sons."

The new building is being constructed on the north side of sixty-fifth street, about three hundred feet west of Broadway, and will run through to sixty-sixth street. It is to be five stories in height, with a front of granite, limestone, and brick.

The basement will contain a gymnasium, ninety-five feet long by fifty-three feet wide, a natatorium with a plunge bath, and a lunch room sufficiently large to accomodate the students. An auditorium seating 1500 will be on the first floor, and the upper floors will contain class rooms, laboratories, offices, and lecture rooms. The building is to be fireproof throughout and will cost more than $300,000.

A Packard Teacher in the Ottoman Empire

MR. EDITOR:

At last Mrs. Murray and I are in Constantinople, College has opened, and we are fairly settled in our Eastern home.

But what to say of the thousand and one things that have occurred since we left New York is a question. As I look back over the two months intervening between the present and the time we left New York, it seems quite kaleidoscopic, so much has happened in so short a time.

Well, to begin with, the ocean trip was a rough one, and the sea rolled "mountains high." However, we had a fairly comfortable voyage, as our vessel was of sixteen thousand tons burden and first-class in all her appointments. A sea voyage is so full of rest and delight, notwithstanding rough weather and sea sickness. We enjoyed our ten days at sea very much indeed, yet the shores of Merry Old England looming into view was a welcome sight.

We spent a little time in both London and Paris, though much less than we desired, for there is so much to see in these world-centers. From Paris we went to



MR. GEO. S. MURRAY.

Switzerland, staying a few days in Lucerne and making the ascent of the Rigi. What an exhilarating experience is this climb of nearly six thousand feet to Rigi-Kulm! We were favored in having perfect weather, so that we saw a sunrise and a sunset in all their unrivalled beauty. The Alpine glow, the panorama of mountains, valleys and lakes, the soft notes of the bugler's horn, the lofty height, filled us with exquisite delight. There, above the noise and din of the bustling world, in the clear atmosphere, among the rugged peaks whose summits were covered with the "eternal snows," we could reflect upon the greatness of the Creator, the finiteness of man, and the glory of Nature.

We journeyed on by easy stages to Innsbruck in the Austrian Tyrol, and to Vienna. We spent Sunday in Innsbruck and enjoyed very much its invigorating mountain air, its interesting inhabitants, and the famous cathedral containing the tomb of Maximilian. The railway ride of thirteen hours to Vienna was delightful in the extreme. For a great part of the distance we went through mountains, along narrow valleys, whose precipitous sides towered thousands of feet above us, past strange mountain villages and through a country wholly unlike any we had seen before. Vienna we found to be a city of many attractions. Its beautiful monument, its magnificent palace, its many picturesque public buildings, its wide streets and modern stores are sights well worth seeing.

In the early morning we boarded a steamer and sailed down the Danube to Budapest. We were disappointed in the trip, as the scenery is not nearly so grand as we had been led to believe, though from Linz to Vienna it is said to be most charming. Budapest is a fascinating city, situated as it is on the two sides of the Danube. Its people are of such a different type from the other European nationalities; they are musical in the extreme, quick to imitate modern methods of business, hospitable, and extravagantly fond of pleasure and elegance. Its hotel service is unexcelled, and our stay in Hungary, though very brief, was filled with the keenest delight

But what an experience was our trip from there to Constantinople. We found that our limited use of French was of no service especially, for the trainmen spoke German, Hungarian, Turkish, Bulgarian, Greek, and a perfect babel of tongues of which we knew nothing. We took a through sleeper and found the service very satisfactory. Our meals were served in our private compartment, and our berths were large, comfortable and airy.

The countries through which we passed,—Servia, Bulgaria and Turkey—were so barren and the people were so wretched that we were considerably depressed by the sights. We saw the threshing floor of two thousand years ago. The oxen were treading out the grain, and the men were winnowing it by throwing it into the air, the heavy grain falling straight down and the chaff being scattered by the wind. There were almost no trees in the country districts, either fruit or shade, and the facilities for cultivating the soil were as primitive as in the days of Abraham and Isaac. What these people most need is an industrial education and a government giving protection to life and property.

As we approached Constantinople, we saw the turbans and fezes in greater and greater abundance. The priests of the Greek church in their flowing robes of black, the multitude of soldiers in their gay costumes, the veiled faces of the women, and the oriental spirit permeating everything greatly interested us.

We had planned to go by Constanza on the Black Sea, but could not do so on account of the plague said to be raging in Constantinople; consequently, there was no one at the station to meet us. Immediately upon getting out of the train we were surrounded by a howling mob of a dozen nationalities who wanted to carry our baggage, get us through the Customs, etc. We finally secured a guide from one of the best hotels, and he piloted us through the Customs, and to our hotel. Our books were detained to be read by a censor, but everything else came through without any difficulty. Our baggage had all been examined on the frontier the night before. In a few days we got our books, though one of them, Murray's Guide to Constantinople, we did not expect to get. The Customs endeavor to suppress any publication that speaks ill of Turkey. Even the letter "M" is sometimes thought to stand for Mohammed, so the book in which it appears, though a work on Mathematics, is seized. However, the ordeal of getting through the Customs is not nearly so hard as we had been told

(Continued on Page 26.)

The Corner-Stone of Business Success

PAPER READ DECEMBER 27, 1901, BEFORE THE NATIONAL COMMERCIAL TEACHERS' FEDERATION AT ST. LOUIS, BY DR. ORISON SWETT MARDEN, EDITOR OF "SUCCESS"

Business men might differ as to the corner-stone of their success. Some might say that originality in method was their corner-stone; others might say, enterprise; others, good goods; still others, fair dealing or system. But if you dig right down to the foundation of any real, permanent business, you will find that it is founded upon character, the solid qualities of manhood. A business, a firm, a manufacturing concern, may be said to have character, individuality, but it is only that of the men who make it up. Its policy, its rules, must be formulated and shaped by the men who direct it. They put their impress on the business and the public with whom it deals learns to know it as reliable or tricky, according as the men are so.

A MAN TO TIE TO

What I want to impress upon you, teachers of our future business men, is that a knowledge of bookkeeping and banking customs, of commercial arithmetic and commercial law is not all that is needed to make a successful business man or woman. All these are needed, and much other knowledge, but there must be a basis of character. It would mean much if all these teachers, working in all parts of this great country to train young people for business, would improve their opportunity to impress the constant need of business integrity, sterling honesty, absolute reliability, that can come only as the expression of high character. This quality, which we sometimes speak of as characterizing "a man we can tie to," is always at a premium. A band of thieves will want an honest treasurer, and men who are themselves full of trickery will appreciate a sturdy, honest character. In fact, there is no place, no matter how remote, where an honest man is not appreciated. A little story of an Indian trader illustrates this appropriately.

Some Indians flocked about the store of a new trader and examined his goods, but offered to buy nothing. Finally the chief visited him. "How do you do, John; show me goods. Aha! I take a blanket for me, and calico for squaw,—three otter skins for blanket and one for calico. Ugh! pay you by'm-bye tomorrow." He received his goods and left. On the next day he returned with a large part of his band, his blanket full of skins. "Now, John, I pay you." He drew from his blanket four otter skins, one after another, laying them on the counter. After a moment's hesitation, he drew out a fifth, a rich and rare one, and laid it on the counter. "That's right, John." Pushing it back, the trader replied, "you owe me but four, I want only my just dues." They passed it back and forth between them several times, till at length the chief appeared satisfied. He put the skin back in his blanket, scrutinized the trader, and then, stepping to the door, cried to his followers: "Come, come trade with the pale-face John. He no cheat Indian, his heart big." Then, turning to the trader, he said, "Suppose you take last skin, I tell my people no trade with you. We drive off others; but now you be Indian friend and we be yours." Before dark the trader was waist deep in furs, and had his till well filled with cash.

Even untutored savages recognize an honest man and confide in him.

DOUBLE STANDARDS OF HONESTY

In the ethics of many business houses, there are two brands of honesty: The one, very elastic in its application, marked "for business purposes;" the other, which has none of the pliable or elastic quality, being reserved for home and social use. The business man, and the man in private life, often seem to be two distinct entities.

Governing themselves by this double standard of honesty, men do not hesitate, in business transactions, to resort to methods which, in private or social relations, they would condemn as "tricky," "dishonest," or "immoral." But if they are troubled by any qualms or misgivings in regard to their commercial rectitude, or the immorality of any particular act, all questioning is set at rest by the formula: "It is customary. Every one does it." Yet the Good Book says, "Go not with the multitude to do evil."

Many business men would gladly use only the home brand of honesty, if they



DR. ORRIN S. MARDEN.

thought it practicable. But, because the double standard is so generally recognized as legitimate, as the only "smart" way of doing business, they are fearful that their interests will suffer, that competitors will get ahead of them if they take for their sole standard the motto, "Honesty is the best policy." Although in theory they advocate the Golden Rule, they have not the moral stamina to put it to practice.

These men do not realize that any material gains purchased by a compromise with conscience, by sharp practice with their neighbors, will turn to Dead Sea fruit in their grasp. They do not realize that the man who does not take honesty as his working partner in business, no matter how much money or property he may amass, how many colleges or institutions he may endow, will never be anything but a failure.

The scandal of Christianity today is that so many men who profess to be "leaning upon the Lord" are not square in their dealings. "Men pray cream," said Beecher, and live skim-milk. Railways over-issue stock, but refrain from Sunday traffic."

"Ugh! much God and no flour!" is an old Indian chief's characterization of a sanctimonious Indian agent who stole the goods he was supposed to issue to the tribe. It would be hard to give a terser definition of self-deception or hypocrisy.

MODERN SUBTERFUGES

In these days, many employers require some deception, a certain compliance with the existing order of things, a certain shutting of the eyes to defects and little irregularities and customs. They say competition demands this policy. Such practices are so common, that we have come to regard them as something to be tolerated almost without protest. How many a clean and pure boy has gone into some establishment with the dew of his mother's sweet character and training fresh upon him, with a high sense of honor, with character unstained, only to fall into the snare of the keen, long-headed head of the firm, to whom the boy had learned to look up as a life model.

Oh! the havoc caused by the lowering of the standard, the dropping of the high ideal!

The boy was at first shocked by the questionable methods of his sharp employer, but seeing around him no protest, he learned that in a great city there are two standards of morality, that almost any means which will result in a sale are deemed justifiable.

How it hurt his tender conscience at first; how he shrank from the first little prevarication; how his conscience reprimanded him the first time that he told a customer that the silks were made in France when he knew they came from New Jersey; that the labels marked "foreign" on the bottles were made in New York; that the "pure imported olive oil" was really cotton-seed oil; that the words "made in France" were woven in the borders of the draperies made in a New Jersey factory. But the example of a rich master, the jeers of shop mates, gradual practice in misrepresentation, cure this. He first fleeced customers for his master's sake; and then, his master for his own sake. He opened an account with ruin. Yet what wages will ever compensate him for the loss of his moral health? He heard little said about honesty, and much about shrewd traffic, and he soon proposed to himself a brilliant, even if an unscrupulous career.

AN ILLUSTRATION

"If I hire you," said a Detroit grocer to a boy who had applied for work, "I suppose you will do as I tell you?" "Yes, sir."

"If I told you to say the sugar was high grade when it was low, what would you say?" The boy did not hesitate a minute. "I'd say it," he responded, promptly.

"If I told you to say the coffee was pure, when you knew it had beans in it, what would you say?" "I'd say it."

"If I told you to say that the butter was fresh, when you knew it had been in the store for a month, what would you say?" "I'd say it."

The merchant was nonplussed. "How much will you work for?" he inquired, very seriously. "One hundred dollars a week," answered the boy, in a business-like tone.

The grocer came near falling off his stool. "One hundred dollars a week!" he replied, in astonishment.

"With a percentage after the first two weeks," said the boy cooly. "You see," he went on, "first class liars come high; and, if you need them in your business, you've got to pay them the price. Otherwise, I'll work for three dollars per week;" and the boy caught the grocer at his own game, and got the job at three dollars per week.

Can we wonder that, with such models before them, our young men and women become warped and crooked in their views, and adopt false ideals and standards?

(Concluded in April Number.)

Second Class Postal Rates for Regular Publications of Private Business Colleges.

The most important matter now being considered by the Private Commercial School Managers' Association is that of second-class postage for their regular school publications, which was granted them by the act of July 16, 1894. The ruling of the P. O. department to the effect that "incorporated Business Colleges are not regularly incorporated institutions of learning within the meaning of the act of July 16, 1894" has caused almost every Business College paper to be denied the right of mailing at second-class rates. Every one at all conversant with the matter, knows the ruling to be unjust, and without any foundation whatever. The department claims large abuses of the second-class rates, but we fail to know of a single instance wherein Business Colleges have abused the privilege. The department claims also that the second-class rate is the cause of the deficit in the department. The real fact of the case is that the larger the amount of second-class matter handled, the less the deficit. The following figures show that if the department would encourage and foster second-class matter, instead of hampering it by arbitrary decisions, the deficit would soon be wiped out. The record for four years of the number of pounds of second-class matter handled, and the deficit, is as follows:

In 1897, 310,000,000 lbs., deficit $11,000,000.
In 1898, 336,000,000 lbs., deficit $9,000,000.
In 1899, 352,000,000 lbs., deficit $6,000,000.
In 1900, 370,000,000 lbs., deficit $4,500,000.

This shows that if the second-class matter could have been increased during the year 1901 to 400,000,000 lbs. there would likely have been no deficit.

Another way in which the deficit can easily be gotten rid of is by re-adjusting the rates paid railroads, cutting them down to the rates paid by the express companies for like service. The government pays the railways 8c. per lb. for carrying the mails, the express companies pay 2c. per lb. for carrying their freight. It costs the railroads as much to carry express freight as it does to carry the mails. It is merely a question of hauling a certain amount of weight. The government pays $25.74 per ton for mail from New York to Buffalo, the express companies pay $10.00 per ton for the same service. One line of railway received $59,537.75 per annum for the rent of four cars which could have been built in the best modern style for less than $17,500. Cars that cost the railways $6,000 are rented to the government for $7,000 per annum. One Post Master General estimated that a saving in rent alone of $1,500,000 could be made by the government owning its cars. The abuse of the franking privilege is another enormous leak. These are a few of the instances that should have the attention of the P. O. Department and are "the milk in the cocoanut" of the whole matter.

The Legislative committee have an agreed case now pending before the U. S. Court at Washington, D. C., on which we hope to get a decision at an early date. They also have employed legislative experts who are watching the action of Congress, and are looking after our interest in every way. We hope to get an amendment passed by the present Congress that will place the act of July 16, 1894, beyond the possibility of an adverse ruling by any officer of the department.

The Private Commercial School Association is actively at work along several other lines and desire to keep in close touch with all private Business Colleges in the country. We trust that every school manager that has not yet done so, will send his annual dues of $5.00 at once to Mr. M. G. Rohrbough, Secretary and Treasurer, Omaha, Nebraska. Every private Business College should belong to this association, and take an active part in its work. We shall be glad to hear from any private school proprietor or manager at any time with suggestions, and if anything comes up in any state that needs the attention of the association, we trust the fraternity in that state will refer it to us.

Respectfully,
ENOS SPENCER, Pres.,
Louisville, Ky.



MR. STAY AT HOME

Since seeing our report of the Federation, now feels very, very sorry he did not go to St. Louis, and will be sorrier still if he does not go to Philadelphia.

Resolutions.

The following resolutions were adopted by the National Commercial Teachers' Federation, St. Louis, Mo., December, 1901, and ordered printed in the various school papers:

(1) The National Commercial Teachers' Federation, in annual convention assembled, herewith voices its renewed confidence in Commercial Education as a means of fitting our youth for capability in the practical affairs of life and for worthy citizenship in our matchless Republic.

(2) We offer our congratulations to our professional co-workers throughout the land, to the business and industrial public, and to friends of useful education everywhere, upon the recent movement among the educational authorities of our great cities and our higher institutions of learning toward the practical recognition of that department of educational training which was inaugurated by the private business schools of this country, and for which, for half a century, they stood as the sole supporters and exemplars, often in the face of hostility and contumely of those who assume leadership in the educational thought of the country.

(3) The delightful season of social and professional intercourse which we have enjoyed during the present assemblage in this city, inspires us to urge upon the members of our profession everywhere and upon all other workers in the field of practical education, the desirability of attending the future meetings of this body, and of contributing by their presence and counsel to the value and successfulness of the same.

(4) We view with especial pleasure and favor the formation of state and other local organizations of Commercial Teachers, believing that the same are conducive to the cultivation of a desirable fraternal spirit, to the improvement of schoolroom methods, and to the general advancement of the cause of Commercial Education.

(5) While we strongly favor the unifying of our efforts through the formation of local associations, we especially condemn any tendency that might arise in these bodies toward discrimination against small but worthy schools, or to any interference in the individual methods of any school, so long as these are not flagrantly unprofessional or dishonorably conducted.

(6) We hereby condemn the tendency that has sometimes been manifested in certain commercial schools to place the money-making feature of the school above its educational standing and responsibility. We affirm that a worthy commercial school should be something more than either a clerk-factory or an intelligence office, and that it should be beneath the honor and dignity of any respectable school proprietor to increase his school attendance by misleading inducements that appeal to the cupidity of the student rather than to his honest desire for a genuine education.

(7) We herewith record our earnest protest against the recent arbitrary and ex-parte ruling of the Attorney General of the United States to the effect that the incorporated commercial schools of this country are not "Institutions of Learning" within the meaning of the United States laws, which ruling unjustly deprives them of the benefit of a Congressional enactment that was confessedly passed especially for their encouragement, and of which they have availed themselves for nearly eight years. The commercial schools of the United States do not ask for governmental aid in conducting their business, but they do demand the right to disseminate their educational literature through the agency of the United States Mails at the same postal rates as those allowed to other educational institutions, and they especially insist that, by the terms of the Manderson-Hainer Act of July 24, 1894, (which act has never been repealed) this right to send their periodical publications through the mails at the rates for second-class matter was especially conferred upon them, and that the interruption of this by an executive department of the government is unjust, arbitrary, and illegal; and we hereby pledge our united efforts to secure not only our rights under the law but the removal of the stigma that has been wantonly put upon our worthy profession by the arbitrary and uncalled-for pronouncement of a government official.

(8) In this closing session of our present, successful and enjoyable meeting we hereby tender our thanks individually and collectively to all who by their unselfish and tireless efforts have contributed to its success. We furthermore pledge our hearty encouragement and co-operation to the officers who shall have in charge the work of our organization for the ensuing year and we promise that by attendance at its meetings by financial aid, and by every other feasible means in our power, we will endeavor to advance the interests and welfare of this Federation.

Wants the Best

"In my estimation the PENMAN ARTIST AND BUSINESS EDUCATOR is the best publication of its kind that has ever come under my observation; I have discontinued the other paper I was taking, because I want the best," writes C. W. A. Anderson, Goodnut Minn.

Philadelphia.

THERE is no other city in the East that has the advantages of Philadelphia for a convention of commercial teachers. Beginning with the thrifty William Penn, and continuing with Robert Morris, Benjamin Franklin, Stephen Girard, Anthony J. Drexel, George W. Childs, John Wanamaker, Wm. L. Elkins, and P. A. B. Widener, it is notable for a class of business men of large influence, men of liberal mind and constructive capacity. Philadelphia is sometimes called slow, but it is distinctly superior to our greatest city in the number of its libraries, churches and schools, and in the number and character of houses owned by workingmen. In its commercial exchanges, associations, and trade leagues, it is easily the foremost city in the United States. Philadelphia business men established and now largely maintain the splendid Commercial Museum, than which no single private organized movement has done more for the manufacturing interests of this country. Here was held the first important national exposition, advertising the resources of the nation; here is the largest commercial high school in the world, the largest private business school in the world, and the first school of university grade established in this country for the study of commercial problems. Within two hours' ride of Philadelphia there are probably more commercial teachers than within an equal distance from any other great commercial center, and these teachers are all taking a deep interest in the March meeting, which will undoubtedly be the largest gathering of commercial teachers yet held. No commercial teacher within 500 miles of Philadelphia can miss this meeting without irreparable loss to his best interests.

Information Trips

FAIRMOUNT PARK. This famous park, containing 3,000 acres, was the site of the Centennial Exposition of 1876. In the park is Memorial Hall, a permanent memento of the Centennial, costing $1,500,000. It contains the Pennsylvania Museum. In the Park may be found, also, the Washington Monument, an imposing memorial costing $250,000; a fine equestrian statue of General Grant; one of the very most attractive Zoological Gardens in this country, and a number of very interesting historical buildings. Among the latter are William Penn's house, erected in 1682; "Mt. Pleasant," once the estate of Benedict Arnold, and later the home of the famous Baron Steuben. The beautiful Horticultural Building stands on the side of "Lansdowne," the fine country place occupied by King Louis Phillippe, of France, when he lived in exile in this country. The Schuylkill River and Wissahickon Drives are nationally famous for their charming natural beauty.

Government Institutions

THE NEW MINT is the finest plant of its kind on this continent. The machinery is all run by electric motors, 120 being used Gold is refined by the electrolytic process. Visitors are taken to the deposit room, where gold and bullion are received; to the copper melting room; to the gold and silver melting room; to the rolling and cutting room; to the coining room, where the stamping is done, and to the coin cabinet, which contains the finest collection of coins in the United States.

THE POST OFFICE is a splendid edifice of granite, the most expensive building of its kind, probably, ever erected by the government. It cost $8,000,000.

THE LEAGUE ISLAND NAVY YARD is a very interesting place to visit. The government has recently decided to make it one of the foremost in the country, and it is the scene of extensive building of repair shops, excavation for a large new dry dock, and work on government vessels. Well informed tourists always visit this institution.

THE EASTERN PENITENTIARY differs, in penal system, from all others in this country, in that there are no shops. Convicts work, eat, and sleep in their cells, not coming into contact with fellow prisoners in shops as in other penal institutions. Except where prevented by lack of space, and number of convicts to be provided for, each convict is given a separate cell. The prison consists of a central building from which corridors radiate like the spokes of a wheel. An arrangement of mirrors enables a watcher at the center to see the entire length of each corridor. When brought into the presence of each other or of visitors, a prisoner wears a mask so that his identity may not be known.

Educational Institutions

THE UNIVERSITY OF PENNSYLVANIA, one of the great educational institutions of our country, was founded in 1740, by a company of broad-minded men, chief among whom was Benjamin Franklin. It broke away, in a measure, from traditional classics, right at the start, and has ever since maintained a reputation for aggressive, practical work. Commercial teachers will be interested chiefly in the Wharton School of Finance, which was the forerunner of the present great movement for higher commercial training. It was while engaged in this school that Prof. Edmund J. James, made his instructive report on "Commercial Education in Europe," which has had immeasurable influence on the movement for commercial education here.

DREXEL INSTITUTE, founded by Anthony J. Drexel, the famous banker, will be visited by all commercial teachers who have not seen it, for it is the tangible expression of a great business man's belief in practical education for both sexes. Its home is in a beautiful building well worth going many miles to see. The director of the Department of Commerce, Mr. Parke Schoch, will personally welcome visiting teachers.

GIRARD COLLEGE, founded for the benefit of poor orphan boys, by the practical and far-sighted Philadelphia mariner and merchant, Stephen Girard, is internationally famous. The main building is an imposing edifice of Corinthian architecture, one of the finest examples in the Western Hemisphere. There are more than 1500 boys in regular attendance at this great school. President Fetterolf has given the members of the E. C. T. A. a special invitation to visit the school Thursday, Mar. 27. No one should miss this interesting part of the trips.

THE CENTRAL HIGH SCHOOL BUILDING is a magnificent structure that cost $1,500,000. It is undoubtedly much the finest high school in the United States. It is four stories in height, with a basement, and it occupies practically all of a block 186 feet wide by 396 feet long. A great astronomical dome surmounts the large tower, 137 feet above the curbstone. This tower and dome is occupied by the Philadelphia Astronomical Observatory, and this will be open to visiting teachers. Almost everything conceivable in modern educational appliances may be found here. It is a boys' school, and there are nearly 1500 boys in attendance now. Every commercial teacher will be interested to visit the School of Commerce in this institution, over which Dr. Cheesman A. Herrick presides. The school will be in session Thursday, Mar. 27, and Doctor Herrick will personally welcome visiting teachers. We urge all members of the E. C. T. A. to visit the Central High School.

THE GIRLS' COMMERCIAL HIGH SCHOOL is a great institution, but it has not an attractive building. It should be visited, nevertheless, for its faculty of thirty-three teachers instruct annually more than 1000 girls, who are preparing for commercial life.

THE ACADEMY OF NATURAL SCIENCES is the oldest institution of its kind in America. It has more than 100,000 specimens of shells, which excepting that in the British Museum, is the largest collection in the world; 27,000 mounted specimens of birds; 35,000 species of plants; 1,700 human skulls, illustrating race peculiarities; and one of the foremost archeological and fossil collections in the country.

Public and Historical Buildings

THE PHILADELPHIA CITY HALL is said to be the largest municipal building in the world. It cost more than $20,000,000. Its tower, surmounted by an impressive statue of William Penn, is 550 feet high, affording a remarkable view of the great city.

THE BOURSE is a splendid building, erected at a cost of more than $2,000,000, where the various Exchanges—Commercial, Maritime, Grocer's and Importers, Drug, Lumbermen, and Coal are housed, and where numerous Associations find a home, among them the Hardware Merchants and Manufacturers, the Oil Trade, the Quaker City, the National Association of Manufacturers, and the Board of Trade. Its main room can accomodate between 4,000 and 5,000 persons. It is a great central exchange, typical of those of continental Europe, and it is no small part of a thorough business education to visit and inspect it. In its splendid restaurant, on the eighth floor, the E. C. T. A. banquet will be held Thursday evening, March 27. The Eastern Association has enjoyed some great banquets, but the Philadelphia banquet, and the famous after dinner lecture by the Rev. Russell H. Conwell will run the standard to the top of the mast.

THE PENNSYLVANIA ACADEMY OF THE FINE ARTS is the oldest art institution in America, and one of the most noteworthy. The beautiful building, in which is a valuable collection of paintings, cost $543,000. Here are to be found some of the best productions of our great American artists, Benjamin West, Charles Willson Peale, Gilbert Stuart, and Washington Allston. The Managing Director has written to welcome members of the E. C. T. A. to the Academy.

INDEPENDENCE HALL, with the adjoining buildings, is of deep interest to every liberty-loving American. Every commercial teacher will want to see the room where the Declaration of Independence was signed, and the Liberty Bell which rang out the glad news, "proclaiming liberty throughout all the land."

CARPENTERS' HALL was the meeting place of the first Continental Congress. Its walls, had they tongues, might tell of the eloquence and wisdom of Washington, Henry, Lee, and Randolph, all of whom were members of that first Assembly.

THE BETSY ROSS HOUSE is the place where the first "Stars and Stripes" was made.

Industrial Institutions

THE BALDWIN LOCOMOTIVE WORKS, probably the most famous institution of its kind in the world, turned out last year 1375 locomotives, an average of about four and one-half each working day. Of these 174 were exported to Japan, Korea, Spain, Ecuador, San Domingo, France, Cape Colony, Mexico, New Zealand, Chili, Cuba, Canada, Guatemala, Dutch Guiana, Algeria, Brazil, Peru, Yucatan, Hawaii, Bolivia, and Western Australia.

CRAMP'S SHIPYARD is one of the sights of the Atlantic seaboard, and President Chas. H. Cramp has extended, through Mr. W. J. Amos, a special invitation to the members of the E. C. T. A. to visit the Yard. Between 6,000 and 7,000 men are employed, and the weekly payroll is about $70,000. Since the establishment of the business, 319 vessels have been built in this Yard, among them the "New Ironsides," the first seagoing armored cruiser ever built in this country; the "Brooklyn," the "Baltimore," the "New York," the "Massachusetts," the "Indiana," the "Iowa," the "Alabama," and the "Variag," the latter a Russian protected cruiser, the fastest vessel of its type afloat.

There are now in the yard, in various stages of completion, the Russian battleship "Retvizan," practically finished; the new battleship, "Maine"; the cruisers Colorado and Pennsylvania; a small Turkish cruiser, and the passenger steamers, "Kroonland," and "Finland," now building for the American Line Steamship Co.

Program of the Meeting of the Eastern Commercial Teachers' Association.

MARCH 27-8-9, 1902.

To Be Held at Temple College, Philadelphia, Pa.

THURSDAY, MARCH 27.

11 A. M. Address of Welcome, Ex-Governor Robert E. Pattison. Response, R. J. Shoemaker, Fall River, Mass.

11:30. President's Address, E. E. Gaylord, Beverly, Mass. Announcements, including itineraries.

12 M. Luncheon—served at the Temple College.

THURSDAY P. M., MARCH 27.

Trips No. 1 to 6 inclusive.

Start from the Temple at 1 P. M.

The Park.

TRIP NO. 1. Leader, T. P. McMenamin.

Points of Interest: Washington Monument; Schuylkill River Drive; Grant Monument; Zoological Garden; Penn's House; Welsh Memorial; Temperance Fountain; Memorial Hall; Horticultural Hall; Wissahickon Drive.

Public and Historical Buildings.

TRIP NO. 2. Leader, F. R. Heath.

Points of Interest: City Hall; U. S. Mint; Sub-Treasury; Independence Hall; Carpenter's Hall; Betsy Ross House; Bourse.

Industrial Establishments.

TRIP NO. 3. Leader, W. J. Amos.

Points of Interest: Baldwin Locomotive Works; Atlantic Refinery; Cramp Shipbuilding Co.

Public Institutions.

TRIP NO. 4. Leader, T. H. M'Cool.

Points of Interest: Academy of Fine Arts; League Island Navy Yard; Academy of Science; Eastern Penitentiary.

Educational Institutions.

TRIP NO. 5. Leader, J. N. Holdsworth.

Points of Interest: University of Pennsylvania; Drexel Institute; Central High School; Girard College.

Business Schools.

TRIP NO. 6. No Itinerary has been thought best, for these institutions will welcome visiting teachers at any time.

Points of Interest; Pierce; Palmer; Mccool; Banks; Union, etc.

THURSDAY EVENING.

6:00. Social Hour.

6:30. Banquet, followed by Dr. Russell H. Conwell's celebrated lecture, "Acres of Diamond's." The banquet will be held at Boldt's in the Bullitt Building.

FRIDAY MORNING.

Sectional Meetings.

Friday, P. M., Sectional Meetings until 2:30 P. M.

FRIDAY AFTERNOON.

General Meeting.

2:30 P. M. "Commercial Education as Demanded by Modern Conditions," by Dr. J. L. N. Hunt, Asst. Supt., N. Y. City Schools.

3:20 P. M. Business Meeting, election of officers, etc.

FRIDAY EVENING, MARCH 28.

Public meeting in the Auditorium of the Normal School for Girls. Mr. John H. Converse, President of the Baldwin Locomotive Works, President.

7:30 Symposium: "What Business Education Means."

(*a*) To Private Business Schools, J. A. Luman, Manager of Pierce School, Philadelphia.

(*b*) To High Schools, Allan Davis, Principal of the Business High School, Washington.

(*c*) To the Universities, Chas. DeGarmo, Professor of the Science and the Art of Education, Cornell University, Ithaca, N. Y.

(*d*) Business Education and Our Foreign Trade. Theodore C. Search, President of the National Association of Manufacturers, Philadelphia.

SATURDAY MORNING, MARCH 29.

At the Philadelphia Commercial Museum.

9:00. Inspection of the Exhibits and the Bureau of the Museum, with expert guides.

"What is Commercial Geography?" Dr. W. P. Wilson, Director of the Commercial Museum.

"A Working Method of Teaching the Raw Materials of Commerce." Dr. Chas. S. Dolley, Professor of Science and Geography, Central High School.

Adjournment.

Sectional Meetings

FRIDAY MORNING, MARCH 28, 1902

Commercial Section

W. B. SHERMAN, VICE-PRESIDENT, WILL PRESIDE.

9:30—"Training for Business," C. W. Haskins, of Haskins & Sells, Expert Accountants, Dean of New York University School of Commerce, Accounts and Finance, New York.

10:30—Plan and Methods of Teaching Correspondence, W. J. Amos, Philadelphia.

11:00—"Business Writing and How to Teach It," C. P. Zaner, Columbus, Ohio.

Discussion, R. S. Collins, H. W. Flickinger, Philadelphia; E. H. Fisher, Boston, Mass.

12:00 M—Luncheon served by the Ladies of the Temple.

FRIDAY P. M.

1:00 P. M.—"Teaching Business Customs in Connection with Bookkeeping," R. J. Shoemaker, Fall River, Mass.

1:30 -Discussion.

2:00 GENERAL DISCUSSION

1. "The Student's Necessary Qualifications to Enter Upon Business Practice Work," R. L. Long, Packard School.

2. "Do We Teach Bookkeeping as It is Practiced?" H. M. Rowe, Baltimore, Md.

3. Topic to be announced, S. W. Merritt, Norristown, Pa.

2:30— **General Meeting**

FRIDAY MORNING, MARCH 28, 1902

Shorthand Section

F. B. MOORE, VICE-PRESIDENT, WILL PRESIDE

9:30—"The Teacher's Unconscious Influence on the Pupil," by Edward H. Eldridge, Temple.

10:30—Symposium.

1. "Who Should Teach Shorthand," B. J. Griffin, Springfield, Mass.
2. "To Whom Should It be Taught?" J. E. Gill, Trenton, N. J.
3. "How," J. E. Fuller, Wilmington, Delaware,

12:00 M—Luncheon served by the Ladies of the Temple.

FRIDAY P. M.

1:00 P. M.—"The Stenographer in Demand," John F. Soby, New York.

1:30—Touch Typewriting.

"Its Possibilities and Limitations," Chas. M. Miller, New York City.

2:00—"A Fad and a Failure," Wm. Hope, New York City.

2:30 **General Meeting**

Ante-Convention Notes

The hotel Layfayette is a sumptuous caravansary. Members will have no cause to complain about the completeness and splendor of the appointments. Meals should not be taken in the hotel cafe, however, unless the diner has a good income. Excellent restaurants at ordinary prices can be found within a stone's throw of the hotel.

The magnificent terminal stations of the Pennsylvania and Reading railways are within three minutes' walk of the headquarters hotel, and right in the center of the business district.

Many teachers will be disappointed in not being able to hear John Wanamaker speak during the convention, but it was impossible to obtain him, as he was in Europe at the time the program was completed, and there was no certainty of the time of his return. But next to the pleasure of hearing him speak will be the pleasure that each one may have in going to the rambling structure — formerly the Pennsylvania freight house— which is the home of the famous Wanamaker store.

Some of the commercial teachers should organize an exploring party, and, with Mr. H. M. Rowe as guide, make an inspection of the "Rathskeller" in the subterranean regions beneath the Betz building.

If you have any money that you desire to keep, do not go to Leary's Old Book Store at 9th and Market streets. It is the largest second-hand book store in America, if not in the world. We ought to get a good fee for this reading notice advertisement, but the opportunity is too good for some book-lovers to miss. The president of the Association is said to spend all of his cigar money at this old place.

There will be no apprehensive, suffering persons at the banquet this year, for there will be no after-dinner speaking, except what is done by the Rev. Mr. Conwell, and he has spoken his piece three thousand times during the last forty years, so that it will cost him no discomfort. You will certainly offer the chairman of the banquet committee an extra dollar for "value received" after you have heard Conwell's "Acres of Diamonds."

The Temple College was organized in 1884 by Russell H. Conwell, then, as now, the pastor of the Baptist Temple, to which he had gone from Boston, in 1882. The college enrolls more than 3,000 students annually in its regular courses; it has 65 instructors, 31 courses, and is open to those who desire to improve their education. Its liberal policy and its large commercial department, built up chiefly through the effective work of the chairman of our Banquet Committee, Mr. E. M. Hull, make it peculiarly fitting that the E. C. T. A. should meet there.

Mr. Conwell used to be a practicing lawyer in Boston, and in his lectures he refers facetitiously to his having quit practicing and gone to preaching. When he took charge of the Philadelphia congregation it numbered 294; now it numbers 5,000, and tickets are necessary for admission to its crowded services. Mr. Conwell has erected the beautiful granite buildings which are known as The Baptist Temple and The Temple College, respectively. His popularity as a public lecturer may be inferred from the fact that two years ago he was offered $25,000 and all expenses for Mrs. Conwell and himself if he would agree to make a six months' lecture tour of Australia and England. He traveled in India as a correspondent of a New York newspaper, served through the Civil War with distinction; was left for dead on the battle field at one time, was taken prisoner at another, and, in short, has seen life in most of its varied aspects. It is a rare courtesy that the Association is to enjoy in being permitted to hear, without cost, this famous speaker and worker.

Professor Charles DeGarmo is one of the busiest men in our splendid army of educational soldiers. He comes from one of the great universities, and his message will be worth while.

Mr. Theodore Search is probably the foremost business man in this country today as the advocate of a vigorous policy regarding commercial education of the higher sort. His annual addresses before the National Association of Manufacturers have been illuminated with bright paragraphs forcefully appealing for this form of educational training as one of the conditions—along with reciprocity treaties, foreign stationary exhibits of our manufactures, etc.,—indispensable to our success as an exporting nation. No one is better able to present the subject assigned to Mr. Search, more forcibly than he, and his address will probably be quoted more freely in the metropolis press than any other that has ever been given before a commercial teacher's association.

Mr. J. A. Luman, the enterprising manager of Peirce School, probably the largest private business school in the world, is well qualified to represent the private business schools in the Friday evening meeting. Peirce School, it will be remembered, has made a practice of having, at its graduating exercises, such national figures as Andrew Carnegie, Benjamin Harrison, Thomas B. Reed, Chauncey Depew and Grover Cleveland. Its conservative policy and its marked success make it fitting that it should be represented at this meeting.

This meeting will afford an excellent opportunity for the National Business Managers' Association to meet. Many of its members will be present and they will certainly have as good an opportunity to meet as was granted to them at the St. Louis meeting. We understand that President Enos Spencer of the National Association



TEMPLE COLLEGE, PHILADELPHIA, WHERE THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION IS TO MEET MARCH 27—29, 1902.

will be present. Talk up a meeting of the business managers.

Dr. J. L. N. Hunt, Ass't Superintendent of the New York City Schools will bring to the Convention more than his share of experience and enthusiasm by reason of his long connection with the Packard School as Superintendent and later as a member of the Board of Education of New York City. He is qualified as few others are to speak of commercial education in all its phases in a manner acceptable to all. Dr. Hunt has recently completed the course of study for the New York High School of Commerce, and no doubt will refer to the curriculum of this great school.

Mr. Allan Davis, of Washington, has long been identified with commercial education in high school work, and has shown his sympathy with Association work. His address at the Friday evening meeting will be looked for with high expectation by everyone present.

Editor Palmer, President Lyons of the National Federation, Mr. John R. Gregg, Mr. D. W. Springer, and Mr. T. W. Bookmyer are a few of the Western Brethern who have decided to take in the Philadelphia meeting. We all hope that W. N. Ferris, on whom many think that the mantle of S. S. Packard has fallen, will be with us again this year; and everybody would be glad to see and shake hands with the sunny philosopher who told us, in such delightful phrase, last year, why a hen lays an egg. Come, Brother Warr!

The Philadelphia Commercial Museum is an institution worth a trip to Philadelphia. Many men have crossed the ocean for the privilege of examining it and studying its methods of assisting our manufacturers. A trip through it, under the direction of well-informed guides, is better than a half year at some university studying from books. That we are to have not only this privilege, but also a special address on one of the liveliest topics before the commercial schools today, is a bit of good fortune for which we should be properly thankful; not to speak of the coincidence of our listening to one of Dr. Wilson's classmates, in the line on "A Working Method of Teaching the Raw Materials of Commerce." Here is where the groping teacher of Commercial Geography will get some real help. Doctor Dolley is an expert in his chosen work.

Dr. Cheesman A. Herrick, of the Philadelphia Central High School, has been most helpful with fertile suggestions in planning some of the attractive features of the convention, and exceedingly effective in bringing things to pass. Those who enjoy the Friday evening meeting, one of the most truly educational features possible in a convention of this kind, have Doctor Herrick to thank, not only for the idea, but also for much of the detail.

Those who enjoy the "Information Trips" Thursday afternoon should think of Mr. J. P. Byrne, of Brooklyn, now and then, as they are filling up with useful and pleasurable information and experiences. This eminently practical feature of the convention is Mr. Byrne's idea. No more helpful use of the half-day could possibly be made. We trust that, if the convention ever meets in the city of Washington, a similar plan may be followed. There is something to be learned in these meetings besides what is available in discussing timeworn topics, which to some of the older members, often become tiresome.

If we mistake not, the "Yes" and the "No" of Touch Typewriting will "stir up the animals." Those who have attended previous meetings know that Mr. Hope is a hard hitter, and if any one doubts the ability of Mr. Miller to care for himself, he need only cross verbal swords with the New York gentleman to have his temerity become timidity. We look for "a hot time" with all the accessories.

It will be a battle of the giants when Zaner, Collins and Flickinger get together on Penmanship; then there will be Madarasz, Mills, Scarboro, Farley, Beacom, Canan, Glick, Howe, and Holt. Who would stay at home from such a gathering!

Enroll early. Pay your dues. Assume your part of the financial burden that must be borne. A few spend each year many dollars worth of valuable time, without any recompense except that of seeing the cause prosper, and it is unworthy of any teacher that he come to these meetings and "sponge" his educational food. Join the Association, and become a unit in the splendid organization. Do not fail to send your dues to Treasurer M. D. Fulton, Auburn, R. I., if you find it impossible to be present. Keep up your membership.

EDITORS OF THE PENMAN ARTIST AND BUSINESS EDUCATOR:

Gentlemen: Herewith we hand you the program for the coming meeting of the Eastern Teachers' to be held in Philadelphia. You may state that from present indications attendance will be large. Reduced rates have been obtained on all lines from Chicago and East. These rates are on the certificate plan, 1⅓ fare. Nothing has been left undone to make the coming meeting a complete success. The business educators of Philadelphia are making extensive preparations for the reception of the teachers and all who attend will be handsomely entertained.

Very respectfully,

Executive Committee { H. G. HEALEY, W. E. DRAKE, E. M. HULL.

PENMAN-ARTIST AND BUSINESS EDUCATOR

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SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the P.-A. AND B. E. is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The PENMAN ARTIST AND BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Advertising in The Penman Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequaled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it." That seems to be the advice of all successful advertisers. One advertisement as a rule, does not amount to much. To illustrate: Mr. M. B. Moore, of Morgan, Ky., who has been carrying a small advertisement in our columns for quite a while past, received one order for pen work with the cash accompanying the same amounting to $20.45, and that too from a gentleman in England. Had Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. He writes:—"Business is certainly looking up, and my little ad. in the P.-A. AND B. E. seems to be getting in its work."

Of course it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that to advertiser is expected to keep his name continually before the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement.

Be Truthful!

The above injunction seems to have been forgotten by some of our brethren—by those who now boldly assert that they "never taught any particular slant," etc., but have always advocated "natural" slant, "uniformity" in slant, etc. Previous to 1893, they taught fifty-two degrees; then they began to oppose vertical and talk "medium" or "about sixty" degree slant; now they claim they never "said so"; and it will not be long until they will be denying what they are now asserting.

We want to protest against this sort of thing. Dishonesty in any form is dishonorable; in the teaching profession it is doubly so. There is no excuse for it. "Wise men change their minds, fools never do." It is not discreditable to teach fifty degrees in 1890, and seventy degrees in 1900, but it is decidedly discreditable to disclaim ever having changed. We are in for good penmanship first, last, and all the time; but we are in for good honest, sterling character as well. So are many more, but there are a few who are by their straddling, twisting, and denying, bringing disrespect and distrust upon those who are true to their convictions. Let all lovers of truth help crush this public prevarication, in the penmanship profession, at least.

Be truthful!

Our Ideas Take Root

KINGSVILLE, OHIO, 1 6 1902.

FRIENDS: Please give "Precocity" the credit for the inclosed dollar. There's a "heap o'sense" in it. May be I think so because I've so thought and taught for years and can appreciate its value. I could wish "Precocity" were in the hand of every superintendent of schools in America. I give you it as my humble opinion that you are sending out the most useful, practical, and up-to-date journal I've ever seen. I read it and the inspiration comes over me to harness up again. It makes me feel younger by years at least, and this is worth more than ten times the subscription.

Back in the 70's I urged this idea but you know there was a time when a penman's ideas educationward were held in contempt almost. At the present, however, I think more good brains are working in our field than ever before. Young aspirants for penmanship glory are recognizing the plain fact that far more than the simple ability to write well is demanded of them, and hence a better grade of talent engaged in the work.

Permit me to say that in my opinion you are putting into your educator a class of ideas away in advance of what has been dished out in the past. Evidently you believe in *progression*.

May you live many, many years to push your ideas, not alone of writing, but of education in general, into the public ear. Go on and you'll get the support of the *thinkers*, and the tinkers you may well ignore.

A. P. ROOT.

[Mr. Root is one of the veteran penmanship teachers. He is the most skillful writer for his years of which we have knowledge. For many years he was supervisor of penmanship in Cleveland, Ohio, and later in Peirce College, Philadelphia. Mr. Root is more than a penman. He is an educator, and a skilled jeweler. We are grateful to him for his good words, and we hope to surprise our readers with something later from this same skillful source.—EDITORS.]

Surely a Joker

In the January number of the Western Penman a new course of lessons in business writing has been begun, and we notice under the head of "general instructions," the following:

"MOVEMENT - All execution in the beginning relating to 'form' is purely through finger action."

Now, were Editor Palmer in our position, what a fuss he would make over that. He would undoubtedly ask: Why does the Western Penman ridicule finger movement and then secure the services of a teacher to give lessons who advocates it? He would no doubt also do his best to make it appear that the Western Penman had entered the finger movement fold, and then later on take it back regretfully. But this is enough. The public can see through a thing or two, and it has long since learned not to take Mr. Palmer seriously on these subjects.

A Good Example

Mr. Chas. J. Smith, proprietor of the well-known Iron City Commercial College, Pittsburg, Pa., not only attended the St. Louis National Commercial Teachers' Federation, but took three of his teachers with him and paid all of their expenses besides. He said he thought it a good investment, believing that the said teachers would work that much more enthusiastically. This is what we would call long-sighted policy.

Mr. Smith orders each month one hundred and fifty copies of the PENMAN-ARTIST AND BUSINESS EDUCATOR for his pupils and pays for them out of his own pocket. He does this in order to stimulate interest and develop excellence on the part of his students. If more proprietors were to do likewise, we could not only put out a still better journal, but there would be more good writers in the world.

Ho! For Philadelphia.

We hope all who can possibly do so will arrange to attend the Philadelphia Easter meeting of the Eastern Commercial Teachers' Association. The meeting is destined to be one of the greatest educational gatherings of the kind ever held. Try to be there for professional as well as social purposes. Nothing else can so acquaint you with the condition and progress of your profession as attendance at these meetings. It affords you a bird's-eye view of the work and its people.

Bookkeeping at Home.

FREE: In order to convince you and others that we teach Bookkeeping more successfully by correspondence than many colleges do by giving personal instructions, and at one-tenth the cost, we will give to one person at each Post Office our Home Study Course No. 1 free. For particulars, clip this ad. out, attach it to a slip of paper containing your name and address, and the name of this paper, and send to Draughon's Practical Business College, Nashville, Tenn.

Of Interest to Designers

Persons contemplating making title pages for the PENMAN-ARTIST AND BUSINESS EDUCATOR will please correspond with the publishers of the same before beginning work upon such designs, as there will be important modifications in the name made in the near future.



Prof. C. H. Peirce, "The Electric Light of the West," formerly of Keokuk, Iowa, recently of Evansville, Ind., is now located at Dayton, O., with the Miami Commercial College.

Mr. W. A. Thompson, Pontiac, Mich., has been unable to begin the lessons announced in show card lettering, etc., on account of sickness. We wish him health as well as prosperity. The latter seems to have been the cause of the former—too much work.

The Bliss College, N. Adams, Mass., Jan. 10, 1902, gave its annual reception to students and friends. An interesting and beneficiary program was given, then dancing was indulged in, then the refreshments, and finally the good-nights were said, to be followed by pleasant dreams and memories.

P. W. Clark recently accepted a position with the Elliott Commercial Schools, of Charleston, W. Va.

The Carlisle, (Pa.), Commercial College is overflowing with students. Mr. I. F. Mountz, proprietor of the institution, recently had to secure two additional rooms to accommodate them. He also had to secure ten new typewriters. He has an attendance of one hundred and twenty-five students. Mr. Mountz is no doubt giving his students more than their money's worth, which they have evidently found out. Success to him.

Mr. W. A. Arnold, of Redington, O., recently engaged with the Titusville, Pa., Business College, as Principal of the Commercial Department.

Mr. C. B. Munson, of the Brazil, Ind., Business University, writes that they have recently moved into new quarters, which are no doubt the finest in the state. He also informs us that they have the largest enrollment they ever had. Mr. Munson is an enthusiastic supporter of the PENMAN-ARTIST AND BUSINESS EDUCATOR, and is a permanent subscriber.

E. C. Hutchinson, President of the Salt City Business College, Hutchinson, Kans., writes: "I now have one hundred students taking penmanship, and I have advised them all to take your journal."

We wish to compliment Mr. Hutchinson on his good advice, and also on his ability in building up such a large school. Mr. Hutchinson writes quite a professional hand.

The Nebraska State Normal School is sending out a very neat little prospectus to make known the merits of their summer school at Peru, Nebr. Mr. S. L. Caldwell has charge of the penmanship and drawing, and from the reports we have been receiving, and the knowledge we have had of him, he is doing excellent work.

"Lincoln Business College," Lincoln, Nebr., is the title of one of the best catalogues received at this office this year. We receive larger catalogues, but none of better quality nor more direct in its purpose. The illustrations are not ordinary flat halftones, but improved by the skilled engraver. The type is quite modern and plain. The printing excellent. The embossed color design on the linen-like cover is very artistic and suggestive. From what we can learn, however, the catalogue is no better than the school.

"As Others See Us" covered in purple and gold, and printed in blue and red containing testimonials complimentary to the above named school, is the title of another pamphlet issued by this modern school.

The Springfield, Ill., Business College, H. B. Henkle, proprietor, issues a very creditable catalogue containing nice clear type and a good grade of half-tone illustrations. The school is certainly one of our best business institutions if we are not misinformed as to what we have heard, and as to the information contained in the catalogue. We wish there were more such in the profession.

A Promising Career

Mr. H. O. Keesling, whose likeness appears herewith, was born twenty-six years ago at Deming, Ind., where he spent his boyhood days upon a farm, and in the village school. At the age of thirteen his parents moved to Noblesville, Ind., and later to Indianapolis, where he attended the High School, and later on, the Industrial Training School. While in the latter institution, he awoke to the possibilities of the future, and started in to be a penman and teacher. The school had just opened with a bookkeeping course, requiring two years for completion. He completed the course, however, in one year and was chosen assistant teacher in the commercial branches. Eighteen months after he secured a position as teacher in the Academy at Waverly, Ia, where he remained two years, after which he accepted a position as penman in the Indianapolis, Ind., Business University. Two years after, he accepted his present position as Principal of the penmanship department of the Rider-Moore & Stewart School, of Trenton, N. J. Besides teaching penmanship he is giving instruction in bookkeeping, invoicing, rapid calculation, and arithmetic.



MR. H. O. KEESLING.

Mr. Keesling is one of our most successful teachers of penmanship. His execution is above the average. In fact, is nearing the top. Few are able to swing a better hand. We have before us a series of lessons which will appear later in the PENMAN-ARTIST AND BUSINESS EDUCATOR, which, for skillful execution, practicability of style, gradation of copies, terseness of instruction, and conciseness in arrangement has perhaps never been excelled. Being young, Mr. Keesling has an enviable future before him, as he already has a creditable past.

Full of Good Sense

"Inclosed find $1.00, for which please send me the PENMAN-ARTIST AND BUSINESS EDUCATOR one year. Your journal is full of good sound sense, practical hints, and beauty, and I cannot help saying so."

W. J. DOWNEY,
Supt. Penmanship Public Schools,
Niagara Falls, N. Y.

Finest Published

J. S. Hamilton, Clyde, Kans., renews his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR in the following language—"Inclosed find $1.00 for which please renew my subscription. You have the finest penmanship paper published."

The May Meeting of the Ohio Business Educators Association at Dayton.

There has never been a time when it has been more important to the Business Educator to bring before the public the value of the work which he has done and which he is doing for the business public than now.

The movement for Higher Commercial Education, which is attracting such universal attention, is giving some currency to the idea that the work of the Business College has been unimportant.

The facts that all Business Educators can present concerning the great number of Bookkeepers, Cashiers, Secretaries, and Phonographers employed in the business offices of the country need only to be generally known to give Business Educators the credit justly due them.

National and State conventions afford the best opportunity for educating the public concerning us. Neither can we afford as a profession to permit it to be understood that we are in any degree hostile to this higher education, on the contrary it can but prove to be of the greatest advantage to us not only financially but professionally. Financially by emphasizing the great importance of our work and professionally by stimulating not only the Business Educator himself but his students to broader work now and hereafter.

It will always be true that nearly all office men and women of the country will be prepared by the Commercial Schools. The Higher Education requiring some years of time and hundreds of dollars outlay, will keep all but a small percentage of those who annually enter business from attending these higher schools however valuable their courses may be. Because of this and many other considerations the Ohio May Meeting ought to attract every wide-awake teacher in the state.

A. D. Wilt is the president of the association this year.

The attractions of the City of Dayton, with a Nationol Military Home with 6000 disabled veterans, and the great National Cash Register Company with 2500 employes, aside from the highly interesting program of the convention insure a great meeting.

Now, Let's Be Fair

Great victory for vertical; tale of two conventions:

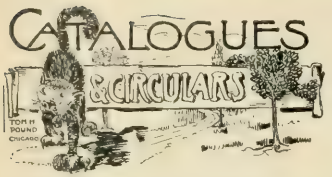
St. Louis, 1901 Chicago, 1899 17 vertical school children vs. 17 slant professors:

Vertical average, 148 letters; slant, 102. Highest vertical, 175; highest slant, 144.

Those who have been characterizing vertical writing as *snail writing* will find much food for reflection in the result of two similar tests given before the Penmen's Association, one at St. Louis and the other at Chicago. The above figures are based on the second trial in each case. They speak for themselves. Further comment is unnecessary. J. F. BARNHARDT.

Akron, Ohio.

[I was in the first contest, and witnessed the second. The main difference, so far as I could determine, was that the Chicago writing was much better than the St. Louis writing. If my memory serves me correctly, at Chicago, we tried to see how well, as well as how fast we could write—speed alone was not the only consideration. In this particular, the above figures, without the work to compare, may be misleading.—Editor ZANER.]



J. S. Lilly, Lile, W. Va., is sending out a circular announcing instruction in penmanship by mail.

"Penmanship Souvenir" is the title of a booklet of specimens of penmanship issued to advertise the Racine, Wis., Business College, Mr. A. R. Punke, being the penman.

The Springfield, Mass., Business School favored us with a very attractive calendar. The attractive feature was a cast-like plaque, mounted on gray-green cards of different tones, of the head of a beautiful lady receiving an affectionate message from cupid.

The Birmingham Business College favored us with a very pretty "Hello, Central!" blotter, with a charming little girl as the principal actor. She says, "Give me the Birmingham Business College, please. I want to go to school and learn to be a stenographer and make money. My big brother says that every graduate of this College has a good paying position."

Hoffman's Metropolitan Business College, Milwaukee, Wis., is sending out a copiously illustrated catalogue giving a great many half-tone illustrations and testimonials from the press, people, and students. We think the illustrations merited a heavier grade of paper for effective printing.

Griffith's College of Commerce, Austin, Texas, greets the public with a catalogue made up entirely of photos of students and their testimonials. Thirty-two pages in all, bound in a unique green, gilt embossed, flexible, leather-like cover. The color scheme is good, but the printing is not first-class.

I Can Please You in this Collection.
JUST TRY ME
Cards in black or white ink, any name, per doz. 15c
Ships, Birds, Butterflies, Flowers, Scrolls, etc., cut on cards with knife, per doz. 50c.
Richly decorated Auto Cards, per doz. 25c.
Hat or Book Mark, on silk ribbon, 15c.
Circular for stamp. Address.
JOHN W. HOUGH, PLAIN OHIO.



E. C. MILLS,
169 Grand Ave., Rochester, N. Y.,
will send you 10 lines of fresh from the pen copies for 30c.; 20 lines for 55c; 40 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

DO YOU WANT A POSITION?
WRITE THE
CONTINENTAL TEACHERS' AGENCY,
NO CHARGE FOR REGISTRATION. BOWLING GREEN, KY.

FOR SALE

A half interest in a well established Business College in the state of Pennsylvania will be sold at a very low figure to a good hustling party familiar with College work.

This is a BARGAIN for a good man with a little money to invest. School on a paying basis, enjoys a good reputation, good territory and has a large daily attendance.

Address,
"BARGAIN,"
Care of Penman-Artist and Business Educator.

The Passing of Ornamental Penmanship

Twenty-five years from now there is likely to be a very few top-notchers in ornamental script writing. A quarter of a century ago there were hundreds, where we now can count one. The young men of today do not exercise the patience which leads to the top in ornate writing, nor have they the time to acquire a style of handwriting for which there is only a limited market in these strenuous times. It would not be surprising, therefore, if the ornately beautiful in writing, conjured into perfected existence by Lyman P. Spencer, becomes, even in our day, a lost art. The New Spencerian Compendium of Penmanship, issued by Ivison, Blakeman & Co. in the early 80's, is now out of print. I am told the initial cost of that work was near $10,000 before a copy was printed; the launching of it was a failure. The magnificent copy-slips, fathered by Flickinger and Root, have barely paid the cost of engraving; both of these standard works will pass away soon—more's the pity. Williams & Rogers' pen-written copies (reproduced)



L. MADARASZ.

had an enormous sale in their day, owing to the special judicious pushing they got—how long it will last is problematical.

Turning back to "the cracks" of the profession of twenty-five years ago, it is only the older generation who can recall the beautiful and individual styles of writing of such men as Lyman P. Spencer, H. W. Flickinger, A. B. Root, F. W. H. Wiesehahn, G. A. Gaskell, W. J. White, L. L. Williams, B. M. Worthington, D. L. Musselman, H. W. Shayler, P. R. Spencer, J. E. Soule, A. H. Hinman, Thos. J. Stewart, G. F. Davis, A. Cowley, F. Seregni, E. Burnett, B. B. Euston, A. R. Dunton, and others, too numerous to mention; each one's work having the hall-mark of peculiar individuality. Who of the active penmen of the present can approximate Lyman P. Spencer in origination? No one can equal Flickinger in geometrical accuracy. Flickinger, the incomparable, whose writing breathed ease and beauty. The daintiness of Root's work passed with him. The magnificent grandeur of Wiesehahn's work is beyond attempt. The page writing of Williams and Worthington is an unknown quantity today. The work of Gaskell, White and Seregni is only a memory, and so on throughout the list of the master penmen of 1876.

Today, whom have we in lieu? Dennis and Courtney—the two genuises, Bloser, Zaner, Doner, Lampman, Kelchner, Mills, Canan, Lehman, Behrensmeyer, Glick, Henning, Tamblyn, and . . . who else? The list is short. The balance imitate one of the above, or Madarasz, and, as one critic has aptly said: "They exaggerate the faults and skip over the good points." Possibly the mistaken desire to combine the artistic with business writing is the head of the evil. These two qualities won't mix, and young penmen, if they want to become expert in either style, must work at them independently, and with different tools. The thing in ornamental writing is to *not count time*—in practical writing, *speed is the goal;* legibility, of course, applying to both styles.

L. MADARASZ.



Learn Rapid and Ornamental Lettering for Signs, Show Cards, Tickets, etc. A new field for Penmen, Clerks, Window Trimmers and others to increase their earning capacity. Full course of practical and inexpensive lessons for HOME STUDY and practice. Reliable school; students everywhere. New booklet and full particulars MAILED FREE to all interested. Write to-day. Address
W. A. THOMPSON,
Pontiac, Mich.



J. C. FOWLIE, Arlington, Ore.
Will send one dozen black cards, white ink, any name, for but 25c. One dozen white cards in plain or ornamental style, 20c. 12 lessons in Business Writing, $6.00. Letter showing style of business writing, 15c. Work will please you. Order and be convinced.

COLORED CARDS

The Latest Thing Out in the Card Line

Come in seven colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for

PRICES

1,000 by express	$2 00
500 by mail	1 25
250 "	70
100 "	30

Size 2¼ x 3⅞. Other sizes to order.

Send 4c in stamps for one dozen blank samples, or 16c for one dozen written with white ink.

One bottle best white ink	35c.
One plain alphabet	5c.
One flourished alphabet	10c.
Scrap book specimen	10c.
Oblique holder	10c.

Address
H. O. KEESLING,
Care of Rider, Moore & Stewart School,
TRENTON, N. J.

The Temple College,
Philadelphia, Pa.

Eastern Commercial Teachers' Association:

Permit me to submit to you our sincere welcome to the City of Brotherly Love during your next annual meeting at this College.

The Business Schools and Colleges of the land have a far higher mission than that of making money, and must persistently keep open the avenues of learning and wealth from the common people to the more influential stations of riches and moral influences. Every good Business School is a Life pontoon from the unproductive desert to the fertile plain of successful life. Therefore, we shall heartily greet you next Easter.

Yours fraternally,

Russell H. Conwell,
President.

L. L. Brown

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Artistic pen and wash drawings of all kinds for all purposes. Fine catalogue work a specialty. Art posters plain and in colors. Strong, effective advertising cuts. Printing Plates furnished at lowest figures. Send copy for sketches and estimates.

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Shading Pen.

STOAKES' IMPROVED
large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.

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SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

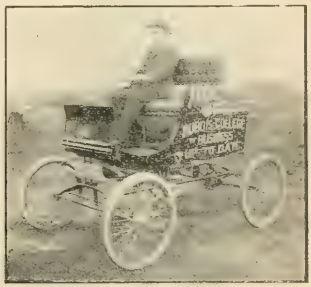
SEVEN PENS
comprise one set, in sizes from No 0 to No 8 and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined

Price per Set, $1.00. Sample, 15c.
My Shading Pen inks are without a rival for quality and color.

Sample for 12c Stamps.
All goods sold by me are guaranteed as represented, in every particular.

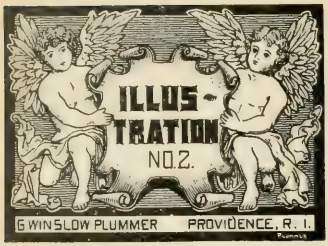
Compendium, 48 Pages, 25c.

J. W. STOAKES, Milan, Ohio.



"Write us when you will arrive in Du Bois, Pa., and we will meet you at the depot with our 'Horseless Carriage' and take you direct to the College."

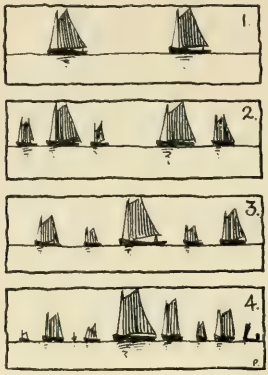
[The above is one of Mr. G. W. Thom's methods of advertising his college. Quite up-to-date.—EDITORS.]



In this lesson we take up two more of the points presented in the last lesson and which are to be kept continually in mind in making any drawing intended for reproduction; shades and shadows and composition. Taking up composition first, I show four small sketches illustrating the idea. In the first, we see bad composition, competition without any repetition; in number two, the composition is slightly improved, still monotonous in its repetition. In three, a still further improvement is made in that it contains a principal object. In four, we have a good composition, principality with repetition relieved by variety. In the matter of good composition, one rule should always be remembered; that the arrangement or combination of values or forms comprising a picture should be so composed that an observer may easily take in the whole picture at a glance, but the eye will always come back to some leading effect standing out stronger and more conspicuously than any other, and this leading effect should always be connected with the most important part of the subject to be illustrated. It may be dark or light, or stronger on account of superior size. Competition in a composition, for interest, is injurious, for the eye goes from one effect to the other without repose. In the simple sketch, fig. 5, no attempt at fine technique is made, but rather coarsely I give an example of an effective arrangement of lights and shadows. Careful study on the part of the student will obviate the necessity of a



Fig 5.



detailed explanation in these columns. In fig. 6 is shown a simple Norman sketch which well illustrates the rules herewith presented. In this drawing, we see the principal lights placed solidly against the principal shadows; a central object balanced by tower and barn at one extremity, and shed and heavy foliage at the other. The very idea of a principal object suggests the necessity of repetition. All large or special effects should be repeated by smaller ones to prevent the appearance of boldness or isolation, although this repetition should never be forced or methodical.

In the next lesson we will consider the matter of technique.

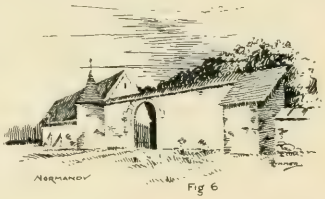


Fig 6

The Seippel Keyboard Cover

The only device by which TOUCH TYPEWRITING can be properly and satisfactorily taught.

Consists of a wire covered with cloth. Completely conceals the keyboard. Compels the pupil to write by TOUCH.

PRICE $9 PER DOZEN.
(Prepaid.)

Made for the Remington and Smith Premier Typewriters. Manufactured and for sale by

W. E. VAN WERT, Wheeling, W. Va.



This is a portrait of Mr. C. A. Bliss, proprietor of Bliss Business College, Columbus, Ohio, the largest and finest equipped business training school in central Ohio. Mr. Bliss came to Columbus a little over two years ago, and by an unusual amount of push has pushed his school to the front. Last year he sent us more subscriptions than any other school, and the outlook thus far this year is good in the same direction.

Mr. Bliss is also a lover of fine horses, as well as of fine schools, and as a consequence he took first honors for both double and single drivers at the Ohio State Exposition.

His motto is, "Yours for Business"—and he gets it.



CHARACTER-
HOW TO READ IT-
BY C. P. ZANER

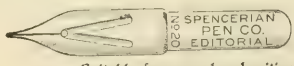
The above is a booklet of 16 leaves comprising an illustrated lecture (chalk-talk) on "Character and How to Read and Represent It." It contains the results of years of investigation, study, observation, and practice upon the part of the author. The illustrations are printed on a wide margin and are principally outline, therefore easily copied and sketched quickly. Price, 25c. It is worth much more.

Address,

Zaner & Bloser, Columbus, Ohio.



E. C. MILLS,
195 Grand Ave., Rochester, N.Y.,
will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.

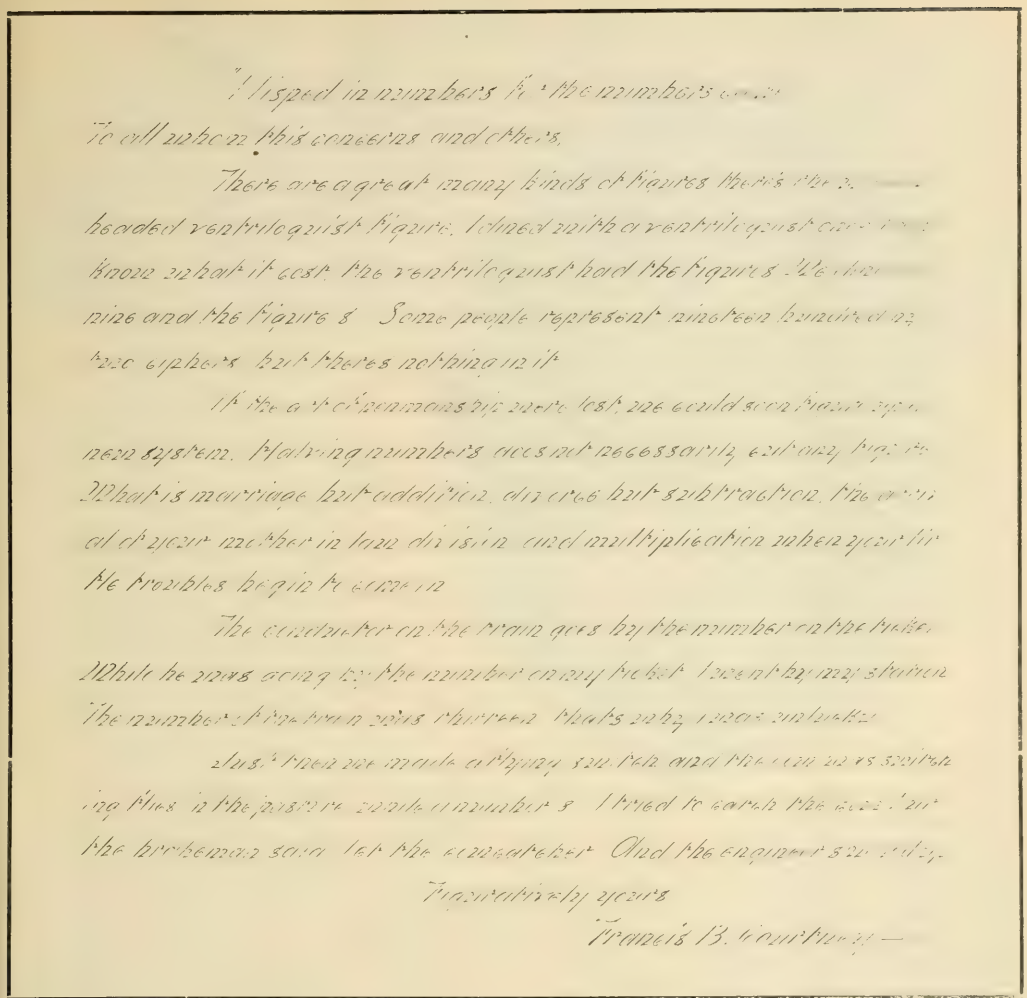


SELECT A PEN

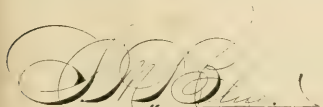
Suitable for your handwriting from a sample card of **12** leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.





[Unique and novel figure writing by Francis B. Courtney of the Iowa Business College, Des Moines, Iowa. To read the same easily, turn the paper and look along the slant of the writing, holding the paper nearly level with the eye. Of course, this work is not given seriously for every-day usage, but it is a practical illustration of what a genius can do. Surely Courtney is no "figure head" though his head can make use of lots of figures.—EDITORS.]



UNSURPASSED CARD WRITING AND FINEST SCRAP-BOOK SPECIMENS.

I am now open to the profession to receive orders for my pen work, and I promise all who order of me my very best efforts.

A letter in my very finest ornamental style	$5.00
A set of my finest ornamental capitals	5.00
One dozen reputation cards	1.50
One dozen cards, any name, any style, and very fine	.50
A specimen showing my skill	.25

My work is unequaled. You will agree with me when you see it. Address,





THE HENDERSON HEAD BY G. S. HENDERSON, NEW YORK CITY.

Get Certificates for Philadelphia

Be sure to get a certificate from your home agent, or a receipt for full fare, going to Philadelphia; present the certificate or receipt to the chairman of the Executive Committee, Mr. H. G. Healey, through whose enterprise this concession has been obtained. Your return fare will then cost you but one-third the regular rate. See your local agent in time to write to Mr. Healey, in case there should seem to be any trouble in your getting advantage of the reduced rate.

School Managers' Association

Arrangements have been completed for the National Private School Managers' Association to hold a meeting or meetings on Saturday, March 29, 1902, at Philadelphia, in connection with the Eastern Commercial Teachers' Association. Be there as there will be important business to transact.

A Packard Teacher

(Continued from Page 14.)

it would be. Indeed, I do not think it nearly so trying as our own. A whole volume could be written on the inconsistencies of the Turkish Customs. A small fee to the examining official will pass an objectionable book or avoid duty on a new garment. Books taken from those coming into the country are turned over to booksellers in the city and publically sold. And what is true of the Customs is apparently true of the government; it is rotten from top to bottom and is a perfect anomaly. I see at once that this is the place to study European politics, for we are in the very maelstrom of political intrigue and cunning diplomacy.

What a sight is the market place in the early morning, and the world-famous bridge across the Golden Horn! What a strange sight is that motley array of people: the high-colored costumes of the natives and the sombre dress of the European; the men called "hammals" carrying veritable wagon loads on their backs; the jabber of Greek, Turk, Armenian, Bulgarian, Russian and a dozen other nationalities; the domes and minarets of the Mosques outlined against the blue sky—well, it is a scene that cannot be adequately described; it must be seen.

Enough for the present, for I shall write again of my work and plans. I have a herculean task before me amid this Babel of tongues, complicated systems of money, and with no suitable text-books. But, while it is a difficult work, it is nevertheless a most interesting one, and I shall no doubt enjoy what I shall have to do.

Very sincerely yours,

ROBERT COLLEGE, GEO. S. MURRAY.
Constantinople, Oct. 24, 1901.

TELL ME THE AMOUNT OF YOUR
ENGRAVING
AND I WILL QUOTE A PRICE
THAT WILL BE AN EYE-OPENER
G. S. HENDERSON, Artist-Penman,
245 WEST 55th STREET, NEW YORK.

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Manufacturers of
FAUST'S New Improved Automatic Shading-Pen (very elastic)
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AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago

JAMES H. GODMAN

Lessons in Engrossing—Number Seventeen—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

The letter used in this lesson is the plain Gothic outlined in a previous number. Lay out the work carefully with a rule and pencil, but in inking let the work be all free-hand. The outline of the letters should be strong or they will look weak after the tinting has been done. The panel should be dark enough to contrast sharply with the white of the letters and not too dark to contrast sharply with the black. The outer portion or border may be the same as the panel, lighter or darker, in either case the effect will be pleasing. Use 303 for all work, except the solid black, for which use a course, smooth pen.



This is a portrait of Mr. Samuel D. Holt, the engrossing artist of Philadelphia. Mr. Holt received his first and principal art training in the Zanerian Art College over a decade ago. He comes from a family of New England artists, and right royally bears aloft the banner of excellence in engrossing art, thus maintaining his father's reputation.

Mr. Holt is the embodiment of modesty, rarely ever being fully satisfied with his own efforts. As a consequence, Mr. Holt is to Philadelphia what Rollinson is to New York City, and what Dennis is to Brooklyn. He has built up a very good engrossing business, having, as it were, a monopoly of that class of work in the city of Brotherly Love.



E. C. MILLS,
195 Grand Ave., Rochester, N.Y.,
will send you a set of business capitals, arranged in systematic order for practice, for 20c. They are fresh from the pen and will encourage you to do better writing.

The Pratt Teachers' Agency
70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

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Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College Price, cloth, 50c. Address,
GEO. A. DEEL, Poughkeepsie, N. Y.

Job Printing Postpaid

Fine stock used, and all work first-class.

Envelopes, No. 6¼,	Price per 100	$0.40
Bill Heads,	" " "	.35
Statements,	" " "	.35
Letter Heads, ruled,	" " "	65
Business Cards,	" " "	.30

Blank Cards, Tinted

1,000 by express	1.25
500 "	.75
100 assorted or solid color, by mail	.22

Samples and Prices sent for stamp.
A. Frederick, Middle Lancaster, Pa.

FOR SALE.
Thoroughly established and well advertised Business College with A 1 standing and growing patronage, in a live city with FIVE RAILWAYS. Easily pay for itself first year. Excellent opening. Good reasons for selling. References required and given. Don't write unless you mean business.
Address "OPPORTUNITY" care Penman-Artist and Business Educator



Has written thousands of cards. Bold, Dashy, beautiful. One Dozen, 25c
A. H. BURKE, DEXTER, IOWA.
Teacher of Penmanship, Dexter Normal School

CHAT
PATRICK J. SWEENEY, Editor.
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Has a Field Peculiarly Its Own
Splendid for Dictation
Absolutely Unprejudiced as to Systems and Machines.

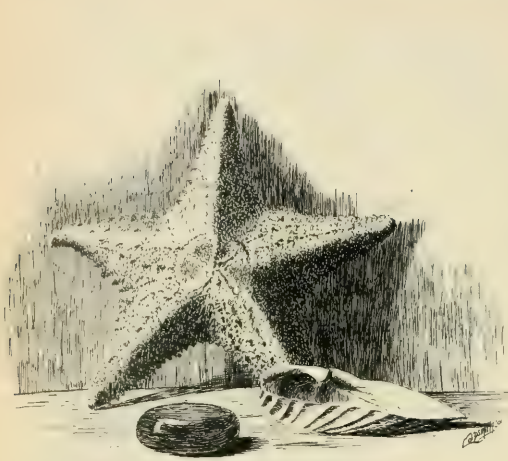
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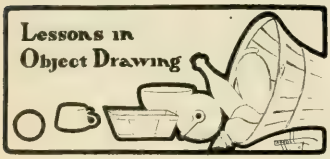
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PEN DRAWING BY MR. T. F. GOLDSMITH, GROVE CITY, O.



PEN DRAWING BY MISS ALICE A. GORST.



Number Three

BY ALICE A. GORST.

We have in this month's lesson, a combination of objects, each requiring a different kind of technic.

The sea-bean is almost black and highly polished. Therefore its lights and shades are very pronounced. The shell, which is white, is shaded more delicately, and in short curved lines to represent its grooved surface.

The star-fish will be found much the hardest object of the three, since it has a rough surface.

The technic used consists of very short, broken lines. It will be noticed that the execution of the star-fish in the two drawings given is not the same. However, the little proturbances are represented in both by rough, circular shadows. Care must be taken not to get the shadows two rounding and even.

Moore's Flourished Cards Are considered by competent judges the finest in the world. One party ordered $9 worth of the $2 grade and said they met his expectations. You know what that means. Prices range from 65c. to $2 per doz. Written Cards 12c. per doz for plain white; 15c. for Wedding Bristol and 20c. for Plain Bevel. Written copies, 25c. per package. 12 Lessons in Writing, $3. Flourished Display Designs at bottom prices. Circular free.
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E. C. MILLS,
197 Grand Ave., Rochester, N.Y., is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.



Mr. M. W. Cassmore, Richmond, Ind., Business College, a believer in simpler writing, swings a skillful ornamental quill as evidenced by specimens before us.

Miss Nina P. Hudson, N. Craftsbury, Vt., writes quite a fine ornamental hand, and from improvement on the part of some of her pupils as shown by specimens sent, we pronounce her a successful teacher of penmanship.

H. O. Keesling, of Trenton, N. J., presented some of his ornamental work for our consrderation, and it gives us pleasure to testify to its high order. Mr. Keesling writes quite a masterful ornamental hand.

We learn that the National School of Business, Concord, N. H., is having an unusually prosperous year, with the most encouraging prospects ahead. Mr. E. L. Glick, proprietor of the institution, who is well known as a penman and teacher of much ability, recently sent us some specimens of ornamental writing and flourishing executed by L. Faretra, a student, which show that Mr. Faretra has had the best instruction, and also that he possesses a very high order of ability. The writing is too delicate to engrave successfully, but we shall take pleasure in reproducing the flourish in a future number of our journal.

Some splendid, actual, rapid business writing and some very well written cards in the ornamental style have been received from Mr. C. A. Braniger, penman in the Mountain State Business College, Parkersburg, W. Va. We regret that the ink used in all of this work is too pale to successfully reproduce. Were this not the case we should be glad to present the work in THE PENMAN-ARTIST AND BUSINESS EDUCATOR.

Mr. J. M. Reaser, Principal, Commercial Department, Centenary College, Jackson, La., writes a very dainty and beautiful copper-plate or engrossing hand, one specially suited to card writing. His work suggests refinement and not mere skill.

A letter in a business style from Mr. J. S. Clay, Mebane, N. C., discloses the fact that he is master of a very practical style of business writing.

A letter in a model business hand has been received from C. A. Braniger, Parkersburg, W. Va. Mr. Braninger's work certainly places him among the strongest business writers in this country. It is useless to say that he is an enthusiastic supporter of the PENMAN ARTIST AND BUSINESS EDUCATOR.

Some splendid business and ornamental writing has been received from C. K. Tate, penman in the Bartlett Commercial College, Cincinnati, O. Mr. Tate's work is indeed quite professional.

One of the most dashy, delicate, artistic letters we have received for a long time recently came from the pen of F. B. Courtney, of the Iowa Business College, Des Moines, Ia. Mr. Courtney used a capital letter with which to begin almost every word, and the effect he secured is something unusually attractive. Courtney is truly a wonder with the pen.

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Friends,—

Enclosed I hand you a small advertisement that you may put in the next issue of your paper and you may further reserve for me a page in the May issue; as I desire to push my summer class in penmanship teaching.

I received a goodly number of inquiries last year from the readers of your valuable paper and I expect to enroll quite a few at pupils this summer.

Very sincerely,

L. Madarasz.

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The section devoted to the United States gives an exhaustive resume of the characteristics of American education, from the kindergarten to the graduate university. Since Mr. Ware treats the subject more on its practical than on its cultural side, his examination includes a thorough analysis of commercial and technological education in every aspect and branch. The latest information has been used, and a large amount of concrete illustration, drawn from the actual workings of individual schools, gives the argument freshness, clearness, and coherence.

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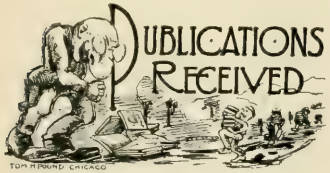
Lettering and Designing

Number Ten

BY E. L. BROWN, ROCKLAND, MAINE

The copy given herewith was designed for a catalogue cover, and we believe it to be a strong and effective design for the purpose.

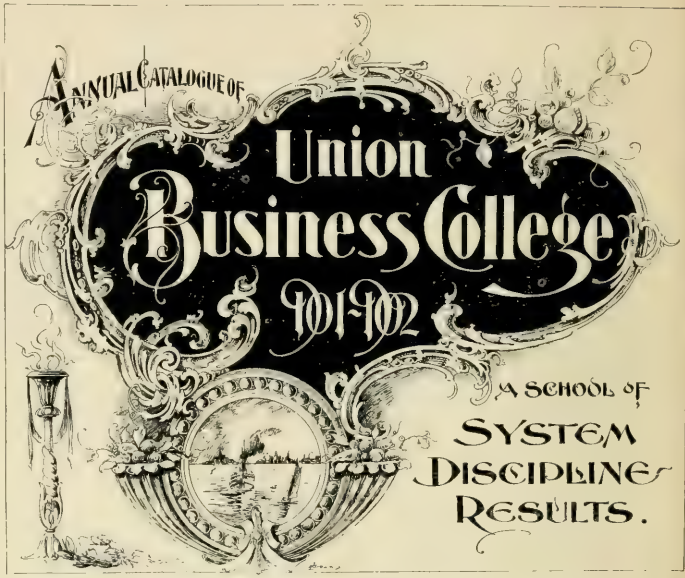
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Ross's Book of Punctuation, by W. A. Ross, Principal of Massey's Business College, Columbus, Ga., price fifteen cents, is a compact, modern little book of thirty-four pages upon the much neglected, and but superficially understood subject of punctuation. You will do well to secure a copy.



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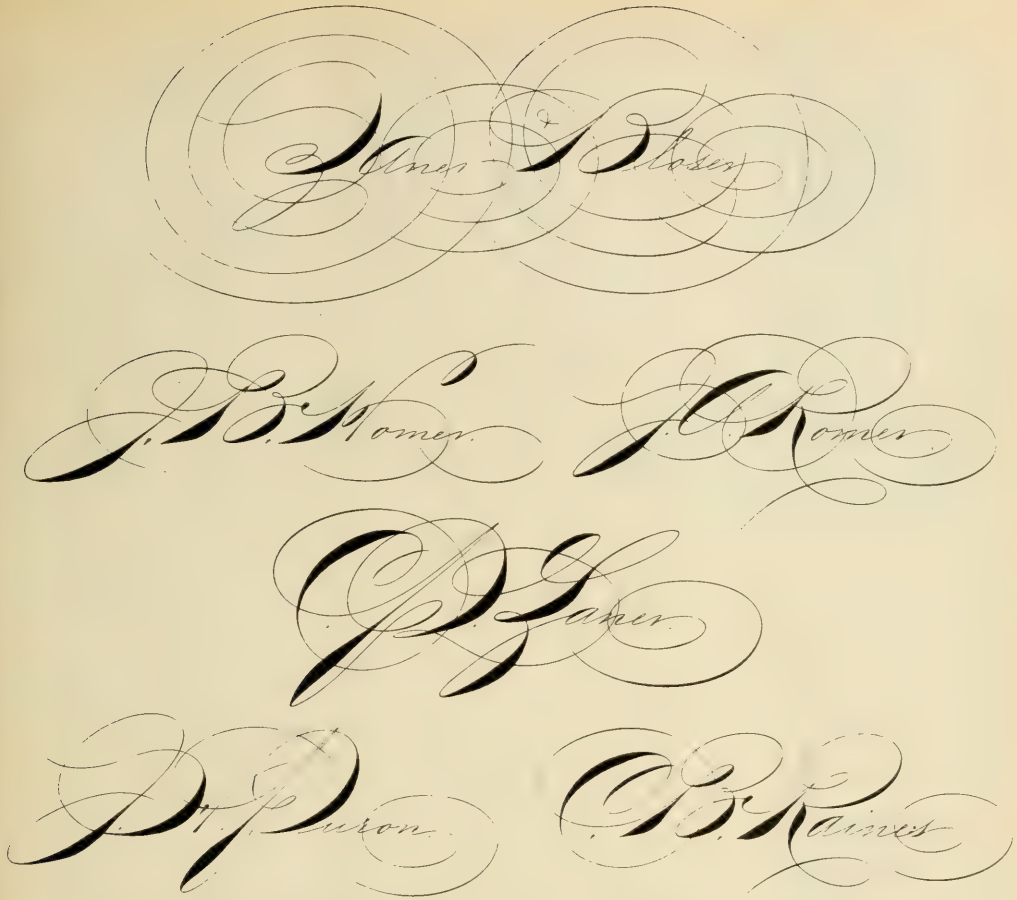
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The above are from the pen of Mr. F. B. Courtney of The Iowa Business College, Des Moines, Ia. Students of the ornate or fine art penmanship can find excellent material in these signatures for a number of lessons in gracefulness of curve, harmony of line, and beauty in shade. The first is a veritable whirlpool of dash and daring with the pen. To do such work one must possess a clear knowledge of what he desires to reproduce before placing the pen on the paper. After it is once started the only thing the eye can do is to watch the general trend of affairs, as the pen travels faster than the eye can observe details. A glance at the remaining combinations reveals the fact that all capitals are equal distant, one from another, and that shades occur at regular intervals, no two being very close together.



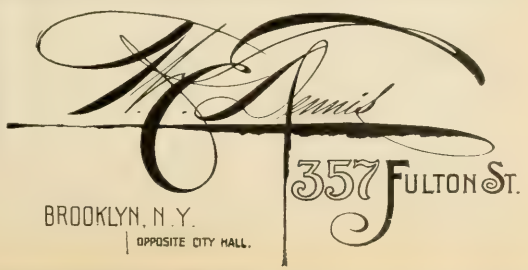
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* * * If any art of man were needed in the new century to inspire deeper interest in the *American Declaration of Independence*, that act has now been performed, and with the pen, wielded by the highly gifted pen artist W. E. Dennis. His master hand has engrossed the work and his genius has enabled him to make it most desirable for framing and hang in homes, libraries, schools, and business houses.

HON. H. A. SPENCER,
Handwriting Expert and one of the Spencerian Authors.



Lessons in
Engrossing Script
by E. W. Stone

Number Three

In this lesson the straight line is the predominant feature. These letters are taller than any in the previous lessons, hence you must have a larger field of movement. Hand action can be used to a large extent here, and is not so tiresome as finger movement.

In making these long strokes the general tendency is to make them too heavy, and to begin to turn too far from the bottom. All should be the same in width, and *t* and *d* the same turn as the small letter *i*.

T, *d*, *h*, and *k* are twice, and *p* three times the height of the small letters. The oval part of *d* is the same as the oval part of *a*. The last shaded stroke of *h* and *p* is the same as the last one of *n* and *m*. This is a hard stroke to make and is worthy of careful analysis. The upper third of it is a right curve; the middle, a straight line on the main slant; and the lower third, a left curve.

The second part of *k* is made a little taller than the small letters. Both these strokes are compound curves, somewhat difficult in execution, but beautiful in design.

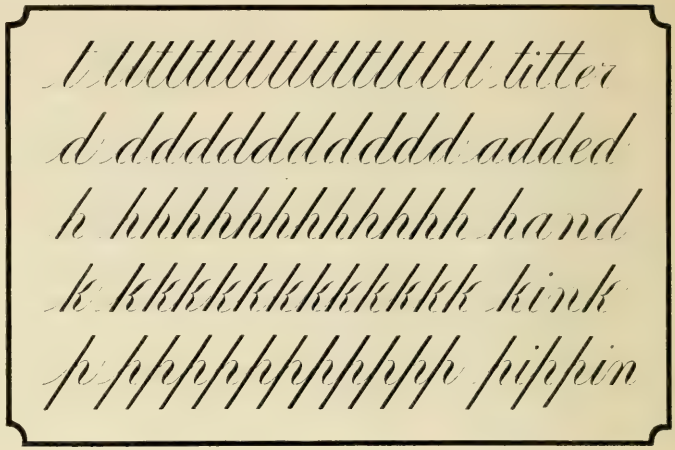
Good pens, ink, and paper are important. Have the best. If your lines are rough on one side, your holder may not be adjusted properly to suit your action.

Make shaded strokes a little more compact in the words, giving it a fine, artistic effect.

Criticisms.

H. S. V—D. Down strokes ragged on right side. Position of holding the pen is bad or holder is not adjusted correctly. Lower turns a trifle too angular. Curve down stroke more before nearing base line. You do well. Come again.

H. W. S. Work is excellent. Some up strokes are curved too much. Your unretouched work is not quite smooth enough. Depend less upon retouching.



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It is claimed for Spencerian that it accords liberty of choice as to forms, combination, spacing, height, position on the line and otherwise, necessary to individual requirements, temperaments and tendencies, accommodating itself to varying conditions and needs.

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To give to female taste the symmetry it loves,
Bud, leaf and flower, for letter her chaste mind approves.
No golden boon this humble author claims,
Utility to embryo mind his aim."

The claims of Spencerian Writing are made clearer and stronger by comparison with the slow clumsy foreign innovation of vertical writing and its American imitations and modifications. The popular mind and heart of America seem to adhere loyally to Spencerian Writing. The business community which was largely ignored in the attempt to change and pervert the hand writing of the American people is revolting against the ill conceived and unfortunate movement detrimental both to the prospects of the youth who are ambitious to enter commercial life, and to the commercial world requiring rapid business writing.

Spencerian writing is the soul of the business colleges and commercial schools of America to which they are greatly indebted for their popularity and success.

The originator and author of Spencerian writing was from their inception the ardent friend and promotor of business schools and education in which he and his pupils and disciples were actively engaged as founders, proprietors and teachers. No one was more keenly alive than he to the value of business education, and none took greater pride in the success and achievement of the thousands going out into the business world, carrying with them Spencerian Writing as a passport to business life.

The loyalty of business colleges and business educators to Spencerian writing is evidenced by the fact that they continue to make it the basis of their instruction in writing, freely adapting its modifications to suit their tastes and inclinations in meeting the needs of business.

Penmanship periodicals find in Spencerian abundant resources upon which to draw for copious and varied illustrations, and methods, and for which they give credit to Father Spencer as the original source and inspiration.

His artistic fancy found eloquent expression regarding writing in many ways, deeply impressing superior minds drawn to him by the charm and fascinations of his personality, ideals and teachings.

In his lecture on the "Origin and Progress of the Art of Writing" nearly fifty years ago, Father Spencer said:

"The eye glances along the well-written page with as much pleasure as it rests on a beautiful grove, when nature and art have unitedly tasked themselves to blend the greatest variety with utmost symmetry. And as we travel though the rich scenery from whose depths breathe out the sympathy of soul, the spirit of inquiry, and the voice of love and friendship, we spontaneously exclaim:

"Art, Commerce and fair Science, three,
Are sisters linked in love:
They travel air and earth, and sea,
Protected from above.

"There's beauty in the art that flings
The voice of friendship wide:
There's glory in the art that wings
Its throbbings o'er the tide."

In conclusion permit me to express the hope that I have not too far overstepped the bounds of modesty and propriety as the oldest son of its author in speaking of Spencerian writing, its evolutions, characteristics and claims, related as they are to the history, growth and progress of our country, and to all the great interests with which commercial and general education are intimately related.

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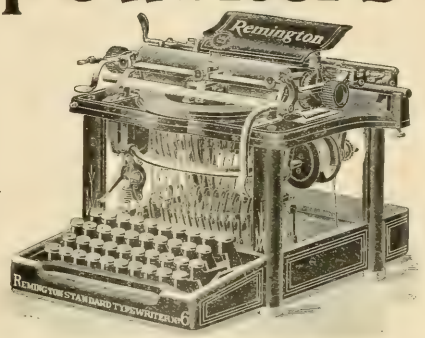
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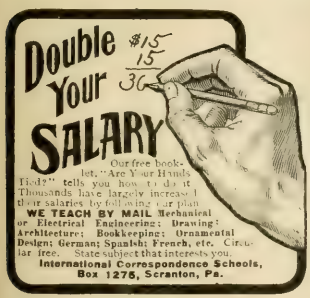
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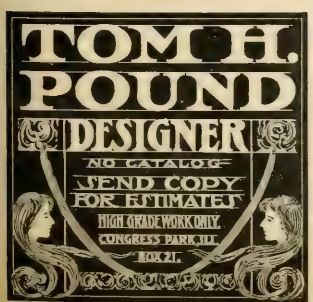
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*What MADARASZ says, who knows a good thing when he sees it. * * * * The photo of your masterpiece "THE DECLARATION OF INDEPENDENCE" is worth many dollars to young penmen. There is nothing like it to be found at any price, and the student in pen work, who cannot profit by studying it, and better quit penmanship. The round, and free-hand writing, flourishing, simple and intricate lettering, are of the highest order of merit. The eagle at the top is a standard, while the portrait of Washington alone is worth the dollar. * * * *

* * * \

The PENMAN-ARTIST And BUSINESS EDUCATOR

Immaturity and Prematurity.

The art of writing is the most difficult art people in general are supposed to acquire. It is the smallest art and the most skillful art. Its daintiness and its speed requirements make its skillfulness greater than any other art in common usage. This is one reason why there is so much poor writing in the world. It is also the strongest argument why our long-hand needs to be simplified as much as possible so as to make the art easier for the unprofessional writer. But there will always be some poor penmanship in the world, because there are some people who are naturally careless, and others naturally clumsy or awkward.

But even though writing is one of our most difficult arts, that does not mean that all cannot and should not acquire it. Instead, it means that our teaching should be of the most sensible, intellectual, and skillful sort. To be this, we must know when to teach writing so as to produce the best results. They say there is a time for everything, and a time even to pray. Let us, therefore, find the right time for the teaching of writing.

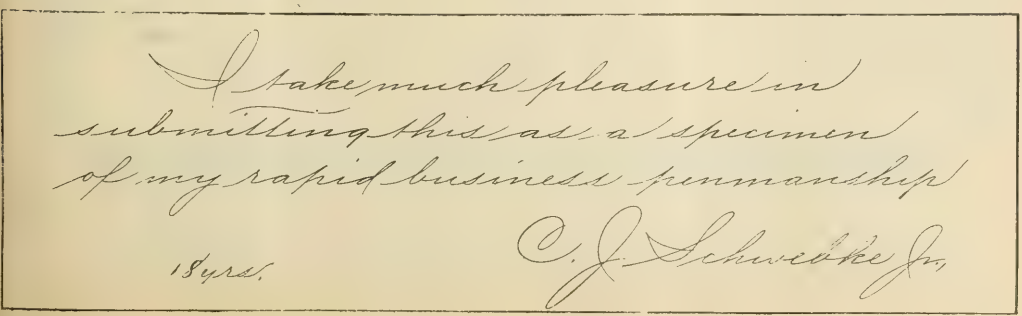
Being a difficult art and dainty, it requires muscles of a supple yet wiry sort—muscles not found in normal childhood nor in old age. The years of from ten to fifteen are specially suited to the acquirement of skillful arts—arts of not a heavy or straining nature. This, then, seems to be the period nature intended for such an art as writing. This period corresponds to our grammar grade in the public schools. And at no other time in our public school system of instruction have pupils so much time for and need of acquiring the art. Let us then begin to centre our energies upon that period and teach writing strenuously.

Children at the age of six are too immature for so difficult an art as writing. But being required to acquire it as they now are in most places, they acquire also habits which, forever after, stand in the way of correct learning. The two most serious habits are gripping and excessive finger action, both of which injure the child and the handwriting.

At the age of six, the fingers and their muscles and nerves are not so fully developed as the arm muscles. (Small muscles develop later in life than the large muscles). The child is therefore too immature to acquire and use such a small, skillful art. Instruction during this period of immaturity is necessarily premature. Prematurity is always the forerunner of early decay. Premature instruction and training, no matter how efficient, is, in the long run, poor because it is not in accord with the laws of nature.

Child labor, no matter how efficient, is, in the end, detrimental to the child and to society. In fact, the more proficient and efficient the child in our factories, the less efficient will that child be later on. So it is in writing. The prodigy at six exhausts its vitality and enthusiasm, and later on becomes a notorious scribbler. This is due primarily to premature instruction during immature years. Less and larger writing in the primary grades, and more efficient instruction in the grammar grades, are the remedies for so much poor writing in the world. These are basic reforms and need to be seriously considered.

Reforms of today are forerunners of practice tomorrow, if they are true reforms and pushed to the front by sincere and enthusiastic advocates. Are you pushing anything to the front, or are you being pushed? As true specialists, you need to be the forerunners of progress, not the followers. If the things of which we have spoken are not vitally needful reforms, let us know of some that are and we will then help to push them into practice. Until then we shall continue to advocate simpler writing, less and large writing in the primary grades, and more efficient training in the grammar grades.



Spiral Penmanship Department

FROM THE PEN OF THAT MASTER PENMAN, MR. J. A. WESCO, PORTLAND, OREGON. CUT LOANED BY MR. A. P. ARMSTRONG OF PORTLAND.

Lessons in Rapid Business Writing

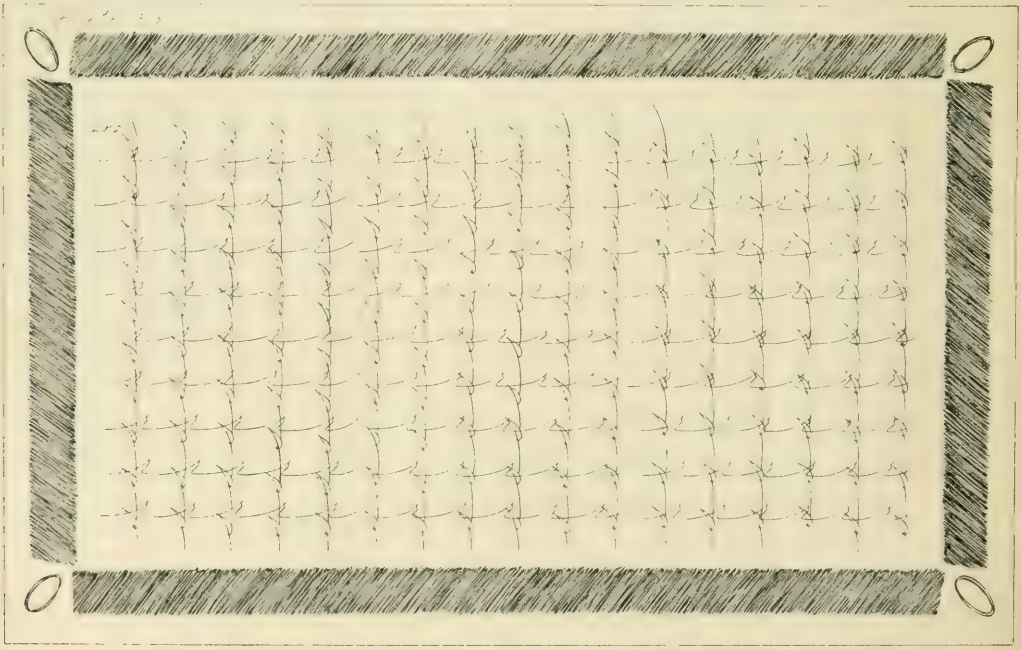
BY

195 GRAND AVENUE, *F. C. Mills,* ROCHESTER, N. Y.

Number Eight

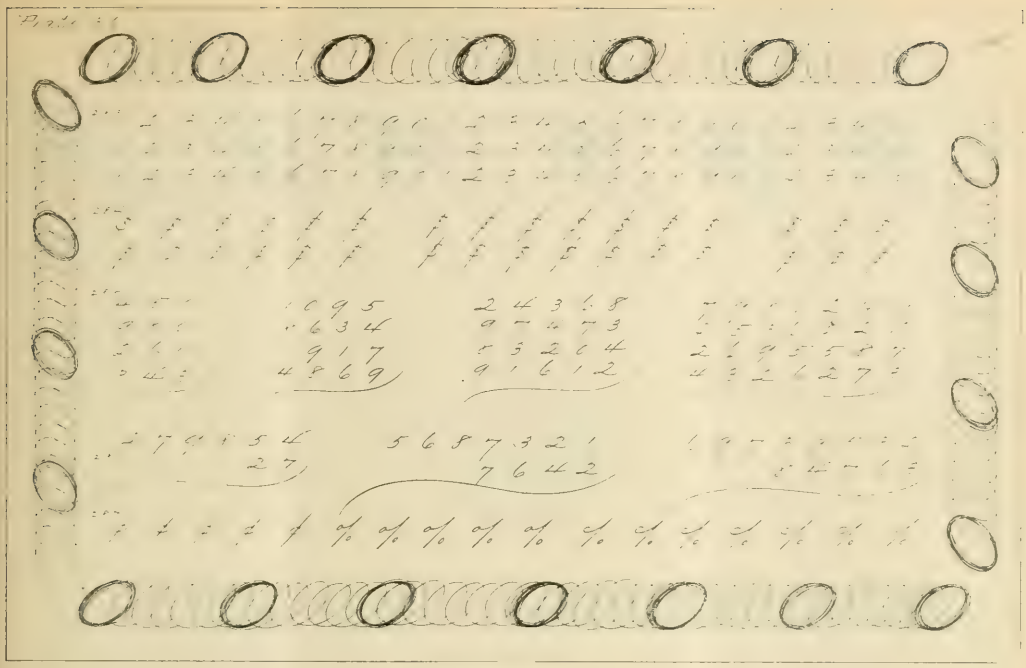
Instructions, Plate 35.

Nearly every one learning to write has a great deal of difficulty in making the small "*r*" and "*s*." This plate has been prepared especially to give the student a great amount of practice on these two letters. Study the form of each letter carefully and then arrange the work just as it is given. Try to write straight when you turn the paper lengthwise. Finish "*s*" with light dot. Next make the border, using the pulling motion. Make lines compact.



Instructions, Plate 36.

Most students are prone to neglect the figures. Use a free muscular movement in making these and keep figures quite small. Connect both parts of figure "5." Next try to arrange the figures in columns for addition. The tendency is to make the figures too large and heavy. Make all lines light and write at a fair rate of speed. Wherever you find the nervous lines, work them out by increasing the motion. The border may be made with a light, rolling muscular movement.



Instructions, Plate 37.

As we near the more difficult copies, the student is liable to neglect the necessary preliminary movement practice. Always start out the lesson with a vigorous drill on large exercises and then follow it up with the smaller, toning down movements. Before beginning a sentence copy, it is well first to practice the capital letter or letters in that copy separately. Then watch the movement and see that it is applied in the small letters. Retrace small "*t*" carefully. Uniform spacing will help the general appearance of the writing.

Plate 37



God gives us the strength to endure.

"I am bound to succeed. I will. I must"

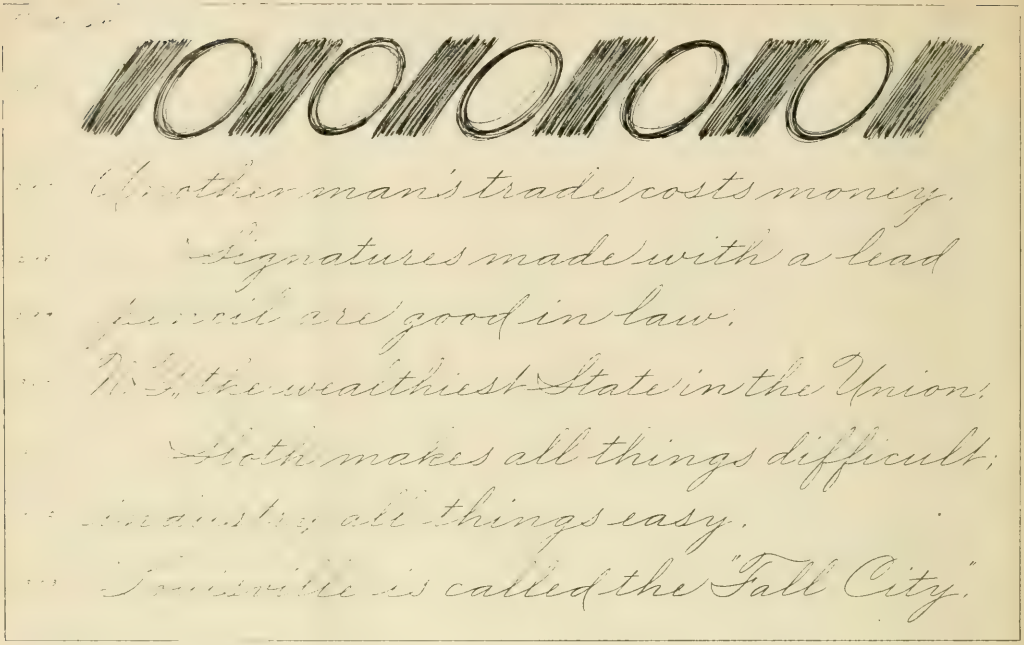
Ames & Rollinson & Co. New York.

"The breaking waves dashed high

On a stern and rock-bound coast.

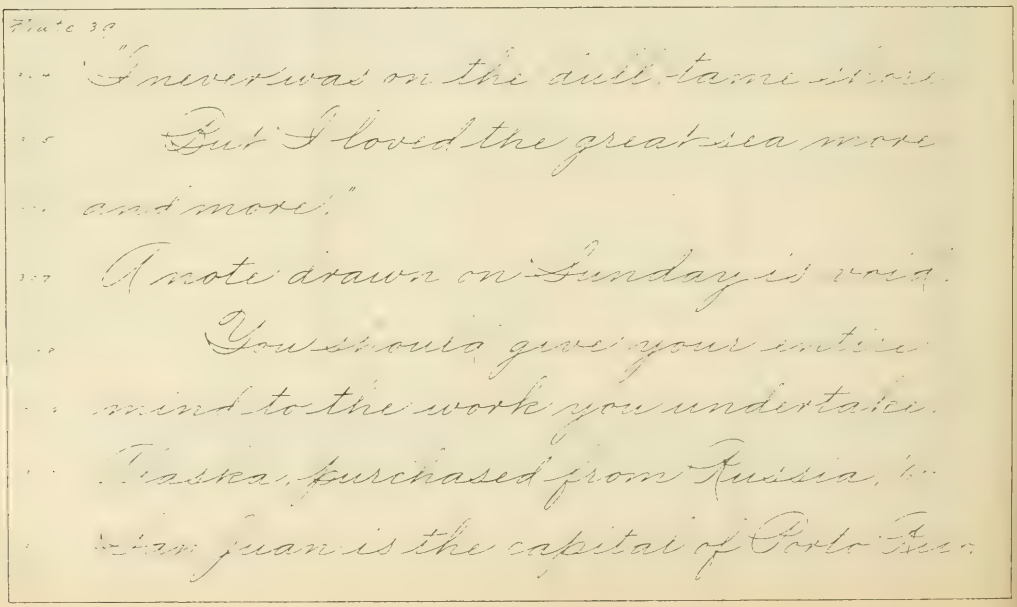
And the woods against a stormy sky

Their giant branches tossed."



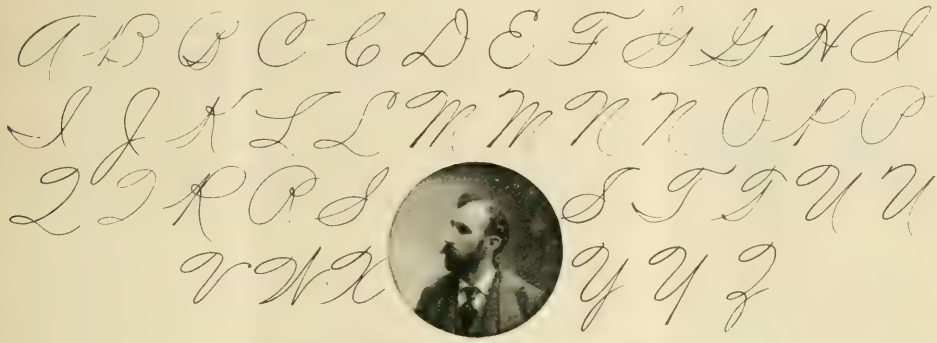
Instructions, Plate 38.

Make all down lines on same slant. Swing the hand with vigor. Do not hesitate, but write these copies with a confident movement. The fingers may be used a trifle in forming the loops, but the hand and arm must be driven along at the same time. From one to two pages, or even more, should be filled with each copy. Be careful and guide the hand in an intelligent manner.



Instructions, Plate 39.

You need not omit the movement practice just because they are not given here. There should be no shades on these copies nor heavy down lines. Be sure you make the upper parts of "*m*" and "*n*" and the under part of "*u*" round. Keep pushing the paper upward as the writing progresses down the page, in order that the arms may be in the same position upon the desk. Do not become careless about your position. Often read the instructions in September number regarding position, penholding, etc., and compare your position with that in the illustrations. Now compare your work with the copy often and get the two close together that an accurate comparison may be made. Look carefully for the little faults. If you do not see these faults your progress will be slow. Keep the hand turned well over toward the left.



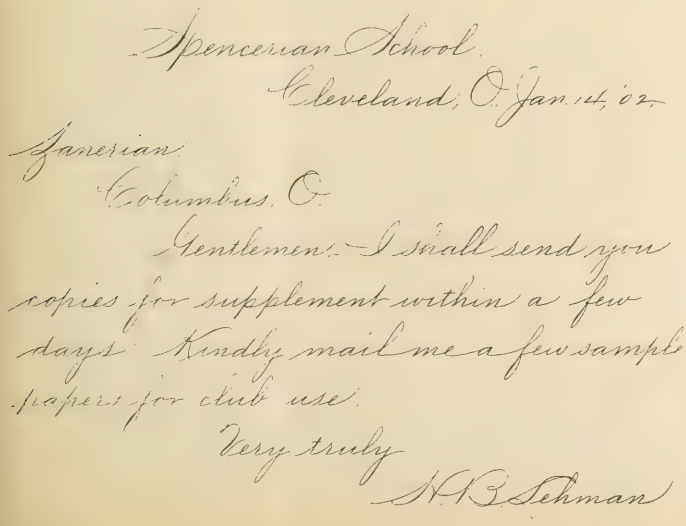
BY MR. C. H. ALLARD, GEM CITY COLLEGE, QUINCY, ILL.

Mr. Lehman's Parting Words

[The following paragraph was crowded out of the March number. Mr. Lehman intends favoring our readers with work as soon as he finds time to do so. The course just closed has been very helpful and of a high grade. EDITORS.]

In closing this short course of business writing of which this is the last lesson, I wish to say, that if any one who has been following the course carefully is in need of special instructions or suggestions in writing, I shall be glad to make the necessary criticisms if you will be kind enough to send me at least one page of your difficult work so that I may give you the corrections in a way that will be helpful to you, and enclose 10 cents to cover postage, and what time it may require to do justice to your work. Kindly remember that if there is any secret at all in learning to write a good hand, it is in being industrious enough to produce good results. You should take an interest in whatever you undertake to do, if it is worth doing at all, it should be backed up with the best efforts, and all the energy you have. When you see a good writer you naturally become interested in his ability, and wish you could write as well, but it seems that few are really willing to devote the time and energy necessary to become possessor of a skillful hand. I do not believe that it is necessary for any one to fail in acquiring a good substantial hand. Failure in most cases is simply lack of concentration of effort. It is not abundance of knowledge that makes the true scholar or that keeps the factories going, as much as it is concentration of effort. It is an indisputable fact that history cannot deny, that most of our greatest men were small men, but they had the power to concentrate their efforts. At the present time it is hardly safe for one to undertake to do two or three things, for it is always necessary for one to devote his entire time to one profession to make a success of it.

H. B. LEHMAN.



Lessons in

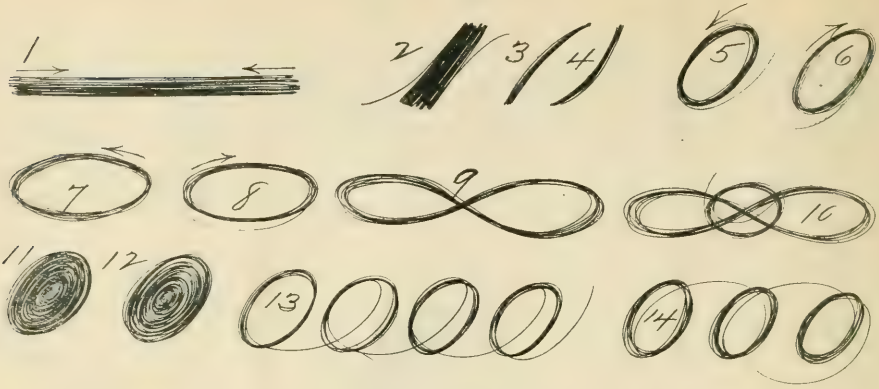
Business Penmanship

BY A. R. BURNETTE, BOWLING GREEN, KY.

Number One

INTRODUCTORY

Being called upon by the editors of the PENMAN ARTIST AND BUSINESS EDUCATOR to conduct a series of lessons in business penmanship through their valuable paper, I will endeavor to give a course of lessons and instructions which I think will, with thoughtful and energetic practice, enable the student, or those following the lessons, to improve in writing. We have reached a point in civilization where a good rapid business hand is in demand more than ever before. We hope all who are anxious to improve their penmanship will follow this series of lessons from beginning to end. The manner in which you practice is of great importance. A few moments devoted to careful, thoughtful, and accurate practice is worth more than hours, or even days, of careless, slovenly practice. It is not how much we do, but how well we do the thing that tells in the end. You may stumble and fall from time to time, but if you have the pluck and "sticktoiveness" you will climb the rugged mountain to success.



MATERIAL

Too much care cannot be exercised in securing the very best material with which to practice. I would recommend paper of from ten to twelve pounds weight, a straight penholder with a cork grip, a course pen, and a bottle of imperial black ink for business writing.

POSITION

Place yourself squarely in front of the desk. Sit in an easy, erect position, and gradually push the chair back and bend forward from the hips. Do not let the body touch the edge of the desk. This position is considered by all who have given the matter careful thought and consideration to be the most healthful one. The feet should be placed flat on the floor. The hands should be at about right angles to one another. The left hand should be used to hold the paper in position, and also to assist in supporting the body. Enough weight should be thrown upon the left arm to steady the body, that the right arm may be left free for all motion. The right arm should rest upon the muscles just below the elbow, and held well out from the body. Take the pen between the thumb, first and second fingers, and hold it firmly, but not grip it tightly, letting the holder cross the fingers or hand wherever it seems most convenient. The third and fourth fingers should be well curved under the hand.

INSTRUCTIONS, LESSON ONE

If you have read the instructions over carefully you are now ready to begin on the first lesson, which will consist only of movement exercises. Begin work on exercise No. 1, which is called the straight line exercise. Make exercise from two to three inches long from right to left, with a count of 1-2-1-2. See that your hand is gliding easily across the page on the last two finger nails, keeping the exercise straight with the blue lines on the paper, and wrist over nearly flat with the desk. Fill in several lines of this exercise.

We have next the oblique exercise made with the arm running straight in and out of the sleeve. Make from forty to fifty downward strokes of the exercise before lifting the pen from the paper, making the lines very close together and working out all the white space. Work very rapidly on this exercise.

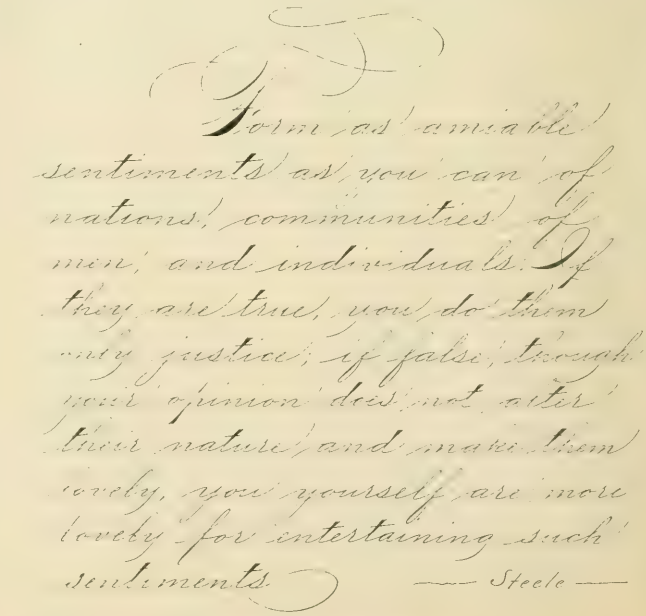
Exercise No. 3 and 4 are the large right and left curved line exercises forming the two sides of the large retraced direct and indirect ovals. Practice the two exercises until you can make them well, then connect the two together forming the large direct and indirect ovals like No. 5 and 6, made in direction indicated by small arrows. Fill several pages of the large ovals, counting ten for each oval.

Next comes the large oblong or flat oval exercises, both direct and indirect. Make the exercises one large space high and about one and a half inches long. Use a rolling motion of the arm in making the exercises, letting the arm rest on the large muscle between the elbow and wrist.

Start exercise 9 or the figure eight exercise at the right hand side indicated by arrow. Keep exercise in the space between the two blue lines. You may also finish the exercise by throwing an oval across the center without lifting the pen from the paper.

Begin exercise No. 11 and 12 from the outside, filling in to the center, getting the lines very close together. Make exercise from one to two large spaces high. This is a good exercise to bring the movement down from large to small.

We have next the large oval exercises joined together, with the light line. Connect from four to five of the ovals together, both direct and indirect, without lifting the pen from the paper. Work very rapidly on the exercises, letting the hand glide from one oval to another with ease, counting ten for each oval. If you have worked faithfully on the exercises given, you should have by this time acquired a very fair movement, and be ready for lesson No. 2.



BY T. COURTNEY, PROVIDENCE, R. I.

Baltimore, Md. 4, 9, 86.

S. S. Tinson & Co.

Milwaukee, Wis.

Gentlemen,— We mailed you our price list containing low prices on some valuable premiums in connection with our journal.

Hoping to hear from you again, and to receive your subscription, we are,

Yours truly,

Zaner & Blosser

BY S. M. BLUE, BROKEN BOW, NEBR., BUSINESS COLLEGE.



Mr. H. O. Keesling, whose ad. appears elsewhere in this journal, recently favored us with some of his colored cards, which we must say are indeed beautiful. But the cards are made doubly handsome by some beautiful script thereon from the point of his skillful pen.

Mr. F. W. Tamblyn, Kansas City, Mo., favored us with a specimen of engrossing done with pen and brush which we should have engraved were it not too dainty. Mr. Tamblyn is a practical engrosser, and has plenty of it to do.

Mr. W. W. Merriman, Thomasville, Ga., favored us with a package of cards written in a variety of hands. Mr. M. is a skillful penman as well as a hustling, up-to-date commercial teacher.

L. L. Gatewood, Albuquerque, New Mexico, favored us with a certificate made for "The Woodmen of the World and Women of Woodcraft," which is done in a very good imitation of lithography. The same is printed in colors, and shows that Mr. Gatewood is losing nothing in skill, but instead, is getting better and better, which in his case means not a little.

F. V. Dunn, Pittsburg, Pa., favored us with a few cards written in an artistic hand, which are certainly above the average received at this office. They are quite beautiful.

F. L. Miller, of St. Paul, Minn., sent pen drawings of horses' heads, which indicate unusual talent.

Mr. J. C. Fowlie, of Arlington, Oregon, favored us with some colored cards written with white ink, which are indeed quite artistic.

S. C. Bedinger, Kansas City, Mo., inclosed some dashy ornamental signatures that show unusual ability in ornamental writing. Mr. Bedinger also writes a first-class business hand, and is evidently on the highway to the top in the profession.

Some splendidly written cards came from H. A. Franz, of the Metropolitan Commercial College, Minneapolis, Minn. Mr. Franz is a master with the pen as well as a strong commercial teacher. He has charge of the commercial department, and now has one hundred and six students under his instruction.

Mr. J. D. Valentine, Pittsburg, Pa., sends specimens of roundhand script and card writing which discloses the fact that he is maintaining his expertness with the pen.

Some ornamental signatures before us from the pen of Mr. A. H. Burke, Dexter, Ia., indicates that he intends to be a master penman. The work has a strong flavor of Courtney dash, which is saying a good deal.

G. H. Krohn, Humboldt, Ia., favored us with some very artistic specimens of ornate and roundhand penmanship.

Some magnificently written cards have been received from Mr. E. J. Plantier, of Bath Business College, Bath, Me. Mr. Plantier is pushing his work up to the top notch very rapidly.

C. C. Phelps, of Lone Oak, Texas, furnished us with some cards written in an ornamental hand.

John D. Hartnett, Manchester, N. H., writes a wonderfully copper plate-like hand, having followed closely the lessons by Mr. Howe given in this journal.

A. R. Burnette, Bowling Green, Ky., recently favored us with a letter, which is wonderfully Mills like in character. Mr. Burnette is certainly one of the finest business penmen in the country.

Miss Mary E. Baker, Supervisor of Penmanship and Drawing in the Bellows Falls, Vt., Public Schools, is doing very efficient work in her lines, evidence of which is shown in Initials and Headings in the School Report, which were prepared by her pupils, and photo-engraved. Miss Baker is not only a fine teacher but a fine lady as well, and one of the finest lady penmen in the country.

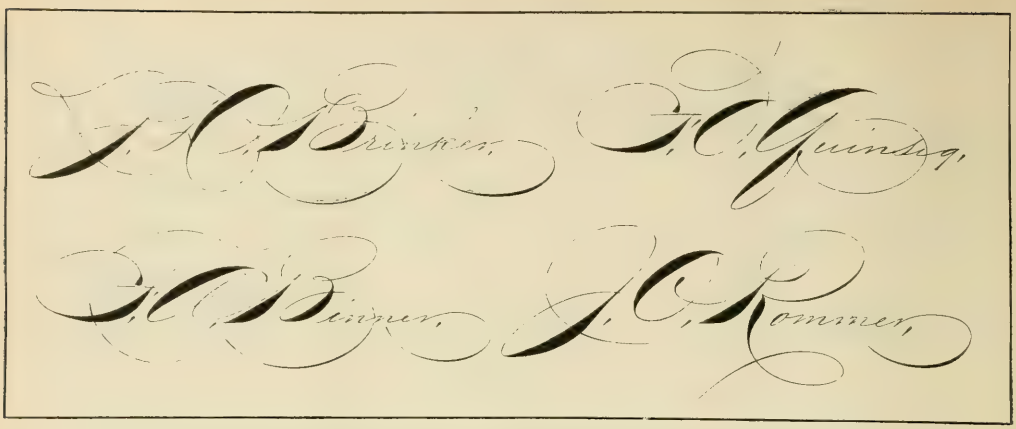
Support and Encouragement

"Enclosed find subscription price of the PENMAN-ARTIST AND BUSINESS EDUCATOR. I could not get along without the paper. I find it very helpful in my school work, both in the commercial and penmanship lines.

Thanking you for your efforts in behalf of the profession, I remain,"

Yours truly,
G. H. LONGMIRE
Hutchinson Bus. College,
Hutchinson, Kans.



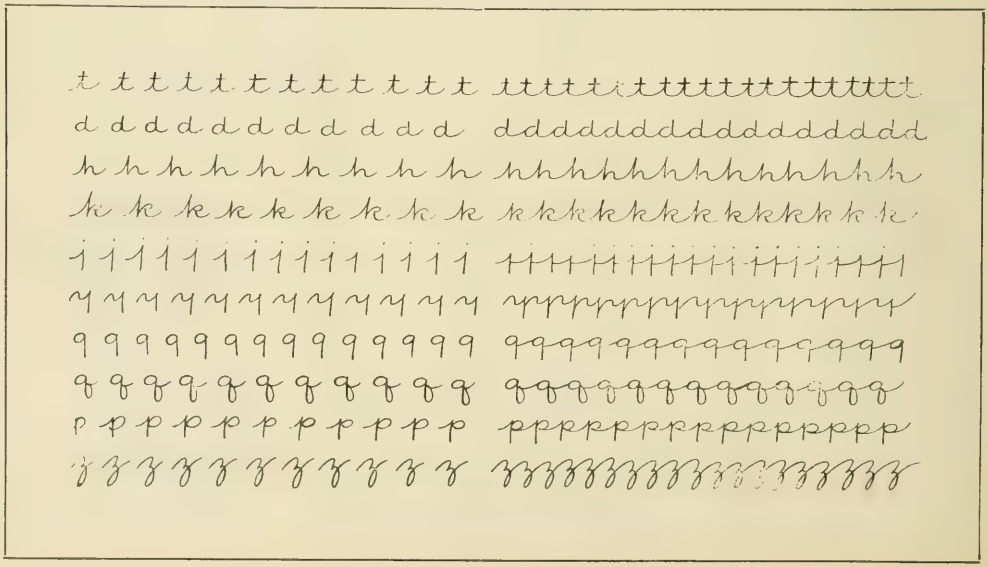


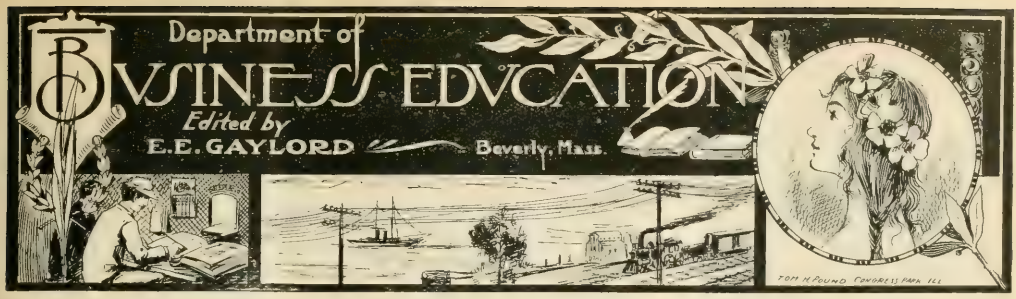
SKILL AND BEAUTY FROM F. B. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.

Practical Vertical Penmanship Copies and Hints

Keep this in mind. Vertical penmanship is not unlike any other kind. It may be written rapidly or slowly, with the arm movement, or with the finger movement, or what is still better, the combination of both. In making "*t*" and "*d*," pause at the top before descending with the retrace in order to make the retrace successfully. These letters should not be looped. The "*t*" should be crossed with care. The "*d*" should be closed, or it may resemble "*cl.*" The "*h*" and "*k*" may be looped if desired, but the loop is unnecessary, as it adds practically nothing to legibility, and occupies more territory than the angular top given herewith. The "*j*," "*y*" and "*g*," should be studied carefully. Remember there should be but one angle in the "*y*," and that the "*g*" should be closed at the top the same as "*a*." The "*q*" is the same as "*g*" with a finish similar to the letter "*f*." The "*p*" is not unlike an inverted "*d*." Turn it over and you can see for yourself. The "*z*" begins the same as "*u*" and is finished with a short loop below the line.

Be careful and keep the first part of "*h*" and "*k*" considerably higher than the second part. See how easily you can do this work, as well as how well. Grace is not only an element of beauty but it is the secret of ease in execution, and therefore may be both a practical and fine art quality. There is no reason why writing should not be pleasing to the eye the same as speech is pleasing to the ear. There is no reason why it should not also be pleasing to the eye as is dress. Of course, the primary function in writing is to convey thought, and the primary function in clothing is to keep us warm, but since clothing is not only serviceable, but somewhat ornamental as well, so writing may, in a secondary sense, be pleasing to the eye without being seriously impracticable.





ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD' BEVERLY, MASS.

"Teach your boys and girls some common sense, along with the writing, the figuring and so forth," said a thoughtful business man to a commercial teacher. If only we could.

* *

"Teach your students to think," said President Shoemaker, at the Providence meeting of the E. C. T. A., last year; and President Faunce, of Brown University, highly commended the worthy sentiment.

* *

Acres of Diamonds lie at our feet, fellow teachers. As we move among them from day to day, are we doing anything to make their potential beauty manifest, or are we letting them go from us as they came to us, merely diamonds in the rough?

*

President Roosevelt is the great American aposile and exemplar of the gospel of work. He is the incarnation of the underlying principle of American supremacy; he works for the sheer love of accomplishing things. He thinks work great fun. Are you setting such an example for our pupils? Do teachers and students alike exemplify daily this fundamental principle of success, the pure love of work?

*

Selfishness is a basic defect in our character. Do we so far yield to selfishness that we have no time for the church and the Sunday School? No money for the Y. M. C. A.? No inclination to present to the deserving poor in our classes an occasional ticket to a lecture, a concert, or an entertainment? "It is more blessed to give than to receive."

* * *

At the Federation banquet in Detroit the President, in language of exquisite beauty, asked the Divine blessing on the occasion, and expressed the gratitude that nearly everyone felt for the blessings of a year of prosperity. It was a happy thought, fully in accordance with the sentiment of the majority of the teachers present. We wish that in the business schools of the land there were more frequent opportunities for devotional exercises and the preserving influence that such exercises exert when carried out in the right spirit.

* * *

"That is just what you said," stoutly declared a bright shorthand student to his teacher, who was correcting a transcript. "Is it not possible that you misunderstood me?" said the tactful teacher. "And, in any event, do you not think that your future employer would feel more kindly toward you if you should say to him, under similar circumstances, "I fear I misunderstood you," or "That is the way I understood it?" Do we, in the hurry and distraction of a multitude of school room duties, stop long enough to give our well-meaning but thoughtless students some suggestions as to the cultivation of a considerate form of speech and bearing toward others? Ought we not to do so?

Purely as a business proposition, five of the great railways of Michigan refuse to hire men who are known to drink intoxicating liquors. Many of our large financial and trading concerns require those who seek work with them to sign papers declaring that they neither drink nor use tobacco. In every position of responsibility, nowadays, it is common to find men who have had to furnish a bond for the faithful performance of duty. The bond companies require a minute statement regarding the personal habits of applicants, and they not infrequently, as a measure of precaution, employ private detectives to shadow their doubtful "risks" until they can determine whether it is best to cancel their bond. Do we ever bring these facts to the attention of our young people, merely as a lesson in business? Ought we not, simply as an indispensable part of a business education, —to say nothing of the larger interests involved—to set before our students the unmistakable fact that to dissipate in any form is contrary to sound judgment? Is it really necessary to "preach" in order to do this essential thing?

True Commercial Education

The Kind that Makes for Manhood and for Money

W. N. FERRIS, BIG RAPIDS, MICH.

A PAPER THAT WAS TO HAVE BEEN READ AT ST. LOUIS BEFORE THE NATIONAL COMMERCIAL TEACHERS' FEDERATION.

The story of civilization is the story of correlation and conservation of energy. Primitive man, in his struggle for existence, used his muscles much and his brain little. For ages he wandered through the forests on foot capturing game as best he could. By and by he appealed to his brain and subjected the lower animals to his service. Still later, he appealed to his brain and subjected steam to his service. A little later, and within the recollection of some of my listeners, he made another appeal, and lightning became his messenger. Hundreds of illustrations showing the evolution of brain power, beset the twentieth century man. This is distinctively the age of invention, or, in other words, the age in which man *thinks*. It is no longer the man with a hoe, but the man with a brain. Centuries ago man discovered that he could change his environment, that he could develop and train his brain. This development and training he terms education. A hundred years ago he entered a school or college or university in order that he might become a theologian. No effort was made to educate the common people. Books were for priests, not for the masses. A little later the lawyer and physician asked for a college. By and by the common man knocked at the depositories of learning and he was admitted.

THE LOVE OF MONEY IS THE MOTIVE OF THE AGE

A true history of commerce is largely a history of man's social evolution. Today, man's achievements in trade and commerce depend in no small measure upon his capacity for education. We call this education commercial. In a country rich in natural resources and with a climate that makes life a joy, men naturally seek lines of human effort that favor the rapid accumulation of wealth. In his desperate effort to accumulate wealth he frequently forgets the divine uses of wealth. This fever has touched every form of human effort. The business school, in its advertising, is ever pointing out the road to wealth. It is ever on the alert to offer some new illustration of how a business education will enable even the ordinary man to get rich. This idea so dominates all forms of education that today we find men in our higher institutions of learning pursuing a four years' course of study for no other reason than that they may gain a livelihood without much work. They recognize the fact that Emerson was correct when he said that the key to all ages is imbecility. With this startling declaration in mind they endeavor to acquire that intellectual sharpness whereby they may go forth and appropriate the earnings of the masses.

THOU SHALT NOT STEAL

In order to illustrate what I mean by appropriating the earnings of the masses, I give the following illustration: In 1895 or '96, one of my neighbors received a letter from a sharp, shrewd, Port Huron lawyer, in which he said that a real estate dealer in his city had bought tax titles to four lots on which my neighbor had failed to pay taxes for 1893. Subsequent taxes had been paid. My neighbor gave a manly explanation to the Port Huron lawyer, offered to pay all expenses and asked to be treated according to the golden rule. The lawyer made a written reply, demanding a certain amount of money for the four titles. Insomuch as the amount of this demand was less than it would cost to contest the case in the courts my neighbor paid the "blood" money. Here were two men, the tax title shark and the conscienceless lawyer, taking advantage of a clerical oversight. The tax had been paid but no receipt had been issued. The city treasurer was dead. It would require an immense amount of work to furnish the necessary proof. My neighbor was "held up" by two men who knew how to use Michigan laws for the purpose of enacting legalized theft. This is only

one of ten thousand illustrations of the way in which men appropriate wealth for which they give absolutely nothing in return.

THE ABUSE OF WEALTH

The pathetic element in this struggle for money and power lies in the fact that the masses commend and applaud these despoilers. In Michigan, the forests of pine and hardwood have, in many instances, been bought for a song. The lumber has been marketed with the result that their owners have realized millions of dollars. Ethically speaking, this timber did not belong to any one of these men who had the shrewdness to accumulate natural resources. In order to appease the masses, these money kings have only to build here and there a church; here and there a college or university; here and there a public library. I am making no attack on wealth. Without wealth, life isn't worth living. I am crying out against its abuse. The real enemies to wealth are those men and those corporations who believe that the common people are better off without it. The dangerous anarchist of today is the man who says the common people cannot be trusted to use wealth. He says, "I am their custodian; I will invest *their* money in libraries and send ten millions of their money from America to help the universities of Scotland." These declarations may not be politic but they are shockingly true. Although this age abounds in books, periodicals, teachers, lectures, preachers, and statesmen that can tell men how to get rich, the approach of the new democracy is discernible.

AGENTS OF THE NEW DEMOCRACY

What agency is in the best position for hastening the realization of the new democracy? My answer would startle the conservative institutions of learning. Many of these institutions depend for their existence upon the abuse of the agencies I have already condemned. The business school deals largely with men and women who possess, at the beginning, little wealth, men and women who have no other form of capital than brains. These men and women come largely from the ranks of the great army of industrial toilers. These are the men and women who are the most susceptible to wholesome direction. Fellow business educators, what shall these men and women receive at your hands? What will you in your announcements and publications promise them? Dare you answer, *Dollars* and *Dollars* only? If this is your answer, close your doors quickly and get out of the way of the progressive march of humanity.

If you give your answer, dollars, in order that the many may have better homes, better clothes, more leisure, more books, more art, more music, then I say amen and amen! If the graduates of business schools are going out into the world to teach by example and word that nature is boundless in resources, that there is enough for all men, that success does not mean monopoly, that success means making the best of one's self without hindering any other man from doing the same thing, then God speed business education.

YOUR SUCCESS DOES NOT REQUIRE ANOTHER'S FAILURE

Must we accept the philosophy of the pessimist and say that these things must not come to pass until human nature is radically changed? Does David Harum, in the horse trading act, represent a sufficiently high ideal for the business student? I am aware that business school men sometimes erroneously think that the wholesome prosperity of a competing business school means their own destruction. It is, therefore, inevitable that they teach their students the same error, that the legitimate success of one merchant means the failure of several others. This is the skepticism that kills. Hunt, the Boston artist, was generous to a fault. It was a delight for him to learn that one of his co-workers had painted a beautiful picture. It is said that Hunt would call upon him personally and offer congratulations. In fact, he rejoiced in the success of all other artists. He never assumed that this world was made exclusively for himself.

When the business school men cherish the larger faith that the legitimate success of one man means the chance for several other noble men to achieve success, the parasitic business school, the mongrel business school, the will o' the wisp business school, will be swept off the earth. What is the meaning of this great meeting? It means that we are brothers, not enemies; it means that the



MR. W. N. FERRIS.

commercial world is a vineyard, not a desert; it means that we are husbandmen, not devils.

A MERCENARY EDUCATION NOT A CONCOMITANT OF BUSINESS EDUCATION

The business course, however broad and extensive, contains not one element that need be turned to the stimulation of greed. Business arithmetic is neither moral nor immoral; it is alike a tool for the gambler and the missionary. Penmanship is alike a tool for the forger and the poet; business correspondence is alike a tool for the blackmailer and the martyr; commercial law is alike a tool for the embezzler and the goddess of justice. It remains for business educators to awaken their students to an appreciation of the right use of these agencies. Their graduates are to go out on a mission as divine as the mission of the saint.

The personality of the business educator should be of high order. If, in his dealings with his students, he is grasping and mercenary, they are going out into the world to imitate him. They will do this even if they feel a twinge of pain while they are under this man's tuition. It was the personality of S. S. Packard that made him beloved by all who knew him; it was the personality of Mark Hopkins that told on Garfield; it was the personality of Arnold that made Rugby famous. Today the business educator maintains for himself and his students just as high an ideal of life as does the president of a literary college.

THE BLESSING OF LABOR

Labor is not a curse. No man has any moral or economic right, whatever his position, to live without labor; not even if he has accumulated his millions. It is a mistake to suppose that joy can come from idleness. All real life, from the amoeba to man, proclaims the necessity for labor. The problem of every age is how to get joy out of labor. The new education makes a mistake when it says, "Turn all human effort into play." Better say "Turn all play into labor."

During the last twenty-five years a vigorous effort has been made to simplify the work of the business school. Not infrequently an attempt has been made to turn all of the routine, all of the drudgery into "make-believe" business practice. In this, the business educator has imitated the public school man. It is not quite fashionable for students to work nowadays. After all, if a student is to become a first-class clerk, bookkeeper or stenographer, he must engage in something besides play; he must learn the uses of downright drudgery, the uses of downright hard work. The student in the business school who learns the priceless worth of labor, the joy of labor, will enter upon any legitimate business with excellent prospects of success. In fact, it is imperative that he learn the lesson that legitimate work makes for manly power.

COMMERCIAL SCHOOLS SHOULD STAND FOR JUSTICE AND EQUITY

There is no place in the business course for training students to get a corner on wheat, coal or any other commodity, for teaching students how to make money in their actual business practice without rendering adequate compensation. The business school is a social organism in which students are to be men first, last, and all the time, and never thieves. In the business schools, men and women are to receive visions of noble ideals. They are to be daily awakened and inspired by coming in contact with business philanthropists. By a philanthropist I do not mean a man who *gives away* wealth without receiving anything in return. If this is ever called philanthropy, it is not the kind that I mean. A business philanthropist is one who never gives away a dollar without getting a dollar's worth in return. He is a philanthropist in the sense that through his own success he makes it possible for others to earn dollars. Ordinarily, the man who receives a dollar without earning it is injured one dollar's worth. Much of what is called philanthropy inflicts upon society irreparable harm. These students are to leave the business school with a love for the best that there is in literature. My brother business educator, do you say that there is not time for all this? Then close your school and get out of the way of the march of humanity. Take down the picture of S. S. Packard, or else turn his face to the wall in order that your worship of the golden calf may not be thrust upon his vision.

"WHATSOEVER A MAN SOWETH, THAT SHALL HE ALSO REAP"

If I were asked to change the character of a young person in the shortest possible time, I should place him with the type of man or woman whom I wished him to be like. Constant association is a tremendous element in encouraging personal growth. No man, no woman can withstand this influence. It is, therefore, important that splendid business men be brought into the business school frequently. These men have a message. Our young people need this message.

My brother, in order that the regular work of the course may be more efficient, touch the springs of human action, get at the heart of the student, recognize his nobility and he will be ashamed to give you the padded proof sheet, he will be ashamed to give you a slovenly page of writing, he will be ashamed to give you a lie as an excuse for his absence. Teach and train men and women to acquire self-respect. The skepticism of the age lies in the belief that whatever is not found out is right. This is an error that is destroying thousands and tens of thousands. Shakespeare was entirely right when he said,

"This above all: to thine own self be true.
And it must follow, as the night the day,
Thou canst not then be false to any man."

If he has no heart, he is lost and your training can only add to his ability to be devilish. This specimen is indeed rare. Oftener than otherwise he is the unfortunate product of an environment that it is the function of the business world to destroy.

EVEN EXCHANGE IS THE HIGHEST PHILANTHROPY

But my fellow workers ask, "Are these business graduates going out into the world with a training that will enable them to make money?" Yes, a thousand times yes. The potential wealth of the world is infinite. Making money does not consist solely in the re-distribution of wealth. It does not consist in appropriating the honest earnings of a brother laborer. The legitimate money maker is a philanthropist. He is a producer, not merely a medium of exchange or rather a receptacle after exchanges have been made. The legitimate money maker turns the tenement house region, not into a brothel and gambling hell, but into a colony of cheerful and industrial homes, he converts refuse hoofs into glue: he harnesses mind to a needle and ten thousand women have sewing machines; he says to steam and electricity, "Annihilate distance," and the world is one great family; he says to electricity, "Let there be light," and there is light; he says to the desert, "Blossom as the rose," and there is a new Eden.

Is this a gospel for the few? No, this is a gospel for the many. The accountant who enters the great mercantile house determined to render service is the one man in ten thousand who is sought after. Booker T. Washington, on entering Hampton Institute, was asked to render trial service in sweeping a room. He did it so well that he was given a place in that great school.

Only a stenographer, but a stenographer trained for service. Money for such service? Yes, money, more money, a larger field for rendering service. Only a clerk, a man, a woman, trained in the business school, teachable, willing, polite, accurate, capable. Money? Yes, money. A business of his own and more money, money for others, homes for others, joy for others.

Thus the business school trains and educates. Is this mission grand enough for the business school of America? Shall we go forth from this convention inspired and invigorated? The business school grew out of the demands of the nineteenth century. At the dawn of the twentieth century we begin to see the light in the east. By the aid of that light we greet the world with the proclamation that we offer the kind of commercial education that Makes for Manhood and for Money.

Occidental vs. Oriental.

Geo. S. Murray, Director Commercial Department and Bursar of Robert College, Constantinople.

True education is much the same process the world over, and in all times, but to adjust educational principles to the needs of a particular locality is sometimes difficult. To make this adjustment is especially difficult here, for the Oriental point of view is diametrically opposed to the Occidental. One may sum up the situation here by saying that what we do in the West we do not do in the East. A man replies to your question in the negative by nodding his head, as though he were saying yes. You meet a man in the street and he turns to the left instead of to the right.

The old saying, "Time and tide wait for no man," is not applicable in this part of the world, for the Turkish time does *wait* for a man. For instance, a Bosphorus steamer scheduled to leave at 12:20 o'clock today leaves tomorrow at 12:21, the next day at 12:23 and so on, until the end of the month when a grand change is made, with new time tables written in Turkish and French, at the foot of which is the amusing note, "You are advised to come to the wharf a few minutes early in order to get the boat." The Turkish day begins at sunset, which is always 12 o'clock their time, so that this hour varies with the sunset, and time pieces must be changed as often as every five days in order to keep up with the sun. The Turks have a civil and a religious year, so that business documents must be made out with regard to three different years. The year is divided into 12 lunar months of thirty and twenty-nine days alternately, and a year has, therefore, 354 days. The first month of the year, on account of falling back each year 11 days, makes the circuit of the seasons in 33 years. We can never say, consequently, that any given date in our month is equivalent to a given date in a Turkish month. One can easily imagine what a complicated affair the calendar is. On it must appear the two Mohammedan years, the Old Style and the New Style years, and the hours of sunset and sunrise, the latter in order to enable one to convert local time into European time. It must also be written in at least three languages, and frequently it is in four.

The people seem to move in harmony with their slow time. A boy walks up the College hill as though he expected to live a thousand years, and workingmen barely move. The climate being a depressant accounts somewhat for these sluggish movements. The mean temperature is about 57° F. Already we are beginning to feel less keen and active than we did in New York.

The currency is a mixed-up affair. The system is based on a gold standard, the unit being the Lira of 100 gold piasters, each piaster being divided into 40 paras. Gold is at a premium, varying in different parts of the country. Here it is about 8%, thus in changing a Lira to silver, the money changer keeps one half piaster, about two cents. In all transactions of the common people silver is the basis of calculation. In the interior, the disparity between gold and silver is often 30%; thus goods are priced on a basis of 130 piasters to the Lira. The smallest coin is a five-para piece, worth one-half cent. The sizes of the smaller coins are not uniform and they are of very inferior metal. There are two kinds of ten-para pieces; two of one and a quarter piaster pieces, two of two and one-half, etc Practically the only paper in circulation is a five-Lira note, which is about seven inches long by four inches wide, and it is coarse and heavy.

Coins are considerably tampered with, so that one has to be very careful in receiving them. A process of "sweating" is employed which takes considerable value from the coin without apparent change. We receive no coins, that is, gold ones, without carefully weighing them. In my office I receive gold from no less than 14 different countries. The most of these are of about the value of the French Napoleon; i. e., 88 piasters, gold; 95, silver, or four dollars in American money.

All books are kept on a gold basis, so that foreign money has to be reduced to the Turkish standard, which necessitates much careful computing, and, even with this, no man can balance his cash "to the cent" as in America; it is only approximately right at any time. The facility a business man must have in reducing foreign money to the Turkish standard can be better imagined than explained.

I am sometimes obliged to *buy* change, which just now is very costly. The city is full of so-called "saraffs," or money changers, who have an established, though somewhat varying rate of exchange. There is a great scarcity of small change, for just what reason I do not know, unless the money changers have a *corner* on it. It is the custom here to make the creditor produce the change.

The weights and measures are as varied as the coins. In arithmetics, Turkey is said to have a metric system, but such is not the case. A man plasters your house and charges you so many piasters per "square peke," and in laying in your winter's supply of wood you buy so many "chekies," one of which is all a horse can carry on his back.

A student of Commerce must be able to convert his invoice from yards to meters or pekes, and his prices from pounds, shillings and pence, or francs, to liras, piasters and paras. The subject of Denominate Numbers in Arithmetic, therefore, becomes somewhat complex. The standard for articles weighed is the "oke" of two and three-fourths pounds, which is subdivided into drams.

An interesting relic of bygone centuries is the manner in which ignorant, petty merchants keep account of their sales. For instance, when our Armenian milk man brings us an oke of milk he cuts a notch on a stick, which he gives to the cook. At the end of a week or a month when he is paid, he smooths off the notches and the account is balanced.

The native merchants sell nothing at a fixed price. A would-be purchaser asks the price of a rug and is told it is ten liras, whereupon he offers four. He bargains for a time, the merchant gradually lowering his price and the customer slightly advancing his. They finally compromise, say at five

liras. The buyer flatters himself that he has bought his articles cheap, and the seller that he has made a good sale. This seems to be the way the merchant arrives at the value of his goods. He has no notion of adding to his cost price a certain percentage of gain, and then selling at a fixed price.

A student of commerce in this part of the world must be a veritable linguist. Turkish, Armenian, Greek and French are spoken one about as much as the other, and a boy's early life is largely consumed in acquiring languages. Throughout a boy's entire course of study about one-half of his time is spent on languages.

Indeed the number of subjects a boy who is going to enter business must study are many and difficult. The conditions here are such that they require one who is successful in business to have a knowledge of human nature, and shrewdness and tact hardly equalled elsewhere. And because of the diversity of the Occident and the Orient there are mutual and reciprocal relations, the Occident supplementing the Orient, and vice versa.

Our plan at the College is not to establish a separate school, but to have the commercial work run through the entire collegiate course of five years. There will be two courses in the College; one leading to the degree of A. B., and another to the degree of B. S. The student electing the commercial work will receive the B. S. degree. Suitable offices for business practice will be instituted and an optional course in shorthand and typewriting will be established. It may be necessary to use English, Greek and Turkish typewriters. The chief difficulty is to get appropriate text-books, for none are published which are thoroughly applicable to local conditions. Penmanship will run through the first three years of the Preparatory School, and I am training instructors in the subject so that the boys may be taught in their vernaculars. From my limited experience I am led to believe that the youths of this part of the world are apt in acquiring shorthand and penmanship.

To plan work of this character is not altogether difficult, but its execution requires an immense amount of tact and dogged perseverence, for the principle of action here is "Never do today what you can put off till tomorrow." It is significant that the first word a foreigner acquires is *yarrin*, tomorrow!

Dr. Herrick Replies to Mr. Williams.

EDITOR OF PENMAN-ARTIST AND BUSINESS EDUCATOR.

DEAR SIR:—The letter of Mr. L. L. Williams in your March number, is a defense that does not defend. Lest we be misled by the attempt to shift the ground of the debate I wish to call attention to the following facts: Mr. Williams' paper at Detroit, appearing first in your magazine for November, and since printed in the N. E. A. proceedings for 1901, made what seemed to be an overt attack upon higher commercial education. In his original article Mr. Williams said that there are three kinds of schools needed: Common schools, high schools and colleges, and professional schools; the education supplied by the first is fundamental, by the second is disciplinary, and by the third is technical. Though he introduces a modification that there is disciplinary value in all education, Mr. Williams leaves himself open, both by direct statement and inference, to the charge made, *viz.*: that he would have education for business men cut up into the old-time common school, the traditional high school and college and the professional school (in this case the business college). Let me quote, "Business education is, therefore, elementary and disciplinary, education plus the technical knowledge necessary to adapt this knowledge to business purposes." If there were any doubt about this it is only necessary to quote from Mr. Williams's conclusions of the whole matter: "The ideal thing, in any judgment, for every young man who contemplates a business career, is to supplement a thorough rudimentary education with a good high school course, and if possible a college course, and after that secure such knowledge of business customs and office routine as is provided by the leading business colleges of the period." (N. E. A. Proceeding, p. 731, also Business Educator for November). More than this, Mr. Williams arrainged higher commercial education on grounds of students being required to study six modern languages and a vast array of other subjects termed, "scholastic melange." Mr. Williams further avers that it is undesirable to have four years of special preparation for business; and, in brief, the logical and inevitable conclusion from his original article as fairly set forth above is, it would be better to have four years of disciplinary training in the traditional college and then one year of special or professional training in the traditional business college. This, Mr. Editor, is the most pernicious heresy to which we have been treated, and I felt, and still feel, that commercial education was attacked in the home of its friends.

I challenged Mr. Williams' statement that any school of commerce in this country required any student or group of students to study six modern languages and the other subjects specified; to this challenge he made no answer.

I called his attention to the fact that we have had an unprofitable trade balance with South America, and were losing sales for our manufactured products because we had not men to open up the field. On this point Mr. Williams advises a waiting policy, suggesting a "little patience." I wish to remind him of the modern and more apt rendering of an old aphorism, "all things come too late to those who wait." I for one do not subscribe to the waiting game, not at least when I know that my competition is "hustling."

Mr. Williams has not met the issue which he raised in his original attack. He expresses some personal opinions on matters giving ample room for opposite opinions: for example, he says he does not see how I can expect a graduate of a university school of commerce to secure promotion faster than promotion is secured from the graduate of a high school who has taken a year in a business college. I expect the man trained in higher commercial education to make more rapid promotion because he has done so, and can do so. I am quite ready to accept the opinions of employers on this point, and cite repeated expressions from such men as John H. Converse and Theodore C. Search. If there remains any doubt in Mr. Williams's mind that present training is inadequate and unsatisfactory, let him read the proceedings of the American Bankers' Association for their last two annual meetings. The following is sound philosophy from a practical man: "Send us young men and women of capacity rather than those with mushroom ability. Yes, the four years course of study will develop capacity and ability to do, and to initiate,—if it requires doing and initiative throughout the course, otherwise it will be as bad as the six months' mushroom course which certainly fits students to do something, but does not as a rule give them persevering ambition to grow. The business world is burdened with applications for positions from two classes—those who have a smattering of practical knowledge with little capacity for growth, and those without a smattering of practical knowledge yet having great capacity and superior training for teaching literature and the bookish professions generally. Send us the young men and young women with ability and capacity, and we can advance them rapidly." I commend this demand, and the higher commercial school as a means of satisfying it as an antidote to the delusive doctrine which Mr. Williams prescribes.

Mr. Williams has devoted most of his last letter to attacks upon Windmills. I must remind him that my defense was not of Dr. Scott or his school,—I'll trust the Wisconsin director to take care of himself. I did defend higher commercial education which Mr. Williams arrainged, and let us stick to the subject. In the latter part of the recent contribution the discussion is on the value of college education in general Mr. Williams acknowledged its value in his preceding article, and he cannot draw me off to that discussion. Indeed, higher education needs no defense from me.

Mr. Williams rides full tilt at another windmill when he says, "I still insist that it is absurd to blindly imitate the business methods of Germany or France." I am in the heartiest accord with this statement,—so are others who are pleading for higher commercial education in the United States. I have repeatedly said, and said in Mr. Williams' presence, a thing more far-reaching than this, we ought not to "blindly imitate" French and German methods of preparing our business men. (Press notices of my address at the Detroit Federation, 1900). I wish to cite from a recent book an opinion which is, I believe, current among men who have stood for and are standing for higher commercial education. "Imitation of foreign countries will never help us. The first thing we learn from a careful comparative study of foreign schools is that each nation must build up the educational system best suited to its own requirements and best adapted to the natural genius of its people." (Ware, Educational Foundations of Trade and Industry). If Mr. Williams has any basis of fact for this charge of "blind following" of France and Germany, let's have it; for myself I plead "not guilty" on the indictment.

I have the highest personal regard for Mr. Williams and his motives. I have tried to put myself in his place to see this question from his point of view, but withal, I think his original article was ill-timed and did not express exactly what he wished to say. I have felt therefore that I ought to enter a demur to his so-called defense.

CHEESMAN A. HERRICK.

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Miss Laura E. Horne.

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A Trip Through Siberia. Ebenezer J. Hill, Member of Congress from Connecticut. National Geographical Magazine. February, 1902.

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The Corner-Stone of Business Success

PAPER READ DECEMBER 27, 1901, BEFORE THE NATIONAL COMMERCIAL TEACHERS' FEDERATION AT ST. LOUIS, BY DR. ORISON SWEET MARDEN, EDITOR OF "SUCCESS"

(Continued from March and concluded in this number)

OLD FASHIONED HONESTY

What the world wants today is young people who will not offer "English woolens" manufactured in American mills; who will not sell "Irish linen" made in New York. The world wants physicians who will not pretend to know the nature of disease when they do not, or experiment upon patients with questionable doses of drugs; statesmen who will not pack caucuses or pull wires; lawyers who will not urge their clients to press their suits into court to get their fees, when they know there is no chance of winning; clergymen who can hear a larger call than that of a large salary or popular applause. It wants business men who will give thirty-six inches for a yard, and thirty-two quarts for a bushel. It wants journalists who will not write scurrilous, scandalous articles, merely because the chief editor wants them. It wants men who will not say they do it "because everybody does," young men who will not think anything profitable that is dishonest.

There is a deal of going across-lots in the hope of making a short cut to the high road of fortune; but most men make poor business of these attempts to save time, often becoming beggars or criminals, when they might have made sure although slow progress had they kept to the narrow path. Permanent success cannot be won in any such way. Generally, the business history of the short-cut people reads something like this:

"Monday, I dabbled in stock operations;

Tuesday, owned millions, by all calculations;

Wednesday, my Fifth Avenue palace began;

Thursday, I drove out with a spanking bay span;

Friday, I gave a magnificent ball;

And Saturday, 'smashed,' with nothing at all."

The straightest, surest path to respect and confidence and success is through truth; and the straightest, shortest path to failure is through falsehood.

CHARACTER IS A BANKABLE ASSET.

How were a multitude of business men who lost every dollar they had in the Chicago fire enabled to resume business at once, some in a wholesale business without money? Their record was their bank account. The commercial agencies said they were square men; that they always paid one hundred cents on a dollar; that they had paid promptly, and that they were industrious, and dealt honorably with all men. This record was as good as a bank account. *They draw on their character.* Character was the coin which enabled penniless men to buy thousands of dollars worth of goods. Their integrity did not burn up with their stores. The best part of them was beyond reach of fire, and could not be burned.

The reputation of a borrower for integrity and reliability has more to do with giving credit than his mere ability to pay. It is interesting and instructive to notice the difference in the way young men starting out in their careers gain confidence. Of two young men who have equal advantages of opportunity and education; who, apparently possess equal business ability; and who start out in the same city under practically like conditions, one will rapidly gain credit at the banks and jobbing houses, while the other cannot get any foothold whatever. People seem to be afraid to trust him, not because he is vicious or dissipated, but because they are not certain of his integrity. They do not feel that he can be depended on under all circumstances. Unlike the other young man, he has not cultivated the one thing upon which all credit is based, a character above suspicion, a reputation without reproach.

In the great monetary panic of 1857, a meeting was called of the various bank presidents of New York City. When asked what percentage of specie had been drawn during the day, some replied fifty per cent. some even as high as seventy-five per cent, but Moses Taylor of the City Bank said, "We had in bank this morning $400,000; this evening, $470,000." While other banks were badly "run", the confidence in the City Bank under Mr. Taylor's management was such that people had deposited in that institution what they had drawn from other banks. Character gives confidence.

"HONESTY IS THE BEST POLICY."

Honest money-making is a timely topic in our modern world. The principal of all right exchanges is equivalent, the *quid pro quo*, as the common phrase is. In all honest trade, for every good received, an equivalent good is rendered. In every legitimate bargain, both the persons interested are satisfied, and permanently satisfied; each gets what he wants. Nathan Straus, the Brooklyn department-store man, gave as one of the elements of his success that he always considered the man at the other end of the bargain. A pleased customer is a good advertisement and a friend who will send more trade. A person who feels he has been cheated may cut off a hundred times as much profit as came from the dishonest bargain. This is not the highest ground on which to urge honest dealing, but it is a practical, everyday reason, and does not at all vitiate the highre

and better ones. Of course, if every one tempted to use unfair means, or to do a dishonest deed, "should put himself in the place" of the other man, "love him as himself," he would not do it. That is a development of Christianity yet to come.

The danger that lies in the slightest deviation from the line of perfect integrity, cannot be too constantly kept before young people about to enter into business life. Dishonesty cannot be practiced without becoming known, sometimes in the most unlooked-for way. An incident described sometime ago by the Detroit "Free Press," shows how one dishonest man was caught:

"A clergyman who had officiated at a fashionable wedding was astonished to receive at the hands of the best man an envelope containing a very meagre fee. Worse than that, it appeared that the sexton and the organist, who had been put to the trouble of several rehearsals, had also been treated shabbily.

Sometime afterward the sexton, while giving the church a cleaning, found behind a new cushion some fragments of paper. Some one had torn up a note. He passed the pieces to the rector who happened to be present, and he, putting them together, discovered that the note had been from the bridegroom to the best man, instructing him to pay such and such amounts to the clergyman, organist and sexton. These amounts were really liberal.

Now, then, the mystery was explained; and the minister, righteously indignant, wrote to the best man, who was cashier of a bank, calling upon him to set matters straight. The cashier replied promptly, enclosing the sums which he had kept back, and begging that nothing more should be said about the transaction. At first the clergyman was inclined to let the matter rest; but he thought to himself that a thief is a thief, and has no business to be handling other people's money; and so thinking, he felt bound to inform the bank officials of his discovery. They were surprised, but began at once an investigation of the cashier's accounts, and had not gone very far before they came upon proof that he had for some time been engaged in systematic robbery of the bank's funds.

A STREAM WILL RISE NO HIGHER THAN ITS SOURCE.

Integrity in business should be taught not only for the sake of business, but for the good of every other interest. A community of dishonest business men is not going to produce a city, state or national government that is pure and honest. On the other hand, when an honest business man gets into office, his influence is far-reaching for good.

The value of personal integrity to the state, at a great crisis, was singularly illustrated by George Peabody. In 1837, after he moved from America to London, there came a commercial crisis in the United States. Many banks suspended specie payments. Many mercantile houses went to the wall, and thousands more were in great distress. Edward Everett said, "The great sympathetic nerve of the commercial world, credit, as far as the United States were concerned, was for the time paralyzed." Probably not half a dozen men in Europe would have been listened to for a moment in the Bank of England upon the subject of American securities, but George Peabody was one of them. His name was already a tower of strength in the commercial world. In those dark days his integrity stood four-square in every business panic. Peabody retrieved the credit of the State of Maryland, and, it might also be said, of the United States. His character was the magic wand which in many a case changed almost worthless paper into gold. Merchants on both sides of the Atlantic procured large advances from him, even before the goods consigned to him had been sold.

When an attempt was made to secure the passage of an ordinance of repudiation in Illinois, Stephen A. Douglas lay ill at a hotel in Springfield. He asked to be carried to the convention; and, while lying upon his mattress, wrote as a substitute for the repudiation bill:

"Resolved. That Illinois will be honest, although she never pays a cent." It was adopted, and was the death blow to repudiation, not only in Illinois, but also in all the other states. The credit and prosperity of the whole nation rose at once.

MOST MEN ARE FAIRLY HONEST.

The present sceptical attitude of the public as to honesty in business is well illustrated by the recent offer of Mrs. Nancy Irving, of Chicago, to give one thousand dollars to the man who can demonstrate his ability to conduct a business with perfect honesty. Not all are so sceptical, however. Rev. Minot J. Savage said some time ago:

"In spite of all the dishonesty that you may find in business, I believe the immense majority of the men you meet are, in the main, fairly honest men. Possibly there does not exist on the face of the earth a perfectly honest man. I do not know. But most men, I think, are fairly honest, generally honest. Nine out of ten of the transactions which were carried on in the city of Boston yesterday were fairly honest transactions. If this were not so, business would not endure, because the very basis, the underlying foundation, of any business is honesty; and if there were more dishonesty than honesty in business, the whole thing would crumble about our ears, just as, in the case of the house, if there were not more honest work than dishonest, it would not stand six months.

"And so, when you come to any other department of life, the simple fact of our social order, improving a little year after year, however slowly, proves that the majority power at work in that social order is honesty, sincerity, and health." But whether the present condition of affairs be bad or good, you and I and all of us can help to make it better. Join with the mothers and fathers, the public and Sunday School teachers in standing ever and always for the highest character, the greatest morality. You can find countless opportunities to drop words of counsel, to hold up inspiring examples. You are training for business success; your warning that dishonesty and poor character make for failure, business failure, will have more weight with your ambitious youth than similar advice from one not supposed to know about business. Doubtless all of you do something along these lines, but in the daily routine of commercial teaching, the importance of character building is apt to be overlooked. If these few words of mine have roused you to think a little of what you may do, and the far reaching possibilities of your influence, I shall be more than content.

CHARACTER IS ABOVE ALL RICHES.

"Character is like stock in trade," said Dr. Hawes, of Hartford; "the more of it a man possesses, the greater his facilities for making additions to it. Character is power, is influence; it makes friends, creates funds, draws patronage and support, and opens a sure way to wealth, honor and happiness."

He is the richest man who enriches his country most; in whom the people feel richest and proudest; who gives himself with his money; who opens the door of opportunity widest to those about him; who is ears to the deaf, eyes to the blind, and feet to the lame. Such a man makes every acre of land in his community worth more, and makes richer every man who lives near him. On the other hand, many a millionaire has impoverished the town in which he lived.

Oh, what a fearful price, a price that staggers belief, has been paid by many a millionaire for his money! At what a cost! The loss of manhood, the loss of all that is higher and nobler in life, the blighting and paralyzing of the finer sensibilities, the power of delicate appreciation of what is most beautiful in life!

Manhood overtops all titles. Character is above all riches, greater than any career. Hang this motto in every business college in the land, make it a part of every lesson, and your work shall indeed be blessed in producing a generation of manly merchants and honest men.

Report of High School Committee of Commercial Teachers

APPOINTED AT DETROIT, DEC., 1900

Each member of the Committee has endeavored to secure data which I have tabulated; I herewith present a synopsis covering the leading points of interest. More or less complete reports have been received from seventy high schools, located in twenty-two states. Of this number, four have no commercial course; namely, Dallas, Tex.; Joliet, Ill.; San Jose, Cal.; and Poughkeepsie, N. Y. With the exception of the last one named, the principals of the high schools write regretting this fact and hope to soon see a commercial course started. This is five and five-sevenths per cent. of the total number reporting. There are eight other schools in which shorthand is not taught, a total of twelve out of seventy, or about eighteen per cent.

As some schools did not answer all questions asked, I will specify the number reporting in the following synopsis:

58	schools report an attendance of	34,718	aver.	598
57	"	" Bookkeeping students	5,520	" 93
50	"	" Shorthand	3,164	" 63
48	"	" Typewriters used	593	" 12
51	"	" Salary of Leading Com'l teacher	$55,055	" $1,080

Of those reporting, we find that the following subjects are taught regularly and from text-books in most cases: Arithmetic, 46; Commercial Law, 46; Civics, 31; Business Correspondence, 22; Spelling, 21; Economics 16.

Although proper text-books, suitable furniture, and good teachers are essential to the success of a commercial department, there is another important factor to be considered. I refer to the limited time assigned in many schools for bookkeeping work. In other studies one period a day is long enough for a recitation, and it is assumed and expected that the student will prepare the lesson in a study hour or at home independent of a teacher's aid. In Bookkeeping, work cannot be done to advantage at home, or even in the school unless it is in the regular room where the student can have continual access to the bank or other offices, and is under the individual supervision of the teacher while at work. The subject is not receiving proper attention, unless the student has two continuous periods a day for one year, or its equivalent, which would make a total of 400 periods for forty weeks. In this time as much should be accomplished in one year as in a private business school in five or six months. This is assuming that in both classes of schools Arithmetic, Law, Business Correspondence, etc., are taught as special topics and at other hours so as not to encroach on the two periods devoted to Bookkeeping. When I

came to Springfield, one period was devoted to Bookkeeping; Law and Business Arithmetic were not taught. By urging the matter we were given two periods for Bookkeeping, and the other desired subjects were introduced. The results were satisfactory and the department increased fifty per cent. in numbers within a year. It is certain that many teachers can obtain what they desire and need by approaching the proper authorities with clear, valid arguments, expressed courteously, but firmly.

If teachers who are not granted time enough for this study will take a list of about twenty-five schools that have 400 periods or more for Bookkeeping, they can use the information to influence the Board. School officials are always ready to find out what other leading schools are doing, and are apt to govern themselves accordingly. Let us use the statistics that will help us.

Myron T. Scudder, Principal of the State Normal School, New Paltz, N. Y., said, at the Detroit meeting of the N. E. A., "In the curriculum of every high school the commercial branches are entitled to just as much respect and deference as are Latin and Greek." Dozens of superintendents and principals have made statements as strong, and we should not hesitate to use them in stirring up the lukewarm, and those who think the classics and sciences are the only thing.

An more than half of the commercial teachers to whom we sent the list of questions, did not answer, the above statistics are incomplete, and yet they are representative. It was not the intention to make them personal or inquisitive, and we regret it if this conception of our efforts has caused the silence. RANDOLPH B. SEYMOUR.

COMMITTEE—

E. E. GAYLORD,
Director Com'l Dept. High School, Beverly, Mass.
P. B. S. PETERS,
Director Com'l Dept. Man. Training H. School, Kan. City, Mo.
R. A. GRANT,
Director Com'l Dept. H. School, Rockford, Ill.
R. B. SEYMOUR,
Director Com'l Dept. H. School, Springfield, Ill.

National Educational Association

Forty-first Annual Convention, Minneapolis, July 7-11, 1902

CIRCULAR NUMBER ONE

Office of
The Department President,
the Capitol,

ALBANY, N. Y., Jan. 22, 1902.

At the last meeting of the Department of business education, N. E. A., the following resolution offered by Mr. Springer was unanimously adopted:

RESOLVED, That the portion of the president's address which refers to the matter of program be referred to the incoming president with the suggestion that as far as possible its ideas be carried out, and that a "Committee of nine" be appointed to prepare a monograph upon commercial education.

This is the resolution as recorded in the secretary's minutes; but I am informed by ex-President Doggett and others who were present at the discussion of the resolution that the general intent of the members, so far as it found expression, was that the monograph to be prepared by the committees wa to relate specially to commercial education in the public schools, and that the work was to include the formulation of a general course of procedure and detailed courses of study for business education in such schools.

This conclusion seems to be reasonable in view of the trend of the discussion and of the president's address referred to in the resolution, and in further sustained by action taken at earlier meetings of this department. At the Denver meeting, in 1895, on the suggestion of the late J. M. Mehan, then president of the department, a committee was appointed to formulate a course of study for the business college, or private commercial schools. Mr. Mehan became the chairman of this committee, and quite an elaborate report of its labors printed in pamphlet form, was before the department meeting in Washington in 1898. The final report was read at the Los Angeles meeting in 1899, and may be found in full, in the report of the U. S. commissioner of education for 1898-9.

In view, therefore, of the growing demand for business education in the public schools, and particularly the secondary schools, it seems to me fit and proper that a committee comprising some of our strongest and most experienced business educators should be appointed to consider this comparatively new phase of the subject; and in order that the committee may be aided in its work by the strength of the entire department, it seems advisable that the greater part of the sessions of the next meeting be devoted to such questions as will naturally claim the chief attention of the committee. This course of procedure is also exactly in line with "the portion of the president's address which refers to program" that was referred to me "with the suggestion that as far as possible its ideas be carried out." That suggestion of course bears for me the full force of instructions from the department.

The spirit of this portion of the president's address was in the tendency in these meetings has been too much toward "long-drawn-out dissertations;" that such meetings would derive more help educationally from carefully prepared discussions of a few vital subjects, than from listening to a number of papers, good in themselves, but bearing no certain relation to each other; that the time of an entire session could be most profitably devoted to a conference on such a subject as "An American commercial course," or "What kinds of American public commercial schools are needed?"

It is intended therefore that the program for the coming meeting shall be in the main directly in line with the work delegated to the committee of nine. Yet this work is so broad that there is not likely to be any lack of general interest; but on the contrary the fact that every man or woman who attends will be given ample time to participate in the discussions, and to get prompt answers to questions, will it is believed make the interest in this meeting more intense than in any that has preceded it.

The question of business courses in public schools naturally suggests subdivisions, as for example: 1 Object; and herein should be sought the views of *a*) business men, *b*) students and graduates, and instructors and educational experts. 2 Length of commercial courses and content of curriculum. 3 Material on which to work, as to *a*) age, *b*) environment. This opens up in its various phases the whole matter of instruction for business in the public schools.

It cannot be expected of course that the entire work of the committee will be accomplished in a single year, but it is expected that material progress will be made and the result presented in a comprehensive preliminary report at the coming meeting. As the work of this committee is expected practically to be a uniform code of procedure for business education in the public schools of the United States, all persons interested in business education in any of its phases are cordially and earnestly invited and requested to communicate their views to the committee. D. W. Springer, Ann Arbor, Mich., is chairman of the committee, and T. P. Hunt, department secretary, High School, Detroit, is also secretary to the committee. Communications may be addressed to either of these gentlemen, or to the department president. The entire committee will be announced when completed.

It must not be supposed that in this suggested program there is manifested any intent to confine this department of business education to the consideration of public school interests. The business college men were first in the field, and must continue to maintain an earnest interest in this department, while papers and discussions circulate throughout the educational world. On the other hand, business education has taken a permanent place in the public schools that cannot be ignored. Between the private business school and the public schools having commercial courses there is perhaps from the money side a certain diversity of interests; but from the educational side the interests of the private school and the public school are practically the same, and there is no reason for their not working together in perfect harmony to the advantage of all concerned.

I. O. CRISSY.

Meeting of Ohio Commercial and Special Teachers' Association

Preparations are already well under way for making the coming meeting of the Ohio Commercial and Special Teachers' Association the greatest in the history of that association. The meeting will be held at Dayton, and will be opened on the evening of Thursday, May 15, and continued until the afternoon of Saturday, May 17. Although not yet completed, the program already contains a by no means insignificant list of names of prominent teachers who will be heard by the Association, among them being R. L. Meredith, president of the Meredith Business College, Zanesville; M. Elizabeth Valter, of the Commercial Department of Steele High School, Dayton; W. S. Rogers, of the Sandusky City Business College, Sandusky; Nalor R. Brown, of the Shorthand Department of Ohio University, Athens; L. H. Walcutt, of the Commercial Department of North High School, Columbus. An interesting feature of the program is a series of class-method demonstrations, which will be a part of the meeting of each of the three sections (business, shorthand, and writing and drawing) comprised in the association. This division of the meeting into sections is an innovation, but in the estimation of the executive committee it is warranted by the growing membership of, and interest in, the Association, and by the obvious advantage which it possesses of affording each member the greatest possible opportunity for being benefited along the line of the particular work in which he is interested.

A visit to the grounds and buildings of the National Military Home is contemplated, as well as to the factories of the National Cash Register Company; and both places will prove great attractions to those who visit Dayton for the first time.

The Executive Committee is sparing no efforts to make such arrangements, including special railroad and hotel rates, as shall in every way contribute to the entertainment of members and visiting friends, and it may safely be said even at this early day that a genuine treat is in store for all those who attend.

[We have on hand an incomplete program which will be presented in completed form in our May issue. We can assure you that the program is a fine one, and you should make arrangements to attend and enjoy it. The meeting will undoubtedly be the best and largest thus far held, which means much.—EDITORS.]

President Lyons Lays Plans

TO THE MEMBERS AND PROSPECTIVE MEMBERS OF THE FEDERATION OF COMMERCIAL TEACHERS:

The officers elected at the St. Louis meeting are already laying plans for the next year's meetings. Mr. Edward Spencer of Milwaukee, chairman of the Executive Committee, and myself, have already had one conference over Federation matters. The officers expect to give much time and thought to Federation affairs, but they realize that they are but a small portion of the membership, that the best program and the best plans can only be formulated by the combined efforts of the membership. If the meetings are worth attending, they are worth giving some time and thought to them throughout the year to make them more valuable. This seems to be a simple proposition. Now to the point. Next summer or early fall the committees will get together to formulate a program. The questions to be decided will then be what subjects shall be presented, and who will present them. Without assistance or suggestions the committee must act on their own judgments, and the result may be programs less interesting than they might be if we had suggestions from the entire membership. I, therefore, suggest that each member and each prospective member do exactly as Mr. Edward Spencer and myself have done; take a small blank note book, label it "Federation," and keep it on the desk where it will be a daily reminder and whenever anything occurs to you that you think will be of interest to any of the bodies, jot it down, or when you think of a subject that you would like to hear discussed, make a note of it. Next summer before the committees meet for arrange the programs, I shall ask through these columns to have you send these accumulated suggestions to me to be laid in turn before the various committees for their consideration. The result cannot fail to be more interesting and representative programs. On how many can I rely to follow this suggestion? If I could hear from every one, the result would be programs that have never been equaled, and that would largely increase our attendance, for each would find on the programs at least one topic in which he was vitally interested.

J. A. LYONS,
Pres. of Federation.

PENMAN-ARTIST AND BUSINESS EDUCATOR

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VOL. VII. NO. 8. WHOLE NO. 43

COLUMBUS, OHIO, APRIL, 1902

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the P.-A. AND B. E. is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The PENMAN ARTIST AND BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are. many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Advertising in The Penman-Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequaled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it." That seems to be the advice of all successful advertisers. One advertisement as a rule, does not amount to much. To illustrate: Mr. M. B. Moore, of Morgan, Ky., who has been carrying a small advertisement in our columns for quite a while past, received one order for pen work with the cash accompanying the same amounting to $20.45, and that too from a gentleman in England. Had Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. He writes:—"Business is certainly looking up, and my little ad. in the P.-A. AND B. E. seems to be getting in its work."

Of course it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that the advertiser is expected to keep his name continually before the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement.

Professional Jealousy and Selfishness

We wish there were no such thing as the above heading implies. But there is. Now and then some one writes as follows: "I am sending you some subscriptions, but do not mention my name publicly or the 'other fellows' will be mad because I did not send them the subscriptions." A few school proprietors have gone so far as to prohibit subscriptions being taken in their schools, because if they sent but to one of the two journals the other would feel offended and would give them no rest until they clubbed them also.

Now, ladies and gentlemen of the profession, do not for a moment think that the PENMAN-ARTIST AND BUSINESS EDUCATOR is so small as to think it is "the whole thing" and that you must patronize it or be afraid of making it your enemy. If we have the best goods, educationally speaking, then patronize us. If, in your opinion, you can get more and better material in our line in the East or in the West, then "plant" your money there.

Consult your sense rather than your feelings in the matter. We have "feelings," but we have *sense* enough to know that business is not a matter of sentiment. We want your patronage because we honestly believe we are putting out the best paper ever published in the profession (and we intend to make it much better), but if you "club" the other fellow we shall not consider you an enemy. We are not very big, nor are we very old, neither are we little enough to be jealous and unnecessarily selfish. We are human, but not desperate.

You owe it to yourself and your calling to subscribe for at least one professional journal. You should not be content with any other than the best. If you have the means to spare, or the time to read, you should patronize all, but you owe it to yourself to take at least one, and that the best. Compare carefully the PENMAN-ARTIST AND BUSINESS EDUCATOR with the others and then act. No matter which way your subscription goes, we go on attempting to put out the *best*.

Obituary

On Wednesday, March 5, 1902, Mr. Charles Earnest Reed, of Jacksonville, Ill., departed this life. Mr. Reed was a son-in-law of Mr. G. W. Brown.

Mr. Reed, until recently, had charge of the Rockford, Ill., school, and was, until two months ago, in apparent good health. Our sympathy is hereby extended.

Summer School Courses in Commerce and Industry

The faculty of the course in higher commercial education at the University of Michigan contemplate offering in the coming summer school, courses in commercial geography, in the resources and industries of the United States, in money and banking, in elementary economics, and in the science of accounting. If offered, these studies will be intended as a special course for the session of 1902 only, and will be given primarily for high school teachers in this field of work. Whether the courses will be offered, depends upon the desire for them among the teachers of the state. The department of economics is now taking steps to ascertain what reception such courses would receive. Persons interested are invited to correspond with Professor Henry C. Adams, of the University.

Dayton

The May meeting of the Ohio Commercial and Special Teachers' Association which is to meet in Dayton May 15-17, is promising to be a decided success. You will do well therefore to plan to be there. An announcement may be found elsewhere in these columns. This Association is now one of the leading State organizations, if not the leading State organization in this country. People are beginning to look to Ohio for ideas for State organizations. This means that Ohioans in particular should turn out and make the meeting an unusual success. The program is all that could be desired. The place is all that could be desired, as the city of Dayton is now recognized as one of the most beautiful cities of its size in the world. There are attractions there also which are alone worth going to see.

Favorable Comment

BY CHANDLER H. PEIRCE, DAYTON, O.

I've been thinking how nice it would be to have something refreshing each month, commending this, that or the other thing and possibly somebody.

Surely some good has been accomplished, why not a little more? Something reliable; something efficacious; something of a permanent nature; something which will do to tie to, has been said in a modest way that deserves far more than a passing notice. The approval by the rank and file from a successful experience, not only secures a unanimity of feeling among the fraternity, but furnishes reliable material for the ambitious young teacher, and students as well, who can ill afford losses in any way, but who are overly desirous of building better than they know.

Often, many of your readers cannot know what is best in selection, after pursuing seemingly conflicting opinions. A choice should be made, else valuable information falls in the dust.

Now perchance by the use of "Favorable Comments," we may clinch the very point at issue, and set at rest at least for a time, a doubtful problem.

The first victim which attracts my attention and worthy of praise and approval, is in the personage of Mr. J. F. Barnhart, Superintendent of Writing, Akron, Ohio. Unfortunately I have met the gentleman, but once, and that at the Convention in Chicago, found him modest and unassuming yet earnest and reliable.

In the Christmas number, page twenty-eight, subject "Finger Movement," he talks sense from the word "go." Read it over and over and don't dare oppose it unless you know that you know better. The article concludes with the question: What shall we do?????? If you have no thinking cap, wear mine till you can afford one of your own.

Teach "Finger Movement"????? Well, I guess, Yes !!!!! Not only teach it, but secure the results with pupils and students, which cannot possibly be acquired in any other way.

What to do, is the first great problem. Knowing how, is another matter.

HOW, is the mission of all the journals, and you should be true to the best interests of education, by seeing that your numbers are not allowed to mold.

"The things that have life are superior to those which have not life and of those which have life the sentient are those which have reason."

BY MR. C. E. DONER.

Announcement Concerning the

"New Spencerian Compendium of Penmanship."

Among Master Penmen the New Spencerian Compendium of Penmanship is recognized as the greatest work of modern times. From it the leading penmen of the present day derived their artistic ideas. This, however, has not been very generally known. To students of penmanship, and especially to those who desire to become masters, it is invaluable. To such it is cheap at $100.00.

Most of the work is from the hand of the greatest master of form of modern times, Mr. Lyman P. Spencer, Brooklyn, N. Y., son of Platt R. Spencer, author of Spencerian Penmanship. The engraving was done by Mr. A. McLees, now deceased who was one of the finest engravers of script that ever lived. The initial cost of the Compendium was upwards of $10,000 00 No more will be published, as the cost is too great and demand too limited to supply the plates which have been destroyed.

YOU WILL BE INTERESTED in knowing that the undersigned has purchased the entire remaining edition of this Greatest of All Compendiums from the American Book Company, and that the same is hereby offered to LOVERS OF FINE ART in Penmanship It is not likely that this announcement will appear again as some of the parts are nearly exhausted, and part three cannot be supplied at any price. There are now SEVEN parts of NINE plates each, each plate being 9x12 inches.

The price, per part, is $1.00 postpaid, or the seven parts for $5.00, postpaid, if ordered at once. Some of these compendiums in book form are valued at from $25.00 to $100 00, by persons who have been fortunate enough to secure one. If you are a penman or desire to be one, you cannot afford to be without this sumptuous compendium. The price may seem high but it gets higher as the edition becomes exhausted. This may be your LAST CHANCE, therefore grasp it and be one of the lucky ones to own a Spencerian Compendium. (This is not the little, dollar compendium published years ago, but the large, complete, and costly "New Spencerian Compendium of Penmanship.")

FOLLOWING IS A DESCRIPTION OF THE CONTENTS OF THE SEVEN PARTS NOW OFFERED FOR SALE.

PART ONE, PROFESSIONAL SCRIPT.

0 A Beautiful Title Page Comprising Drawing, Lettering, Flourishing, and Cupid Carrying a Pen.
1 Ornate Capitals and Names; two styles.
2 " " " " and Addresses.
3 Notes Written in Plain, Professional Script.
4 Bills Written in Beautiful Professional Style.
5 Receipts in Masterful, Spencerian Hand.
6 Bill and Receipt in Style Similar to Preceding
7 Account Containing Figures, Dr. and Cr., Abbreviations, etc.
8 Letter Written in Plain Professional Style.

PART TWO, FLOURISHING.

9 Positions. Portrait of Platt R. Spencer at Table Flourishing.
10 Elements, Principles and Exercises in Flourishing.
11 " " " " " "
12 Successive Steps in Flourishing a Beautiful Bird Looking to Right.
13 " " " " " " " " " " Left.
14 Flourished Bird and Swan.
15 Elaborate and Intricate Flourishes of Swans.
16 Flourished Swan by Mr. H. W. Flickinger.
17 Quill, Scroll, and Verse—"Count That Day Lost," etc.

PART THREE, SCRIPT AND LETTERING.

(All gone, no more at any price)

PART FOUR, VARIETY CAPITALS.

27 Exercises for Students in Ornamental Penmanship.
28 Capital Letters Joined into Exercises; Professional.
29 Graceful, Intricate, Bewitchingly Beautiful, Letter Exercises.
30 Variety Capitals, From A to D, Thoroughly Professional.
31 " " " E to I, Truly Beautiful.
32 " " " J to O, Original and Graceful.
33 " " " P to R, Unequaled in Art.
34 " " " R to V, Harmony and Grace.
35 " " " V to &, Ornate and Accurate.

PART FIVE, LETTERING.

36 Half Block or Egyptian, Outline and Ornamented.
37 Block and Italic Alphabets.
38 Free Italic and Italian Alphabets.
39 Variety of Straight Line Alphabets, Delicate and Artistic.
40 Card and Box Marking Alphabets, Effective and Practical.
41 Trojan Text, Very Beautiful and Elaborate.
42 Ornamental Initial, Very Elaborate.
43 " " "
44 Telegraphic Alphabet and "Lives of Great Men," etc.

PART SIX, A COURSE OF LESSONS IN PLAIN WRITING.

45 Elements, Principles, Exercises and Letters.
46 Small Letters, Words, and Figures.
47 " " Capitals, and Trocers.
48 Capitals, Analysis, Words, etc.
49 Capitals, Large and Small Alphabets, etc.
50 Letter and Articles of Agreement, Plain Script.
51 Receipt, Bill and Note, Professional Standard.
52 Bookkeeping Forms in Standard Spencerian.
53 Day Book and Journal Script Specimens.

PART SEVEN, VARIETY HANDS.

54 Medium Hand Analyzed. Spaces Shown.
55 Four Styles of Ladies' Hand; Dainty, Pretty.
56 Letter in Ladies' Hand, and Flourished Bird and Scroll.
57 Spencerian Abbreviated Hand.
58 Runninghand, Letter, and Envelope Address.
59 Italian Capitals and Words, Ornamental.
60 Intricate Italian Capitals; Wonderfully Intricate and Beautiful.
61 Haves', Cottingham, and Abbott Back Hands.
62 Verses in Back Hands, and Two Unique Birds.

PART EIGHT, SCRIPT, LETTERING, DRAWING.

64 Flourish, Scroll, Bird, and "Kind Hearts are Gardens," etc.
65 Professional Combinations. Very Fine.
66 Angular Hands, Unusually Beautiful and Unique.
67 French Round Hand; Broad Pen Script or Lettering.
68 Flourished Bird and Promisory Note.
69-70 Double Page Lettering Scale and Roman Alphabet.
71 Development of Ornamental from Plain Letters.
72 Beautiful Pen Drawing Suitable for Diploma.

If you have never seen the work, you have no idea of its beauty, as there is nothing else that compares with it. It is the Shakespeare of the Penmanship World. And it is now being offered, perhaps for the last time.

You may order only such parts as you are most interested in, but if you are wise you will order without delay, and you will order all at the SPECIAL PRICE of $5.00.

We have a few bound volumes, containing all of the parts, with additional instructions, biographical and historical, etc., which we can furnish for $10.00, prepaid, but we cannot promise to do so long, as there are but a few for sale. No more will be published.

The work has ever been the constant companion of, and an inexhaustable source of inspiration for, such penmen as Madarasz, Zaner, Taylor, Bloser, etc. Some time ago Madarasz stated that he still had two copies of the work in book form. He offered to sell one for but $12.50, but stated that $50 00 would not buy the other. This shows the estimate such penmen place on the work. Address all orders to

SOLE AGENTS, ZANERIAN COLLEGE, COLUMBUS, OHIO.

Policy Engrossing

MESSRS. ZANER AND BLOSER,

GENTLEMEN: In compliance with your request we herewith present the readers of your valuable journal with the result of our many years' experience as policy engrossers, and the lessons which may be gained from them.

1st. As to Making Application for Position as Policy Engrosser:

It is a mistake to suppose that the "Great requisite" to be a valuable policy engrosser, is mechanical skill alone. The world is strewn with wrecks of "the finest penmen" who are not worth their salt as policy engrossers. But do not conceive for a moment that fine pen-work is not a very necessary adjunct. It is, *but not all.* The first thing a president of a company does and thinks when he receives a fine specimen of work is something like this: "Yes, it's very pretty, but I am afraid it is too slow." A specimen of the applicant's work should not be labored, but be a free, easy production; and not only is the writer judged by his mechanical skill, but the composition, the pith of the application, appeals more often to the executive than the most beautiful specimen of Engraver's Script ever executed.

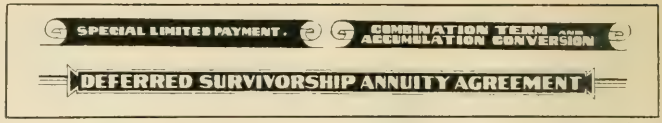
2d. Duties of a Policy Engrosser:

To be a successful policy engrosser one must be thoroughly conversant with the "whys and wherefores" of the plans issued by his company. A clear conception of the legal method of writing beneficiaries is an important point in a man's usefulness to his employers. What we mean by this is not only putting in good form the intentions of the applicant, but so embodying the phraseology that when the policy becomes a claim the work of the claim department will be facilitated and simplified. This is considered by all companies as very important. But this is a matter which comes only by experience, and is not a matter of penmanship.

3d. Attractive Penmanships; i. e., Combination of Skill and Speed

Fine penmanship, like fine printing, conveys a favorable impression upon the minds of all concerned, and when applied to a policy form makes it more attractive. Skill alone cannot be depended upon to insure success, but when combined with speed it becomes a potent factor in attaining it. The commercial value of a man's work is certainly much impaired, if not utterly nullified, by his inability to turn out work not only attractively but rapidly. This Company has certain policy forms which require quite a little lettering to complete them. The policy engrosser should therefore possess a practical knowledge of Old English, plain block, Italic and white letter with black background, as per specimens, to successfully fill the position. Our experience is that Modified Engraver's Script or Round Hand, with easy and graceful Spencerian capitals, is best adapted for attractive policy engrossing, especially on the front page. On the second or subsequent pages a Spencerian or shaded form of that system can oftentimes be profitably used, when carefully executed. The name of the insured and the amount of the insurance on the first page, with the name of the insured on the back of the policy and envelope, are the parts to which we give the greater prominence. The following specimens of penmanship illustrate our every day engrossing hand just as they come from the pen, and are not to be considered as specimens of "accurate" penmanship. Our experience has taught us that for ease, rapidity and attractiveness this is the ideal hand for policy engrossing. Of course it must be understood that we do not claim to be the "whole show;" "there are others."

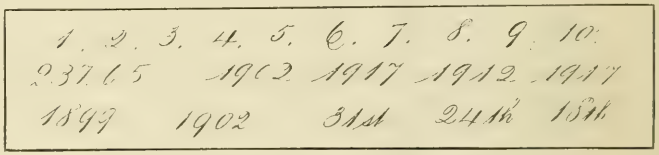
There is one other point that we wish to call your readers' attention to, and it is a subject that has not been given the attention it deserves, and that is the formation of numerals. A policy which otherwise would command favorable attention for artistic merit can easily be spoiled by poorly executed figures. The above are what we find suitable in our work.



SPECIMEN OF WHITE LETTER, WITH BLACK BACKGROUND, LETTERING.

In Conclusion:

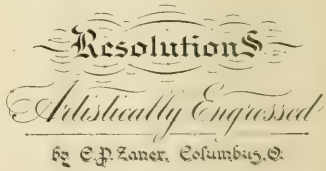
The foregoing remarks are the result of the combined experience of both the policy engrossers of this Company; and those of your readers who are not policy engrossers would no doubt be surprised to learn the value of an attractively executed contract, not only to the Company but to the agent. At our recent Agency Convention, held in this city, it was very gratifying to us to have many of our prominent managers and agents call and inform us how our manner of policy engrossing has helped them in their work, and the favorable comments of the insured. It only affirms the old saying that "whatever is worth doing at all is worth doing well."

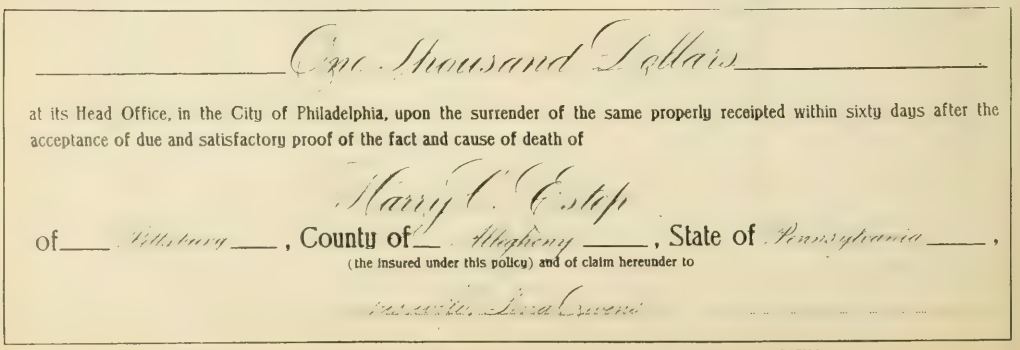


SPECIMEN OF FREE-HAND ENGROSSING FIGURES.

We hope that this is but the initial talk on this interesting subject, and that some of our more prominent brother policy engrossers will give us the result of their valuable experience, and in this way "push a good thing along." Fraternally,

GEORGE ENDICOTT,
CHARLTON V. HOWE.
Fidelity Mutual Life Insurance Co.,
Philadelphia, Pa.




One Thousand Dollars

at its Head Office, in the City of Philadelphia, upon the surrender of the same properly receipted within sixty days after the acceptance of due and satisfactory proof of the fact and cause of death of

Harry C. Estep

of Pittsburg, County of Allegheny, State of Pennsylvania,

(the insured under this policy) and of claim hereunder to

FRAGMENT OF POLICY SHOWING ACTUAL, OFF-HAND, PRACTICAL, POLICY ENGROSSING.

NEWS ITEMS



C. S. Jackson, a Zanerian boy, is now connected with the Dallas Business University, Dallas, Texas. Mr. J. F. Smith is president and proprietor of the institution, and, before the great flood, was located at Galveston, Texas. Mr. Jackson is a very fine penman, and will no doubt win for himself quite a reputation, since he is now in the chair formerly occupied by Taylor and Courtney.

H. W. Anshutz, formerly of Morton, Ohio, is now connected with the New Castle, Pa., Business College. Mr. Anshutz secured the position through the Zaner & Bloser Employment Bureau.

The Norfolk College of Commerce, Norfolk, Va., is but six months old and reports an attendance of one hundred and eighty-six.

The Pacific Coast Business College, San Jose, Cal., now has an attendance of one hundred and seventy-five pupils. H. E. Cox is president and J. A. Chestnutwood principal of the Institution. This is certainly a very good attendance. It is probably needless to say that the PENMAN-ARTIST AND BUSINESS EDUCATOR is regularly received in this progressive institution.

Messrs. H. L. Weber and R. W. Nickerson, Proprietors of the Willimantic, Conn., Business College, recently purchased Mr. H. M. Kennedy's interest in the Woodstock, Ont., Business College. Mr. Nickerson will remain with the former school, and Mr. Weber will take charge of the latter.

Mr. C. C. Canan, the master penman and artist who went through an operation for appendicitis the latter part of last year, passed through a second operation on the 31st of January of this year. A recent letter from him says, "I expect to get well." Our best wishes for his early and complete recovery.

Thos. P. Saully, formerly with Child's Business College, Springfield, Mass., has taken a position with the Southern Shorthand and Business University, Norfolk, Va.

R. L. Dickinsheets, of the Boulder, Colo., Business College, writes that his institution is enjoying a period of prosperity unlooked for by its proprietors. Mr. Dickinsheets enclosed two sheets of ornamental signatures written in his usual free and dashy style.

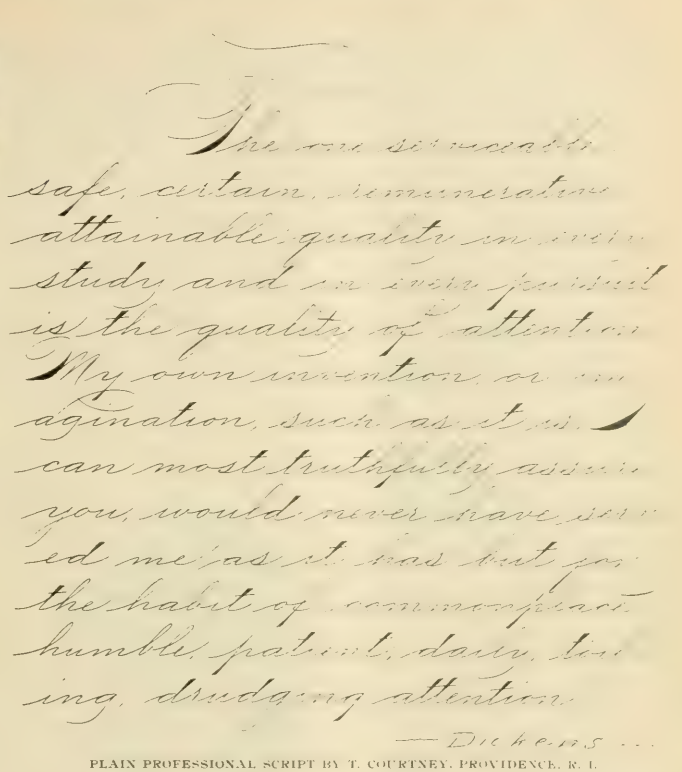
Mr. W. A. Ross, recently of the Massey Business Colleges of Columbus, Ga., is now with the Ruskin College, Trenton, Mo. Mr. Ross is a good man as well as a big one, tipping the scales at two hundred and seventy pounds.

Mr. H. C. Walker, who has been with the Spencerian at Louisville for some time, recently engaged with the St. Louis, Mo., Commercial College.

Mr. J. B. Crawford, Des Moines, Ia., renews his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR and concludes his letter as follows: "I receive from your journal more inspiration than from any other of its kind. In fact, it is the only one of its kind."

In a recent letter from S. B. Fahnestock, of the McPherson, Kans., College, he states: "We have a fine school this year. The enrollment is the largest it has ever been since I have been in the institution." Similar reports are coming to us from all quarters of the country. They indicate that schools generally are crowded, and that commercial school men are unusually busy.

Henry D. Allison, of Dublin, N. H., writes simplified penmanship like a professional. In a recent letter he states, "I like simplified penmanship immensely for business purposes. It is intensely practical."



PLAIN PROFESSIONAL SCRIPT BY T. COURTNEY, PROVIDENCE, R. I.

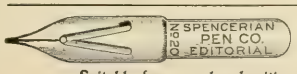


BY J. W. VONESH, CHICAGO.



E. C. Mills,
195 Grand Ave., Rochester, N.Y.,
will send you one dozen cards, your name in either plain or ornamental writing, for 25c. Address lines 10c. per dozen extra.

$10.00 A SHARE. $10.00 A SHARE.
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Of stock, at $10.00 a share, that promise a handsome dividend are now for sale. The company is a representative one doing business in all parts of the United States and Canada. The investment is offered to school PROPRIETORS AND TEACHERS.
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SELECT A PEN
Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.
SPENCERIAN PEN CO.
349 Broadway, New York.



Engrossing

By F. W. Tamblyn, Kansas City, Mo.

It is not my intention to give a lengthy article, not that there is little in the subject to say, but I shall try to express my thoughts and observations in a brief form rather than to enter into lengthy discussions and repetition of statements.

All of us who have made any pretentions in the field of penmanship, know more or less of my subject, some more, some less, doubtless. And while a few may obtain their knowledge from theory only, the most of us have drunk from the fount of experience. A penman who has been in the work for only a short time, can scarcely have failed to be called upon to execute a piece of engrossing, and if located in a city the calls upon him, doubtless, have been quite frequent. It is needless for me to urge upon the profession a knowledge of this line of work, for all are aware of its utility as a side line for the business college teacher, if not exactly familiar with it as a profession of itself. It is as a profession that I shall treat it. Many of the principal cities have those who follow Engrossing as a business, and the success achieved compels us to class it as one of the honorable and remunerative occupations of life.

Let us look at Engrossing from two standpoints: First, Art; second, Business. It is one thing to be an artist and another thing to be a business man. The two must be embodied in one man to make up a complete success.

THE ART SIDE

The old adage, "Art is long and time is fleeting," reminds us that it must be begun in youth; old age is too late; middle age is too late.

There must be some natural inclination and adaptability for the work which must be supplemented with thorough preparation. I'm inclined to think that hard work added to the innate love and ardent desire to become an Engrosser, will make of any young man a fair success. However, they with natural ability will make the shining lights.

He who aspires to be an Engrosser must avail himself of every means within his power of enlarging his knowledge of art. By art, I mean Commercial Art, principally; Fine Art, secondarily. The requirements of the Engrosser are many and varied. He is called upon to execute everything from a piece of plain script to a piece embodying Fine Art.

If I were asked to say what I think one should be able to execute, and execute well, to make a successful Engrosser, I would enumerate as follows: Script, Spencerian and Copper Plate; many styles of Lettering, as many as twenty at least, among the most important I would name, Old English, of various styles, German Text, Marking, Roman, and Sickles, as well as other ornamental letters such as come into the mind of the skillful letterer; he should also be a sketch artist; a brush artist; a color artist; and skillful with all manner of ornamental designs.

We may acquire these by reading treatises on the subjects, studying the work for others, studying nature, by practice, experience, and the accumulation of ideas from numerous sources, from all we see, hear, and read. The first requisite is natural inclination; second, imitative skill; third, originality.

DESIGN AND ARRANGEMENT

I cannot over-estimate the value of good designing ability. To be an expert at this the mind must be prolific and replete with ideas, that pop up like words fall from the glib Irishman's tongue. Only those who have given the matter attention can estimate how much time is wasted by erasing and resketching several times before the design wanted is at last secured. What a satisfaction, as well as saving of time, to be able to sketch quickly the first time, what we want. Then also, the skilled designer knows how to lay off his piece according to the amount of money received for it. It should be our motto, to make all work artistic, whether plain or whether elaborate.

GETTING BUSINESS

From the standpoint of the business man let us now make a few observations.

The first requisite in getting business is the ability to do it well, then don't sit down and wait for something to turn up, but go out and turn up something; go after business.

There is no more room in this business for drones than there is in the bee hive, and



MR. F. W. TAMBLYN

they are killed off about as quickly as the drone bees. "Hustle" must be the watchword; those not having the word must stay out.

Considerable business may be had by watching the records of deaths in the daily papers, and going after the Orders, Bodies, etc., of which the deceased were members. By following up this line of action and doing good work, a very good business may, in time, be established, but it is rather a slow process, and not advisable for the one who is making the business his profession. For such I recommend systematic advertising. Procure a list of presidents and secretaries of all Secret Orders, Societies, Clubs, prominent Corporations, etc. About quarterly or semi-annually get out a neat little circular and mail to this list. The circular should be neatly arranged and illustrated with a few cuts of some good designs, or parts of them. It should set forth the business clearly as well as attractively, and by all means, honestly.

Since Engrossing is now arranged in two ways, in album form and for framing, the question occasionally arises, which is the more appropriate? It depends largely upon the occasion, and the matter must be settled by the good judgment of both artist and patron. I am told by some artists that about two-thirds of their orders are for the album form. My experience has been about equally divided between the two, but I've not pushed the album form so long as the sheet. However, there is no doubt that the album is excellent taste for most occasions if bound by a good, binder and appropriately lettered.

I find also that in the matter of memorials those with best taste prefer black and white, no color. Grey board is not especially objectionable, however, if colors are omitted.

NO SUBSTANTIAL SUCCESS WITHOUT MERIT

We, as Engrossers, must keep improving our work, keep advancing, keep pace with progress in other lines of art. As business men, we must use the keenest perception, the most modern methods of securing and handling business. He who does the best work, is honest and prompt, who hustles in a modern way will surely achieve the great est success.

A WORD TO YOUNG PENMEN

I would picture the road to success briefly as follows: Hard work, incessant study, love for the work, a clear and high ideal, indomitable courage, stubborn will, time, and above all, hard work. What obstacles will hard work not surmount, and one victory gained is but an additional weapon with which to fight the next. What a satisfaction, what self-gratification to see our efforts prosper, and a profession with humble beginning gradually grows year by year into a business with such volume, that we are crowded to handle it.

Madarasz
Penman

Wants to hear from young penmen and others who desire to prepare themselves for the teaching of business writing. The

MADARASZ METHOD

of teaching **BUSINESS WRITING** is the result of 25 years' experience, and creates practical writers in the quickest time possible—if that's worth something to you, sit down and write me fully and freely....

DO IT NOW

and between us we may arrange it so that you can take my **TEACHERS' COURSE** next July. You will then have **mastered a business** in which you can make a living in any part of the world where the English language is spoken.

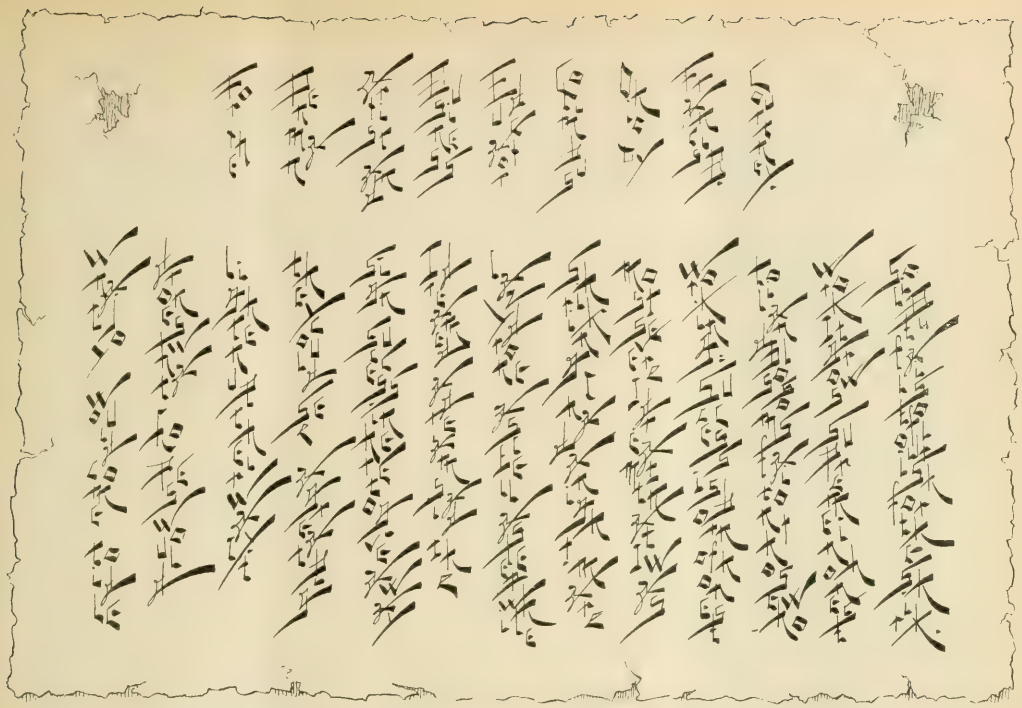
IS THAT WORTH SOMETHING TO YOU?

Don't think for a moment that because you've never had experience in teaching that you can't do it. I tell you **WHAT** to say, **WHEN** to say, and **HOW** to say it equipping you with knowledge, and inspiring confidence in yourself so that you'll be able to conduct any class with marked success.

Enough time is allotted to **ornamental writing** in my **TEACHERS' COURSE** to show you all the kinks of which I am master, and that alone is worth the price of the entire course to you if you want to improve your own writing. Thi k it over and write me, enclosing 2c stamp for a personal reply.

L. MADARASZ,

1281 Third Avenue, NEW YORK.



The above "Japanese" writing is the product of the resourceful brain and nimble pen of Mr. Francis B. Courtney of the Iowa Business College, Des Moines, Ia. In a letter to us regarding the same Mr. Courtney states: "This style of writing was acquired by me while abroad. If you can't read it, have it typewritten. The first letter I sent out was sent back because the fellow thought it was *back* hand. This writing looks straight to the cross-eyed man. It is also a good thing in which to reply to a request for money. 'Your creditor can see at a glance that you can't straighten up.' From this we can easily infer that Mr. Courtney sees more than the artistic side of things, and has in him more than mere skill. The verses herewith are given as a key to the writing. After learning that it should be read from top to bottom instead of from left to right, you will find it somewhat easier sailing than when you go after it in the usual left to right manner. It might be well for us to remark incidentally that this is not the kind of vertical writing that we hear Brother Palmer denouncing. The art, both as concerns skill and beauty, displayed in this work is of a high order. To conceive the characters with such beautifully, bended, oblique, shaded strokes takes not a little perseverence and fertility of mind. It is simply another evidence of Mr. Courtney's many-sidedness.

Key to "Japanese" Writing.

FOR THE PENMAN-ARTIST AND BUSINESS EDUCATOR, COLUMBUS, OHIO, BY FRANCIS B. COURTNEY.

What joy would come to idle drones,
What hopes would lighten up their way,
If they could see a great big sign,
Success in here to give away.

I dreamed a dream said the lazy drone,
As I fell asleep while shirking,
I had a night-mare most severe,
I dreamt that I was working.

Success is born of honest toil,
And blossoms fair on those who work
It grows supreme in honest soil,
But fails to flourish for the shirk.

Advertising in the Penman-Artist and Business Educator Pays

Cyrus W. Field, who has been patronizing our advertising columns, writes: "Advertising in the PENMAN-ARTIST AND BUSINESS EDUCATOR pays. My book has gone into every corner of our great Commonwealth and Canada, and still the orders come. You certainly reach the best class of patrons. Many of my orders have come from bankers."

Any one who is looking for a good advertising proposition certainly cannot afford to miss the PENMAN-ARTIST AND BUSINESS EDUCATOR.

$5.00 Worth for 10c.—After 10 years of hard work I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.
Lightning Calculator, Dept. 11, Everett, Mass.

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College Price, cloth, 50c. Address,
GEO. A. DEEL, Poughkeepsie, N. Y.

BLACK CARD BOARD and WHITE INK *to be used with the* ***AUTO PEN.***

The finest effects for Showcards, Price Tickets, Memorial Cards, etc.
Black Card Board, 11 x 14 in. for show cards, 10 sheets—prepaid, 30c.
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Two Auto-pens for Memorial Cards and Price Tickets, hand filed, works perfect, 40c. They are the finest out. Stamps or coin.

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RESOLUTIONS, MEMORIALS
and TESTIMONIALS *engrossed*
Artistic Book Plates
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ALL KINDS OF COMMERCIAL DRAWING AT REASONABLE PRICES

Lessons in Engrossing Script

By E. W. Stair

The long strokes in the preceding lesson will have paved the way for the loops. But the loop is different from the strong straight line. The graceful curve and the gentle increase of the shade are points to be studied.

The loop is the foundation for *l. b. h. k.* and *f.* In the *l.* make the introductory stroke the same as *i* and *u.* Make the left side of the loop first. The heighth should be two and one-half times that of the smaller letters. The shade should begin about one-third of the distance from the top, and gradually increase for one-third of the distance, then be uniform until the turn is reached, which should be the same as that of *i.* The turn at the top of the loop should be well to the right side, with a delicate shade at this point. Make the right side downward and aim to secure a smooth, graceful hair line.

Make *b* the same as *l*, only finish it with a small dot, the same as *v* and *w.*

The first part of *h* is similar to *l*, except it is square at the bottom. The second part is made like the second part of *n*, the space between the shaded strokes being the same as between those of *u.*

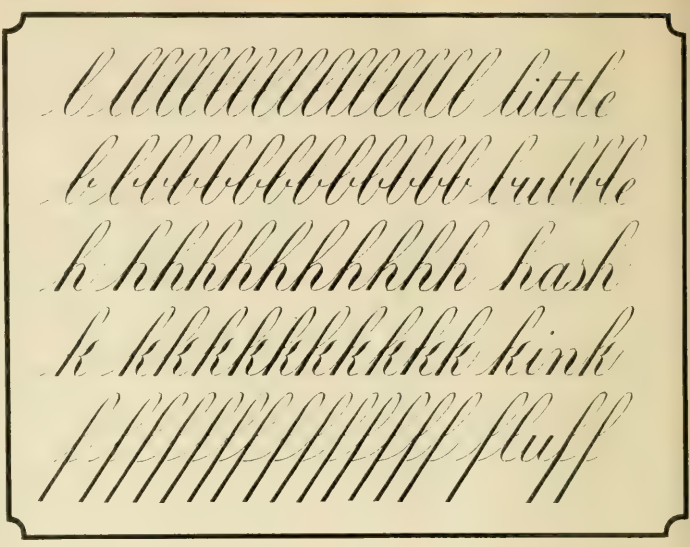
The second part of *k* is two compound curves. Aim to make them sparkle with gracefulness and beauty.

The top of *f* is the same as the loop and is continued below the base line one and one-half spaces.

It requires a large caliber of movement, to make these letters. Watch slant carefully. Aim to secure uniformity.

CRITICISMS

H. W. S. Work extra fine. Some up strokes slightly nervous. Small *o* a trifle too rounding or wide. Your work is very precise and dainty. You can be a master.



Plain, continuous writing sometimes called body-writing, is one of the best tests of skill with the pen. To produce the best results attention must be given, not only to the forms but also to spacing and general arrangement.

Dec. 25, 1904. George H. Woodworth.

TRUMANSBURG, N. Y.

Manchester, Nov. 2, 1904

Lamb and Bloser,
Columbus, Ohio

Gentlemen

Inclose amount to
pay my subscription to three
penmanship journals, regular
terms, as shown in your cir-
cular of special offers.

Yours truly,
John Hartnett.



E. C. MILLS,
195 Grand Ave., Rochester, N.Y.,
will send you a set of business capitals, arranged in systematic order for practice, for 20c. They are fresh from the pen and will encourage you to do better writing.

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TRY MY WORK ONCE.

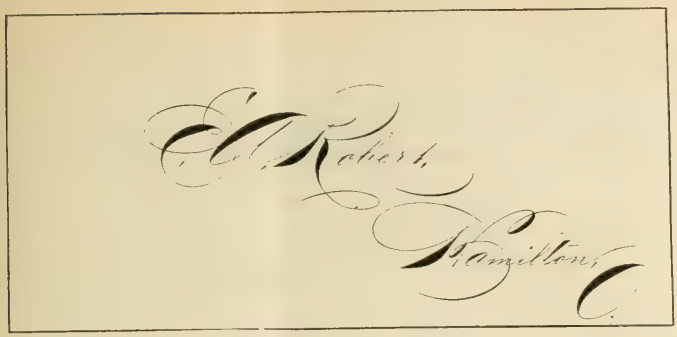
One dozen Cards	20c
Two " "	35c
One Set of Business Capitals	15c
One Set of Ornamental Capitals	25c
One Flourished Bird	20c
One dozen Drill Exercises	20c
Six different styles of writing	15c

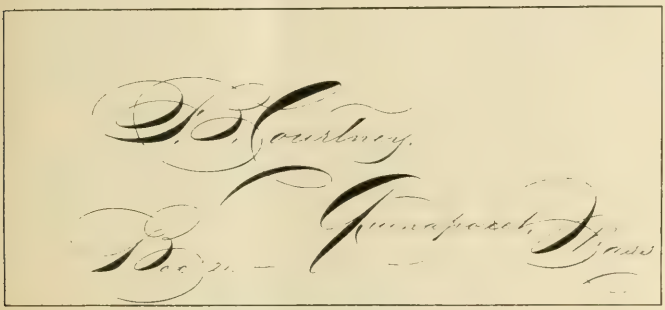
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The only device by which TOUCH TYPEWRITING can be properly and satisfactorily taught.

Consists of a wire covered with cloth. Completely conceals the keyboard Compels the pupil to write by TOUCH.

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THE STRIDES OF THE GIANT

in the fairy tale were marvelously long. He covered a great deal of territory in a very short time. But his feat was not more remarkable than that of the modern giant among books on English — "Plain English in Practical Exercises," with its companion, the text-book, "Plain English." It is absolutely unlike any other book on this subject that has ever been published. It is arranged in a fascinating manner. It saves time and manual labor. It treats only of the essentials. It is rich in both the quality and quantity of exercises it contains. It has been on the market but fifteen months, yet we have sold tens of thousands of these inexpensive exercise books.

Read What Some of the Teachers Say About It:

"Plain English in Practical Exercises" was received promptly. The exercises are just what I needed in my work. I congratulate the author in successfully meeting a real need in evening high school work. *A. S. Hanna, English Instructor, Boston Evening High School, Boston, Mass.*

At the beginning of this year a copy of your "Plain English in Practical Exercises" was handed to me for examination. I have used it considerably in my work, by means of dictation and have found it very useful. *William Jones, Teacher of English Composition, Providence Evening High School, Providence, R. I.*

I have looked over your "Plain English in Practical Exercises," and it seems just to hit my case. *F. P. Spence, Educational Director, Y. M. C. A., Boston, Mass.*

Your English Exercise book excels all others. It gives the student work to do, and this is the only rational method of teaching English. *Prof. W. I. Staley, Prin. Capital Business College, Salem, Ore.*



I am delighted with your Lessons and Exercises in English. I am sure grammar will become one of the most attractive studies of our course by using this work with Plain English. *Prof. N. L. Richmond, Kankakee Business College, Kankakee, Ill.*

Your English Exercises fill a "long felt want" in my school. I have not seen anything else which quite equals them. They are indeed a boon to the busy teacher. *Penn & E. Chamberlain, Scranton Business College, Buckhannon, W. Va.*

We want you to become acquainted with these books on English. We know that it will mean their adoption. We cannot give the books away but we shall do the next thing to it. We will send, charges prepaid, the text-book "Plain English" (Retail price, 90 cts.) and the exercise book "Plain English in Practical Exercises" (Retail price, 40 cents) for 30 cents. This offer is to teachers only who name the schools in which they teach, and who mention the PENMAN-ARTIST AND BUSINESS EDUCATOR. This offer is open until May 1st.

ADDRESS **The Practical Text Book Co.,**

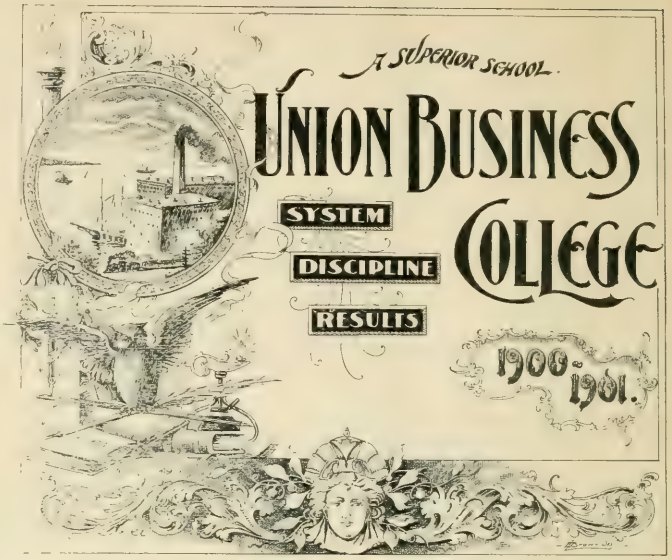
475 Euclid Avenue, - - - - CLEVELAND, OHIO.

Lettering and Designing, No. II.

By E. L. Brown, Rockland, Maine.

The copy given in this connection is very appropriate for a school of learning. It was used as a catalogue cover, and its symbols of education make it more effective and valuable for the purpose.

SUGGESTIONS.—Size of original drawing 11x9¼ inches. Make letters in Union Business College 1⅛x⅜ inches in size. Lay off a space on your paper of the above size, then arrange the lettering. Pencil out the decorative matter, symbols, etc., suggesting all the shadows. Centre the face between the two ends. Use just a few lines in finishing the face, hair, laurel leaves, etc. See that the different parts of your design hang together, and that the objects are in correct drawing. Observe the arrangement of the shade lines, and see that your shadows and half tones blend properly. Lastly, do not hurry. One hour of careful, painstaking study is worth more to you than a week of careless, indifferent practice.



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FOR YOUR

SHORTHAND DEPARTMENT

OF COURSE YOU WANT A GOOD ONE

We can give you expert assistance on just this point. Write, giving particulars, regarding the position you wish to fill, and we will place you in communication with the right teacher. No charge to you or to the teachers. : : : :

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A New Magazine

field is being developed by the Gregg Writer. This paper is interesting the commercial teacher, school manager, and the general "business" student as much as the shorthand teacher or pupil.

Commercial Training

is the name of a department of "view and review" that is original, interesting and profitable, and that is moulding thought in Business Education. It is

Edited by Geo. P. Lord,

who brings wide experience, a liberal education, devotion to the cause, and no small degree of literary ability to bear upon his work.

The Editorials are written in the straightforward, forceful, virile style for which Mr. Lord is noted. They strike straight and true and deal with practical questions.

The Reviews are unbiased, pointed, and pithy. They review rather than praise by silly flattery.

Advertising Talks. For the first time the advertising of schools is approached and discussed along the line followed in professional advertising papers.

Heart to Heart Talks which appear in this department are too well known to need a word. They will be continued.

Contributed Articles with editorial comment will form a new feature of this department.

ALL THIS AND A SHORTHAND MAGAZINE FOR ONE PRICE—50 CENTS A YEAR.
SEND FOR FREE SAMPLE COPY.

GREGG WRITER, 57 Washington St., Chicago.

Finger Movement.

By Julia of Cheyenne.

Mr. Barnhart's *hypothesis* warrants his conclusions. To presuppose anything else is the wildest speculation.

I wish it were possible to do away with much of the writing done so early in the child's life. But it isn't what *I want* or what *some one* else wants. It's a question of necessity; a question of substitution. Adjustment along other lines *must be made* before any changes can come to us. The demand for *hand product* is so great with present courses of study that there is no recourse, but to do the work prescribed by those in authority. Unquestionably the child should not attempt to walk too soon, nor be permitted to abuse his physical well-being. But it's done. Nor should the child be driven to such extremities. *But it is,* and has been for long, long years.

Let some humanitarian, some power behind the throne, propose some ethical reform and those who *know* what a child can do, will rejoice at being freed from servitude and bondage. There is no retreat from present submission and the various suggestions for *"very large"* writing *as a relief* is simply begging the question where no positive cure is known.

To look at the heavens with telling effects means two things, a telescope of magnitude and well directed intellect.

To tell what children can do, demands far more capability and research than many possess, whose declarations we read in open court.

No one has even a right to his or her opinion unless it is substantiated by the highest forms of evidence. Differences come most often from *"half views."* Primary teachers who possesss a thousand virtues to the minutest detail, are unable to speak authoritatively as to the child's power of reproducing *"forms"* in writing, if they cannot wield a skillful pen. Nor is this all. The ability to produce beautiful forms and combinations will not permit one to speak with authority unless he has moulded many a child.

Speculation will not do, gentlemen. We want *"fax,"* stubborn *"fax,"* before we yield even the *"error of our ways."*

["Wildest speculation" is the pessimist's characterization of the untried. Finger movement advocates hold on to it simply because they lack faith in human progress. Less writing is being done in the primary grades today than yesterday. Less still will be done tomorrow. People in "authority" are declaring that no writing needs to be done and therefore should not be done, and it is now only a question until the "wildest speculation" will be a reality in writing as it has been with the bicycle, the automobile, wireless telegraphy and telephony, etc. If those who now cringe at the feet of "servitude and bondage" of finger movement will as boldly proclaim that which they acknowledge as *right* as they now endeavor to defend and promote that which they acknowledge as *wrong*, the right will the sooner prevail, for prevail it will and must. EDITORS.]

The Henderson Head.

The accompanying portrait was drawn from life by G. S. Henderson, No. 245 West 55th street, New York City. Aspirants in the art line would do well to study these heads quite carefully and critically. Note carefully the large masses of light and dark and of middle tones. Note also particularly the pose, and the soft outlines of the hair and hat. This work is far above the average, and is second to none ever presented in a penman's paper.



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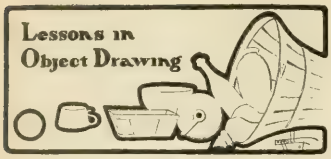
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Lesson 4.

The material represented in our lesson for this month, is different from anything which has been given in this series. The bottle is dark green glass and the tumbler is clear glass.

The bottle will have very pronounced shades, being a glittering white where the light strikes it squarely, and very dark in other parts, except for a faint streak of reflected light on the darker side. The label is white and is shadowed only a little.

The tumbler has less pronounced shades, and one must be careful to get the transparent look and yet not make the object too dark.

A little care will be necessary in shading that part of the tumbler through which the bottle is seen.



The Question of Supervisors

Number Two

The office of the supervisor is of a two-fold character. He plans and directs the work and teaching of others, and he teaches. In the larger places, he supervises more than he teaches, but in the smaller cities he teaches more than he supervises. As before stated, he directs and teaches. As a director or supervisor, he instructs teachers and plans work for them to do. He encourages interest, and enthuses by being interested and enthusiastic himself. Enthusiasm is catching. Then, too, he understands his subject thoroughly and can do more in five minutes toward arousing a dull class than a regular teacher can in an hour. So much so that not infrequently whole schools will be impatient for the time to come when the supervisor will be around again.

The day is dawning when all teachers will be specialists. But so long as teachers are not required to prepare as thoroughly, and pass examinations, in penmanship, drawing, music, and physical culture as in other studies, so long at least will it be necessary to employ specialists in these subjects to supply the usual deficiency.

Penmanship being a manual rather than a mental subject, needs dexterity to direct it rightly. Teachers are not schooled in skill, but in memory. Drawing demands good observation, and teachers are not trained in that direction. They therefore need help. The day is coming when teachers will be skillful as well as intellectual—then all will be specialists. Until then, supervisors are necessary.

Modern education comprises two things—knowledge and skill. The old education was intellectual only; the new is intellectual and skillful. The physical and skillful in education are of recent origin. They date back but only a quarter of a century as regards our public school system. Even today the physical is not on a par with the mental. But ere long it will receive equal attention with the latter. Then the heart, the head, and the hand will each receive equal attention.

Skill is an essential element for modern success. It was skill that made memorable the battle of Manilla bay. Our public school system must recognize this new and potent element, and develop it side by side with the old.

Physical culture is one of the new forces that makes for health, strength and efficiency. Can we afford to neglect it in our schools?

Drawing is another modern factor that develops at one and the same time esthetic and skillful forces. It enlarges the conceptions of life, and it trains the eye and hand for skilled occupations.

Penmanship is not as new in education as the former subject, but it is a modern necessity. Young men and women entering business or professional life need to write legibly and rapidly. To do this much careful, systematic training is necessary.

The physical part of these branches demands technical skill to develop. Skill is the part of education that has been neglected. Teachers in general are intellectual rather than skillful. They have devoted more time to knowing than to doing. To teach successfully those branches which call into action the hand and body, such as physical culture, drawing and penmanship, requires skill as well as knowledge.

Supervisors are specially skilled in these new and needed branches, and are necessary to direct intelligently and persistently the technical training involved in learning and in doing. To discharge them means that the practical—the skillful part of our education—shall not receive due attention.

We are not complaining against the regular teacher. She earns her money, and more, and she has her hands full now; too full to be efficient enough to meet all modern conditions. We are simply endeavoring to show that under present conditions specialists are necessary for the most effective and skilled instruction.

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P. R. Henderson

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[We think all who are interested in the art of writing and teaching writing should read "The Handwriting on the Wall."—*Zaner & Bloser.*]

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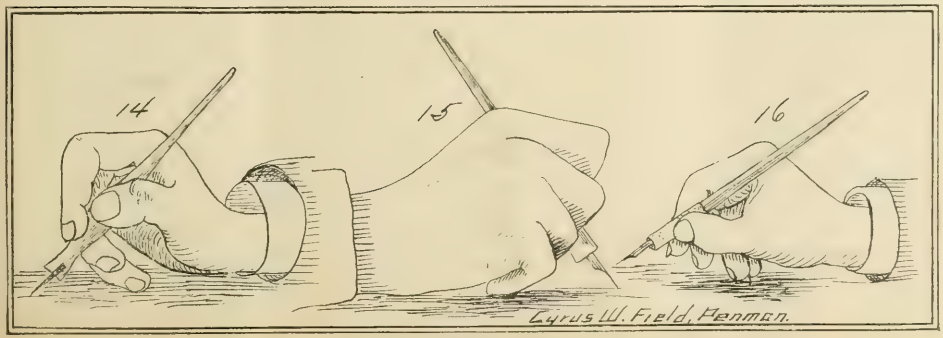
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ONE OF THE THIRTY-FIVE PLATES IN "GEMS" BY CYRUS W. FIELD.

The Past, Present, and Future of Ornate Writing.

By Francis B. Courtney.

In Answer to L. Madarasz on "The Passing of Ornamental Penmanship."

Penmanship, the queen of arts,
A blessing to all human kind,
By which we speak from out the heart
And trace the thoughts we have in mind.

Some people when asked for an opinion, give a rough estimate only; but a *careful* critic makes his footing *sure* before he makes his statement.

In looking back, a quarter of a century ago we had only a few top-notchers in ornamental writing. Top-notch, as I understand the term, means those who are A1 in the profession they are following.

We had in the penmanship profession at that time Ames, Lyman Spencer, Hinman, P. R. Spencer, Packard, Williams, Dunton, Loomis, Shaylor, Flikinger, Root, Wiesehahn, Gaskell, Williams, Worthington, Musselman, Soule, Stewart, Davis, Capp, Cawley, Burnett, Farley, Lillibridge and others.

Among the younger generation of Penman who have added lustre to the profession, we have Madarasz, Zaner, Bloser, Kelchner, Behrensmeyer, Tamblyn, Brown, Burdett, Collins, Patrick, Goldsmith, Huntsinger, Holt, Harmon, Dennis, Mills, Canan, Lehman, Hoffman, Glick, Scarborough, Henning, Lampman, Wesco, Falder, Smith, Horton, Blue, Leamy, Beacom, Curtis, Isaacs, Giesseman, Pierson, Stubbs, Harvey, Robbins, Palmer, T. Courtney, Criger, Williams, Doner, Moore, Falder, Laird, Buzzard, Crane, Dakin, Burnette, Keesling and many others.

Were we to take the off-hand penmanship of those who belong to the class of old school penmen and that of the class of the present time and make a competitive test, I believe that the present generation of penmen would excel the old school penman as far as executive ability, harmony of stroke, grace and accuracy of form is concerned.

In the days of old it did not require much accuracy of form to be considered a top notcher. If a person possessed a fair degree of form, and shades were blended here and there, they were looked upon as top-notchers in ornate writing.

How different today. Twenty-five years ago ornate writing was confined to the few; today it is confined to the many. There never was a time in the history of the nation when there were so many excellent ornate writers as at the present time. The crumpled chirography of ye olden scholar finds no place in an up-to-date house now

Let us for a moment look over this broad America of ours. In every hamlet we have ornate penmen. I can attribute this fact to the excellent work done by our periodicals in penmanship. They are the guiding stars to the ambitions in this line.

The present generation admires ornate writing far in advance of the past and they are better critics. Hence the higher skill of the top-notchers of today. The productions from their pens, of off-hand ornate writing excel in elegance, accuracy, harmony of stroke, exquisiteness of form, that of the past masters.

The grinding wheels of Progress are ever advancing. The battle of life is an ever-changing panorama, constantly presenting new phases, so that those who would be successful must be able to present a new front as often as shifting scenes demand.

The methods of teaching ornate penmanship are keeping fully abreast of the time. The handsome models of the present generation of leading lights or top-notchers, whose experience marks the milestones of pluck and perseverance, are beacon lights to the aspirant in the field of the ornate. These forms and experience disclose to him the hidden reefs, that he may enter the harbor of excellence in safety. The top-notchers today light their lamp of progress with the current of common sense. They are aware of the fact that common sense is the crown of all faculties, and that the cry of this age is for practical thinkers as well as workers.

From such teaching the young aspirant exercises more patience in the acquisition of an ornate hand than in the past. The car of human progress is no longer the ox-cart, but instead the automobile courts the favor of the hurrying multitudes.



MR. F. B. COURTNEY.

In the olden days we had the log-cabin Jericho, as the only exclusive school of penmanship, which (with its methods that have been relegated to the past) turned out only a few who became professional writers.

Today we have an exclusive pen art school, modern, progressive, up-to-date in methods, which produces a quality of penman that is in demand in every state in the union.

This excellent institution is "The Zanerian Art College," a school known over the length and breadth of this great America of ours. A school that has at its head a man who possesses twentieth century thought and methods. Systems of penmanship are taught at this institution which I firmly believe will be adopted by the general public of America in the near future, because America is progressive and is always on the lookout for time-saving devices. The atmosphere of the Zanerian is breathed in every State in the union.

The methods of instruction in the ornate received at this institution paves the way to an exalted position in the realm of pen art.

If penmanship publications with reproductions of script forms have not met with the success they deserved, it was through lack of pushing qualities of those at the helm of such enterprises.

We note however that the famous "Gaskell's Complete Compendium of Elegant Writing" must have been a winner, for it met with a tremendous sale. Numerous editions were placed upon the market which netted him a good round sum.

His success was due to judicious advertising and there was merit behind it.

Push, Pluck and Perseverance was surely his motto.

The slow man, no matter what his capabilities are, will invariably be outdone by the men of hustle and determined will.

Once on a time a man went to a millionaire for advice. He asked the old gentleman how to make a fortune? Well, replied the old gentleman, straightening up, the best way is to follow the rule of the "Three H's." What is the rule of the "Three H's?" First, Hustle; Second, Hustle; Third, Hustle. It was the hustling quality of Gaskell that made his enterprise a success.

Many of the top-notchers today can attribute their start in penmanship to this compendium, I know that's where I received my inspiration and I believe Madarasz, Dennis, Palmer, and others drank from the same fount.

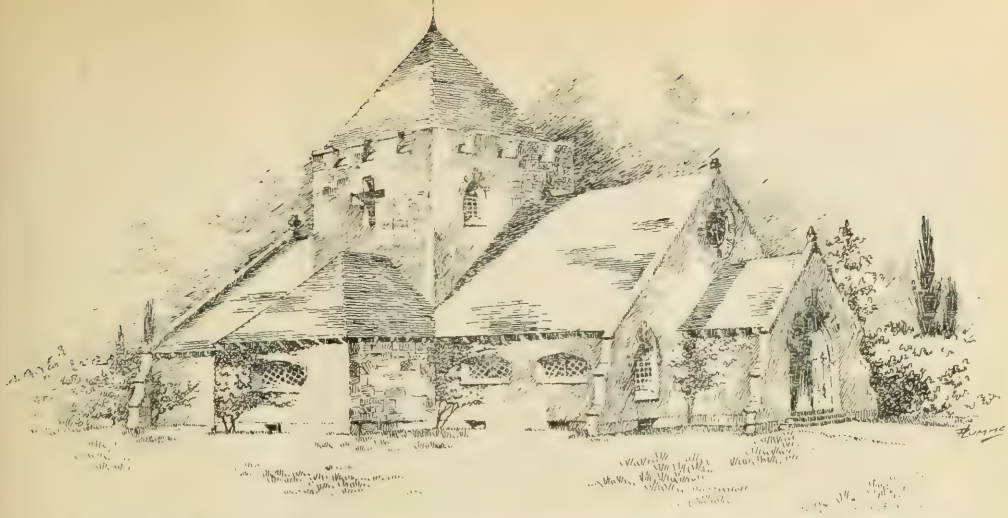
The market for ornamental penmanship is greater to-day than at at any time in the past. This is an age of specialists. The young man who possesses skill, and can impart it to others, is always in demand.

Nothing increases the patronage of a business school quicker than to send to prospects products of the pen from a top-notcher.

To summarize, I would state that we have more top-notchers in ornate writing today than at any time in the past; that the beautiful, easy style, graceful dash, perfect form, and delicacy of touch in the ornate writing of the top-notchers today, are points superior to those possessed by the top-notchers of a quarter of a century ago; that the aspirants to chirographic fame today are exercising more patience than ever before; that ornate writing is in more favor at present than in the days of old; that as all round penmen the top-notchers today are as far in advance of the old school penmen as the automobile is to the stage coach; that the future of ornate writing has a glorious outlook, and I firmly believe that in twenty-five years from now ornate writing will be as far in advance of the present style, as the present is in advance of a quarter of a century ago.

"A word to young penmen." Twenty-five years from now ornate writing will be dependent upon you as its champions, therefore I would instill in your minds, these facts: To become an ornate writer requires steady application and careful study. The man who has learned to write an ornate hand has also learned how to work.

The secret of ornate writing lies in a proper conception of form. This concept in the mind must be accurate, and distinct. If the mind form is beautiful the product of the pen will be the same. If the creative faculties of the mind are aroused, the results will take care of themselves. Ambition and steady practice are essential requirements to an ornate hand. There lies buried in every individual sufficient genius to warrant a fine ornate hand, and if this genius is not brought out it is from lack of ambition and properly applied energy. Genius is nothing but continued striving. The genius of today is the hard worker of yesterday. People say



Thomas A. Edison, the wizard of Menlo Park, is a genius. But Edison when asked his definition of the word said: Two per cent is genius, and ninety-eight per cent is hard work. Some one said to him that genius was inspiration; Edison said, genius is perspiration.

The reddest apples are usually out of reach; we must climb the tree to get them. Nature does a kindness to man when she compels him to work for what he gets.

Remember that thought imparts the power for well directed efforts which alone gives confidence and skill. You must learn how to think right before your practice will enable you to write right. Concentrate your energies upon a single purpose, that purpose to be the acquisition of an elegant, ornate handwriting. Keep the following thoughts from "Success" in mind, and I am positive that it will not be long ere you will have the coveted prize, "Ornate Penmanship":

It is concentration that wins. When a man has so disciplined his mind that it is proof against all unwelcome distractions, when he can make himself oblivious of every side light which might dazzle or divert his vision, and keep his eye steadily on his chosen goal, he has thoroughly learned the power of concentration.

All men who have done great things have been noted for their sincerity of devotion to a single aim, their invincible determination to cleave to their purpose, to concentrate their powers upon the single object which has haunted their lives to the exclusion of all else.

Happy indeed, is he who possesses the power of assembling all his forces at a single point, of focusing his energies, and of bringing them to bear with all the weight of his entire being upon the purpose of his life. This insures victory.

Skill is the product of power
Under complete control,
Success, the cry of the hour,
Cheers us on to the goal.



E. C. MILLS,

195 Grand Ave., Rochester, N. Y., is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.



In this lesson I present a small sketch of a cottage which will furnish a good subject for the study of technique. It is a rapid



sketch suitable for newspaper illustration. In the original the technique is bold and free, and the texture rather coarse, although in the reduction it presents a much finer appearance. Note the manner in which the adjoining building forms the background on one side and the foliage; the background on the other. The student must remember at this point that all drawings intended for reproduction should be made a size proportionately larger. Generally speaking, about twice the size the cut is intended to be when reduced, is a good working measurement.

In this cut no attention is paid to detail but rather an attempt is made to produce a well balanced cut attractive as a whole, yet containing a central feature.

In figure two, a country church, a more elaborate attempt at detail is given. Note the indication of stone work, clinging vines and the technique employed to produce the Gothic windows.

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Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design.....50c.

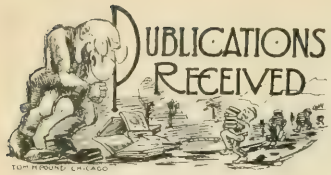
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"The Handwriting on the Wall," by E. M. Huntsinger, Hartford, Conn., is a booklet of twenty-four pages, containing a paper read by the author at the Eastern Commercial Teachers' Association at Providence, R. I., April 1, 1901. This is the most strenuous argument ever put forth against vertical writing, and should be read by all. The price is fifteen cents.

Number Two of "Art Study" by J. C. Witter, No. 26 W. 33rd St., New York, came to hand, and is without doubt the leading publication of its kind in America. All teachers of drawing should subscribe for the same. The price is $1.00 per year.

"Self-Culture, Intellectual, Physical and Moral," by John Stuart Blackie, Professor of Greek in the University of Edinburgh, a seventy-five page booklet printed in the easy reporting style of phonography, in accordance with the "Manual of Phonography," by Ben Pitman and Jerome B. Howard, published by The Phonographic Institute Co., Cincinnati, O., price, thirty-five cents. Like all publications put out by this reliable firm, it is of special value to writers of Pitmanic shorthand.

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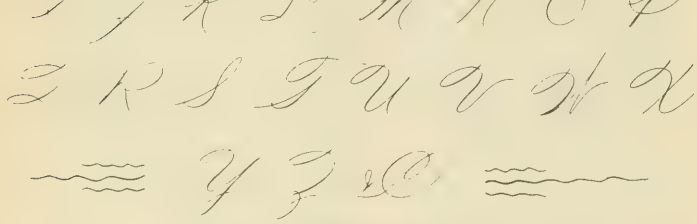


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Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross 25c., 1 Doz.....12 c.

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Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder, 10c; 6 holders, 40c; 12 holders..... 65c.

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Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

Address, ZANER & BLOSER, Columbus, O.

Auto Pen and Ink Mfg. Co.

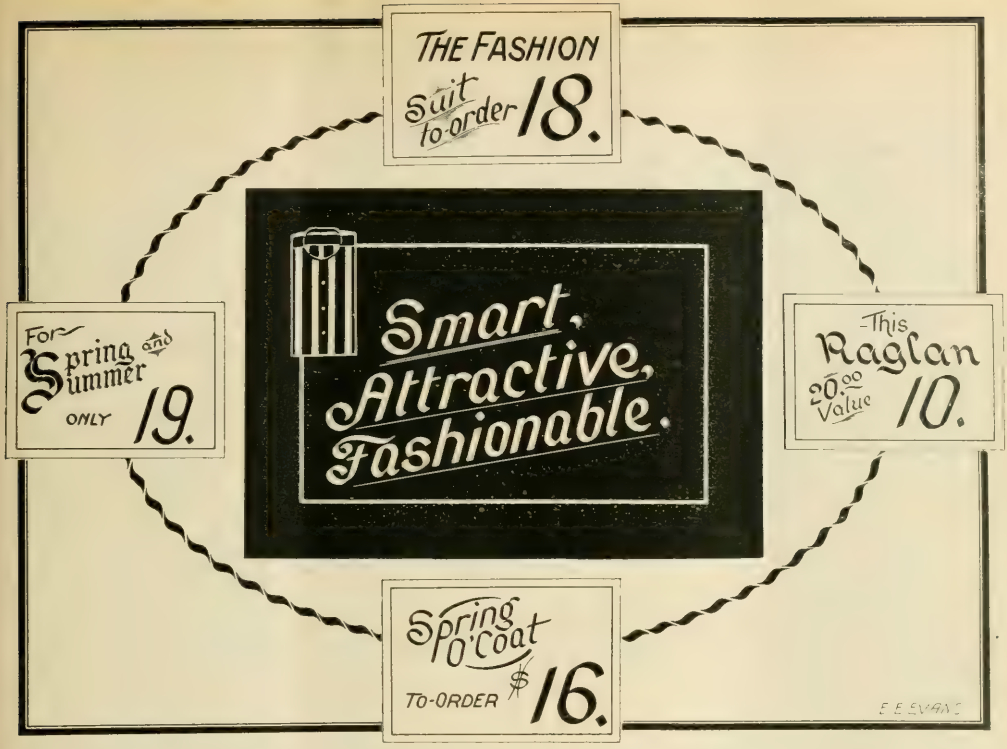
Manufacturers of

FAUST'S New Improved Automatic Shading-Pen (very elastic)
FAUST'S Automatic Shading-Pen Inks (over 20 different colors)
FAUST'S Superior White Ink (that is white)
FAUST'S Superior Gold Ink (elegant lustre)
FAUST'S Japan Writing Ink (best ever made)
FAUST'S Myograph (many thousand now in use)

Publishers of

FAUST'S Compendium of Automatic-Pen Lettering and Designs. (The finest book ever published on this subject) and dealers in ALL KINDS of general supplies used by PENMEN. Write for circulars and estimates. Our SPECIAL $5.00 Automatic Outfit is the greatest combination for the money ever offered. We guarantee satisfaction. Order now.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago



Lessons in Automatic Lettering.

Number Seven.

BY E. E. EVANS, STREATOR, ILLS.

Lesson this month shows that thoroughly practical card sign writing can be made with the auto pen.

No special instruction need accompany this lesson. Just get some auto pens, auto ink, white and colors, black and white card board, and try and see what you can do. The auto pen is so easily mastered that if you practice from good copies for a while you can gain a start that will put you on the road to a remunerative position, and such jobs are plentiful to the good card-sign writers, for the field is not over-crowded.

I will start you out with an outfit for $1.00 and give you free criticism from the lessons in the PENMAN ARTIST AND BUSINESS EDUCATOR.

[Mr. Evans does work similar to the above for D. Heenan & Co., one of the largest stores of the kind in a place of but 20,000. The work is certainly up-to-date.—EDITORS.



Has written thousands of cards Bold, Dashy, beautiful. One Dozen, 25c.
A. H. BURKE, DEXTER, IOWA.
Teacher of Penmanship, Dexter Normal School

ESTERBROOK'S STEEL PENS
THE MOST POPULAR IN USE



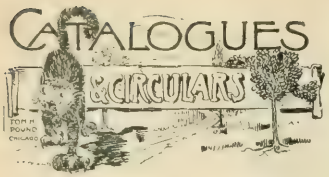
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Always Ask for Esterbrook's Pens. All Stationers Have Them.
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26 John Street, New York, AND Works, Camden, N. J.

A REVELATION IN SHORTHAND TEACHING

"The new Twentieth Century edition of Isaac Pitman's 'Shorthand Instructor' will make every teacher of shorthand talk. I adopted the Isaac Pitman system several years ago after a considerable acquaintance with a number of the Pitmanic presentations. I have never regretted the step — was contented from the first — now I am happy. This new Instructor not only saves time for the pupil, but it does away with all drudgery and brings happiness into the school. The introduction of the word signs and sentences at the beginning; the elimination of unnecessary rules and exceptions; and the logical and masterly style in which the subject matter is presented, places it far in the lead of any text-book on the subject I have ever seen. I am confident that anyone can now acquire a knowledge of the art in one-third less time than heretofore. It is bound to be the popular shorthand text-book of the age."—*E. E. MULL, (Late Mull & Kimball) Mull's School, Broadway and 6th Street, New York City.*

20th CENTURY EDITION, 276 pp., Cloth $1.50
Exclusively used in the High Schools of New York

ISAAC PITMAN & SONS, 33 Union Square, NEW YORK CITY.
Publishers of "The 20th Century Dictation Book and Legal Forms," 272 pp., 75c.



A neat little invitation was handed us by Uncle Sam to be present at the minstrel show given by the students of the Iowa Business College, Des Moines, Ia., on February 13. Mr. Francis B. Courtney, the famous penman, acted as interlocutor.

The Iron City College, Pittsburg, Pa., Chas. J. Smith, principal, recently issued a very attractive high-grade, forty-eight page catalogue, indicating a thoroughly modern and up-to-date business institution. The printing, engraving and illustrations are first-class. The quotations printed in red are of a less hackneyed nature than are usually found in catalogues, and are therefore refreshing to read. The catalogue is worth seeing.

Wood's College, Newark, N. J., favored us with a couple of posters containing views of school rooms, pupils, and faculty, indicating an unusually large school.

Recent advertising literature came from the Capital Business College and School of Shorthand, Springfield, Ill., East Lynn College, Buffalo, Ky., Butte, Mont., Business College Co., The Alamo City Business College, San Antonio, Texas, Spencer's Business College, Kingston, N. Y., J. W. Warr, Moline, Ill., and Lincoln, Nebr., Business College.

Stanley's Business College, Thomasville, Ga., has just issued a creditable catalogue of forty pages, giving one the impression of a good, substantial school.

The Cedar Rapids, Iowa, Business College, A. N. Palmer, president, favored us with a circular containing groups, portraits, etc., of a reunion and banquet held in Cedar Rapids, Iowa, Nov. 27, 1901, given by the ex-students of the C. R. B. C.

A couple of very neat and to-the-point circulars relative to McKee's New Standard Shorthand has been received from the McKee's Publishing Co., Buffalo, N. Y.

Messrs. Isaac Pitman & Sons, 33 Union Square, New York, announce for publication the Twentieth Century revision of their "Phonographic Teacher" which is the two million, seven hundred thousandth edition. In point of numbers, this is perhaps the largest sale ever enjoyed by any copyright work, and with the possible exception of the Bible, and Uncle Tom's Cabin, the largest sale of any work.

COLORED CARDS

The Latest Thing Out in the Card Line

Come in seven colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for : : : : : : : :

PRICES

1,000 by express	$2 00
500 by mail	1 25
250 "	70
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Size $2\frac{1}{4}$ x $3\frac{7}{8}$. Other sizes to order.

Send 4c in stamps for one dozen blank samples, or 16c for one dozen written with white ink. : : : : : : : :

One bottle best white ink	35c.
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One flourished alphabet	10c.
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H. O. KEESLING,

Care of Rider, Moore & Stewart School,

TRENTON, N. J.

Moore's Flourished Cards Are considered by competent judges the finest in the world. One party ordered $9 worth of the $2 grade and said they met his expectations. You know what that means. Prices range from 65c. to $2 per doz. Written Cards 12c. per doz. for plain white; 15c. for Wedding Bristol and 20c. for Plain Bevel. Written copies, 25c. per package. 12 Lessons in Writing, $3. Flourished Display Designs at bottom prices. Circular free.
M. B. MOORE, Box 7, MORGAN, KY.

Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding $1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners .... 75c.

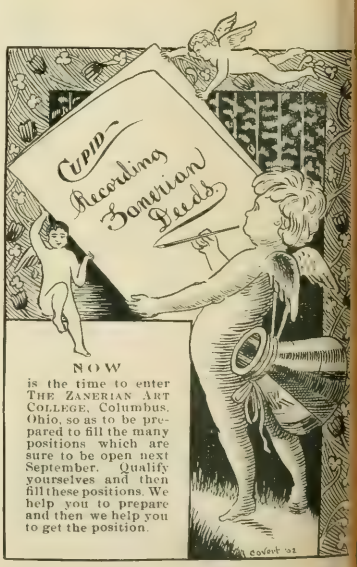
Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published .... 50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled .... 50c.

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Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address.

ZANER & BLOSER, Columbus, Ohio.



The above is a pen drawing by W. T. Cover Boston, pupil of C. D. Scribner, a graduate of th Zanerian, and now with the New England A College, Boston.

THIS SPECIMEN OF GRACEFULNESS ESCAPED FROM THE SKILLFUL PEN OF H. P. BEHRENSMEYER, GEM CITY COLLEGE, QUINCY, ILL.



Remington Typewriters

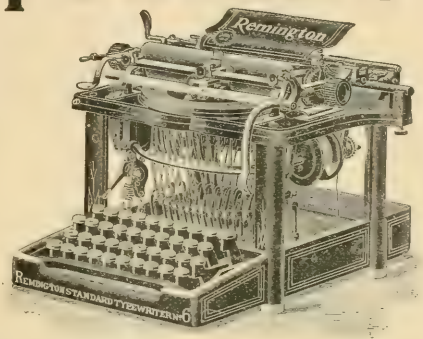
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1. The most compact keyboard.

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We will sell 50 Sets on the following terms:—Send $1.00 and your address and we will forward you a complete set of the plates. If satisfactory, send us an additional $1 50 and we will receipt in full.—If not satisfactory, we will return your dollar. (Regular price, $10.00.)

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521 Soc. for Sav. CLEVELAND, O.

GILLOTT'S PENS,

THE MOST PERFECT OF PENS,

HAVE GAINED THE

GRAND PRIZE,

Paris Exposition, 1900.

This is the Highest Prize ever Awarded to Pens.



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Rockland, Maine.

Artistic pen and wash drawings of all kinds for all purposes. Fine catalogue work a specialty. Art posters plain and in colors. Strong, effective advertising cuts. Printing Plates furnished at lowest figures. Send copy for sketches and estimates.

RESOLUTIONS

engrossed in pleasing effects of brush work and color illumination. No order too small for careful attention.

LOWEST PRICES.

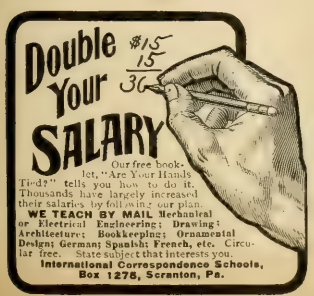
Send one-cent stamp for circular.



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FREE: In order to convince you and others that we teach Bookkeeping more successfully by correspondence than many colleges do by giving personal instructions, and at one-tenth the cost, we will give to one person at each Post Office our Home Study Course No. 1 free. For particulars, clip this ad. out, attach it to a slip of paper containing your name and address, and the name of this paper and send to Draughton's Practical Business College, Nashville, Tenn.

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OFFICIAL ORGAN BUSINESS TEACHERS' ASSOCIATION.

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50 Cents a Year.

EDUCATIONAL
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INDISPENSABLE

Special Contributors for 1902

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Parallels the History of Commercial Education itself since 1895.

That was the Year the First BUDGET SYSTEM was Written.

It was immediately followed by several other systems, all patterned as nearly as possible after the Budget System, but lacking in every essential feature that has made the Budget System the standard by which all others are measured and found wanting.

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This Month the Attention of Commercial Teachers is Called Especially to the Following:

Jobbing and Commission Set

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SPECIAL FEATURES:

1. A business conducted by a corporation.
2. A jobbing and commission business combined.
3. Supplementary exercises covering every phase of opening and closing corporation books and accounts.
4. The most practical system of accounting for a jobbing and commission business yet discovered.
5. The Account Sales Register introduced and illustrated.

The special [illegible] prepared by the author for the Pittsburg Produce Commission [illegible] in 1895. It has since spread over the entire country—so much so that it has lately appeared in another bookkeeping publication.)

Complete outfit will be sent to teachers on receipt of $1.30, charges prepaid.

Billings Synthetic Shorthand (Graham-Pitmanic)

1. The FIRST book that represents the Alphabet in sections and the vowels one at a time in such manner that the dullest student cannot fail to grasp the subject readily.
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THIS ADVERTISEMENT IS INTENDED TO BRING US CORRESPONDENCE
FULL INFORMATION AND PRICE LIST WILL BE SENT UPON INQUIRY

SADLER-ROWE CO., BALTIMORE, MD.

THE PENMAN-ARTIST AND BUSINESS EDUCATOR

PUBLISHED BY
ZANER & BLOSER,
COLUMBUS, O.

VOL. 7, NO. 9. - MAY, 1902. - WHOLE NO. 44.

From Rockland, Me.

CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, $1.00, 1000 by express, $1.75. Pen holder for business writing, 10c; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail, etc.

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The Pratt Teachers' Agency

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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

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WM. O. PRATT, Manager

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IN AUTO PENMANSHIP.

A course of 48 lessons in plain, practical lettering, 12 different alphabets. Price $6.00. Write for particulars.

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FREE: In order to convince you and others that we teach Bookkeeping more successfully by correspondence than many colleges do by giving personal instructions, and at one-tenth the cost, we will give to one person at each Post Office our Home Study Course No. 1 free. For particulars, clip this ad. out, attach it to a slip of paper containing your name and address, and the name of this paper and send to Draughton's Practical Business College, Nashville, Tenn.



Modern Art Publications for Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction.....$1.50

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth.....$1.00

Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches, of illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings...50c.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design.....50c.

The New Zanerian Alphabets—A guide to engrossing, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth. Sample pages of this book will be mailed for 2 cent stamp.....$1.50

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Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.

ESTERBROOK'S STEEL PENS.

THE MOST POPULAR IN USE



EACH PEN CAREFULLY EXAMINED AND ABSOLUTELY GUARANTEED.

Always Ask for Esterbrook's Pens. All Stationers Have Them.

THE ESTERBROOK STEEL PEN MANUFACTURING CO.,

26 John Street, New York, AND Works, Camden, N. J.

"I am Glad That my Mother Teached Me

The Right pro-NOWN-ciation of Words,"

Said a good old man, and then he prayed for the *re*-publicans and sinners. His errors excite smiles, but it should be remembered that he did not have your opportunity to learn. For instance, he did not have

Your Opportunity to Buy, at One-Third its Retail Price, a Copy of Our

Everybody's Dictionary

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We shall send this "little gold mine," postage prepaid, to teachers who remit twenty cents, mentioning this paper. We are testing this paper as an advertising medium, and that is why we are making such a "bargain-counter" offer. We desire to find out whether this paper is reaching live teachers, and we are willing to pay both the publishers and the readers for this information.

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We shall "trade back," if you desire it, and no questions will be asked. We are offering here a pocket dictionary bound in green morocco, embossed in gold, with gilt-edged leaves, having a marginal index; a book containing 33,000 words defined, syllabified, marked for pronunciation, properly capitalized, and containing much valuable supplementary information—all for a price that would be insignificant, if it did not signify so signal an opportunity for you.

We publish modern text-books on all commercial subjects, except Geography, Economics and The History of Commerce. Our catalogue is free, our prices low and our terms liberal. May we not hear from you?

THE PRACTICAL TEXT BOOK CO.,

475 Euclid Avenue, CLEVELAND, OHIO.

THE
Penman Artist and Business Educator

Business Writing

BY H. W. FLICKINGER, PHILADELPHIA

This paper was read at the Eastern Commercial Teachers' Association as a discussion of Mr. Zaner's paper. It is a valuable contribution, disclosing that Mr. Flickinger is as progressive as he is skillful.

The excellent paper read by friend Zaner covers the scope of our subject so intelligently and so comprehensively that it seems a waste of time, for me, at least, to attempt to add anything further.

Business writing is defined as that which is easy to write and easy to read. It could not be more concisely nor more clearly expressed.

Legibility and speed have come to be the only essentials recognized by the business world.

The ornate forms of script in use twenty-five years ago are now rarely seen except in the work of the artist and for purposes outside of the realm of business.

Since the advent of the typewriter and the telephone, business correspondence has been completely revolutionized. No business house of any prominence would think of using the pen for that purpose now. Having been relieved of the work of correspondence, what then remains as its function in the conduct of business affairs?

Accountants, telegraphers, clerks, and a multitude of assistants in almost every avenue of business, use the pen and must be trained. The vast amount of work required at their hands lays upon us, as teachers, the obligation to give our students, who may engage in business pursuits, a style of writing which can be used under the most unfavorable conditions.

I presume it would be quite impossible for any one of us to prepare a script alphabet which all teachers would accept as a standard for business writing. We all have our own peculiar tastes and notions. But it seems to me that the closer we conform to the Roman letter the better.

Happily, there is at the present time a disposition to draw a very clear line of separation between the practical and the ornamental. And so it has come to pass that business schools, with few exceptions, have ceased to teach ornamental writing. This fact has given opportunity for the successful establishment of special schools of penmanship, such as the Zanerian Art College, and others, where students are trained in all branches of the art and prepared to teach.

To be legible, writing does not depend entirely upon the simplicity of the characters used, nor upon slant or no slant; but very much upon the setting apart or spacing of the letters. The distinctive character of each letter should stand forth and be easily recognized. Words whose downward lines are equidistant, are difficult to read, especially when such letters as *i*, *u*, *n* and *m* are associated.



MR. H. W. FLICKINGER.

Slant is a matter of individual taste or convenience. Some of us older teachers have been accustomed, when we taught slant at all, to say that fifty-two degrees from the horizontal was about the proper thing. But I question very much whether great stress was ever laid upon any definite degree of slant; uniformity of slant being regarded as of greater importance. In my opinion, nothing more legible or graceful in the way of business writing has ever been presented than the illustrations which are now appearing in our penmanship journals. And the slant is just about fifty-two degrees from the horizontal.

Vertical writing has stirred us up somewhat and has caused us to examine the foundation of our faith in the slant. It is not without some good points. But it has failed to establish the extravagant claims which its projectors made for it. Although it has been on trial for several years, it has but a very limited use in the transaction of business. For this reason, business schools, always responsive to the demands of the business world, do not feel obliged to give it a place in the curriculum. It would, therefore, seem to be improper to regard it as a practical style of writing for business purposes.

Any forms of letters, however, would be lame as a vehicle for the expression of thought, or the transaction of business, unless they were susceptible of swift execution. Swiftness, however, is inherent in the writer and cannot be imparted. But it may be developed, to some extent, through the intelligent use of suitable movement exercises. I am a strong advocate of arm training or muscular movement, as it is called, but I do not teach it exclusively. I think that *all* the forces hidden within the arm and hand should be trained and utilized in order to secure the best results. I believe that there should exist a common sympathy and a ready helpfulness on the part of the arm muscles and the finger muscles, resulting in what is known as the combined movement. So far as I can ascertain, this is the movement used by our best writers.

As my views accord so nearly with the main paper, I close, as I began, with an apology for consuming your valuable time.

The Loving Cup

The accompanying illustration gives an idea of the loving cup presented to Mr. H. W. Flickinger by the penmen of the Eastern Commercial Teachers' Association, March 29, 1902. While the penmen were being photographed, Mr. H. G. Healy, editor of the Penman's Art Journal, New York City, suggested that we show our appreciation of our universally beloved and distinguished friend by presenting him with a loving cup. As a consequence, Mr. Collins got Mr. Flickinger away from the crowd when contributions were made, and a committee consisting of Messrs. Hinman, Holt and Zaner, was appointed to secure the cup. When the penmen met at the banquet given by Miss Peirce at noon of the same day, Mr. Flickinger received from the hands of Mr. Healy, the cup so cheerfully and kindly presented. The event was alone worth the journey to the city of Brotherly Love.



The Flickinger Loving Cup

Flickinger Extends Thanks.

PHILADELPHIA, April 4, 1902.

Dear Mr. Zaner:

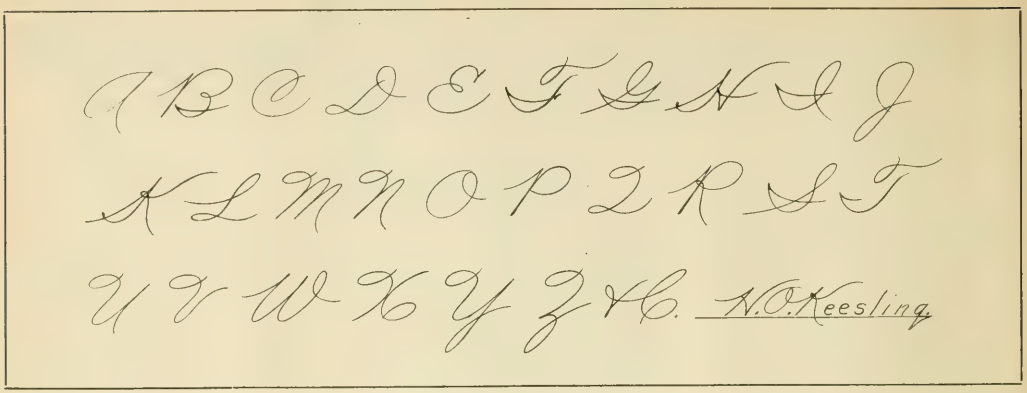
To be held in fond memory by those who know me, is the greatest satisfaction this life can afford. It is only second to the plaudit of my Master, whom I hope to hear one day saying "well done."

By their beautiful gift, my friends have planted a rose in the pathway of my life, whose fragrance will sweeten all my coming days.

Very gratefully,

H. W. FLICKINGER.

[Mr. Flickinger said he had intended to write to each penman who contributed to the Loving Cup fund a personal letter, but found his health would not warrant it. Mr. Flickinger is not only first in skill, first in modesty, and first in kindness, but first in gratefulness as well, as evidenced by the above letter.—EDITORS.]



Lessons in Rapid Business Writing

BY

195 GRAND AVENUE. F. C. Mills, ROCHESTER, N. Y.

Number Nine

Instructions, Plate 40.

While we have given particular attention to the matter of form in regard to page writing, we expect that a free movement will be used in the execution of all this work. When we say free movement, we do not mean that the writing shall be wild and reckless, but we do mean that form and movement should go hand in hand and that one should not be neglected to the detriment of the other.

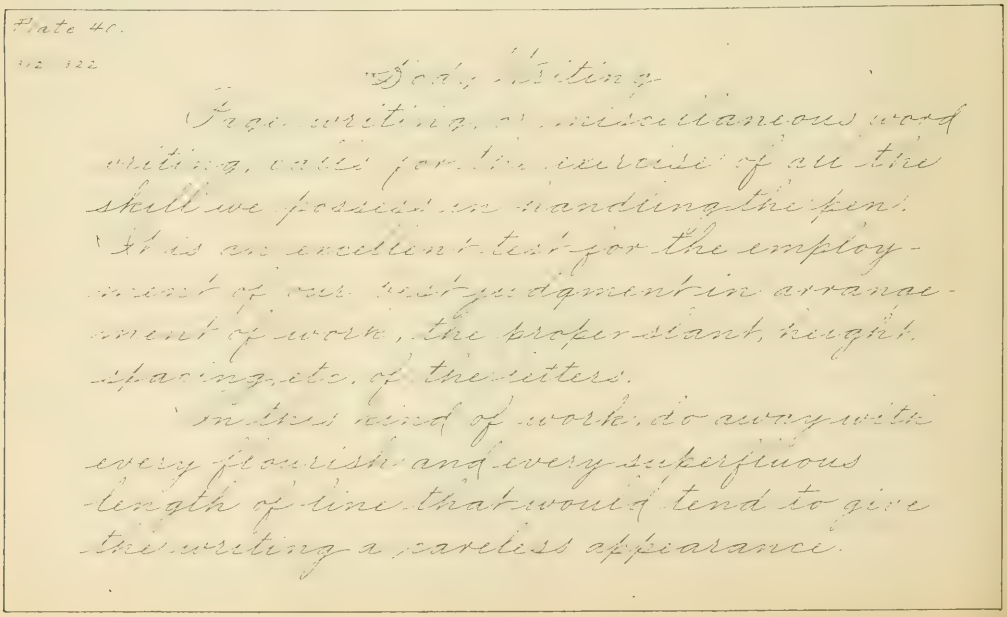


Plate 41. MODEL BUSINESS LETTER

323 – 331

Omaha, Mar. 7, 1905.

The Fred Macey Co.

Grand Rapids, Mich.

Gentlemen, I have received a copy of your natural catalog giving full particulars regarding your Penmanship.

Yours truly,

C. C. Coleman.

Instructions, Plate 41.

The ability to write a good business letter has often been the means of securing a good position. This form of business letter is not the only good form, but it is one of the best and one that is used extensively by business men. In connection with getting good writing, we should carefully study the form of the letter, its construction, general arrangement, margins, etc. Some have the idea that scratchy and scrawling writing is good business writing, especially when it comes to letter writing. This is a wrong notion, and we would advise you not to use such writing in a letter of application for a position. Business men will not have such work under any conditions.

Instructions, Plate 42.

If the letter is well written and well arranged and the envelope is addressed carelessly, it is quite likely that the first impression made by this work will not be a good one. Do not get the name and address huddled together, or down in one corner, but try to have the general effect same as given in the copy. It is a good plan to make pencil rulings about the size of a business envelope on foolscap paper for the practice of superscriptions. A still better way, although perhaps a trifle expensive, is to practice on the envelopes themselves.

Instructions, Plate 43.

Be careful about the punctuation marks as well as the good writing. Punctuation marks are liable to be made too large and heavy. They should not stand out too conspicuously, but should be made about same size as given in the copy. This will be found a valuable form for a social letter. Avoid all fantastic forms of letters and keep your writing as plain and neat as possible.

Plate 42 MODEL SUPERSCRIPTION

332 – 334

The Fred Macey Co.

Grand Rapids,

Mich.

SOCIAL LETTER

Louisville, Ky., Jan. 31, 1904

My Dear Madam,

It gives me great pleasure to introduce to you my esteemed friend, Miss Emma Frey. Any attention you may show her will add one more to my many reasons for being

Your sincere friend,

Mrs. Geo. W. Schwartz.

To Mrs. E. N. Hill,
Denver, Colo.

Instructions, Plate 44 and 45.

Besides the commercial forms given herewith you may select a number of others also. This kind of practice is very beneficial to those who have faithfully followed our instructions in all the previous lessons. Do not spread the letters out too much and string the words over too much ground. Study the little things. The superficial and unsuccessful can afford to overlook the apparently trivial things, but the earnest student who practices to win will heed our advice and will try to correct the little faults.

FORM OF NOTE

Portland, Me., Jan. 9, 1904.

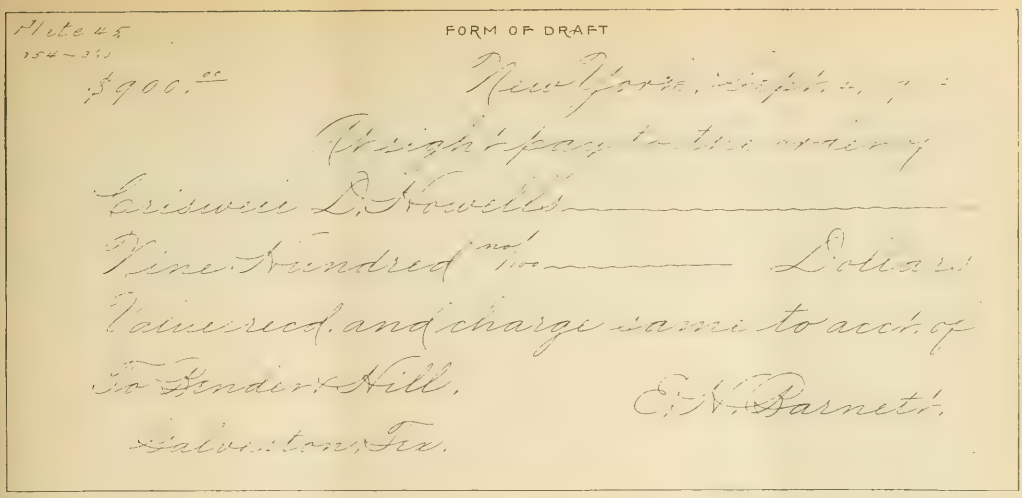
Six months after date I promise to pay to the order of

Benjamin Watson

Five hundred ⅞ Dollars

Value received.

Jno. M. Barnes.



Lessons in

Business Penmanship

BY A. R. BURNETTE, BOWLING GREEN, KY.

Number Two

Begin lesson No. 2 with exercises No. 15, 16 and 17. These exercises are given to tone the movement down for the small letters. Make exercises just the same as copy, placing from three to four of the exercises in the space between the two blue lines, getting the lines very close together. Fill several pages of the small exercises.

Line No. 18 we have the small *o* connected together, making a fine exercise for movement. Connect a full line of the small *o's* together before lifting pen from paper, getting each letter closed at the top. Work very rapidly on this exercise.

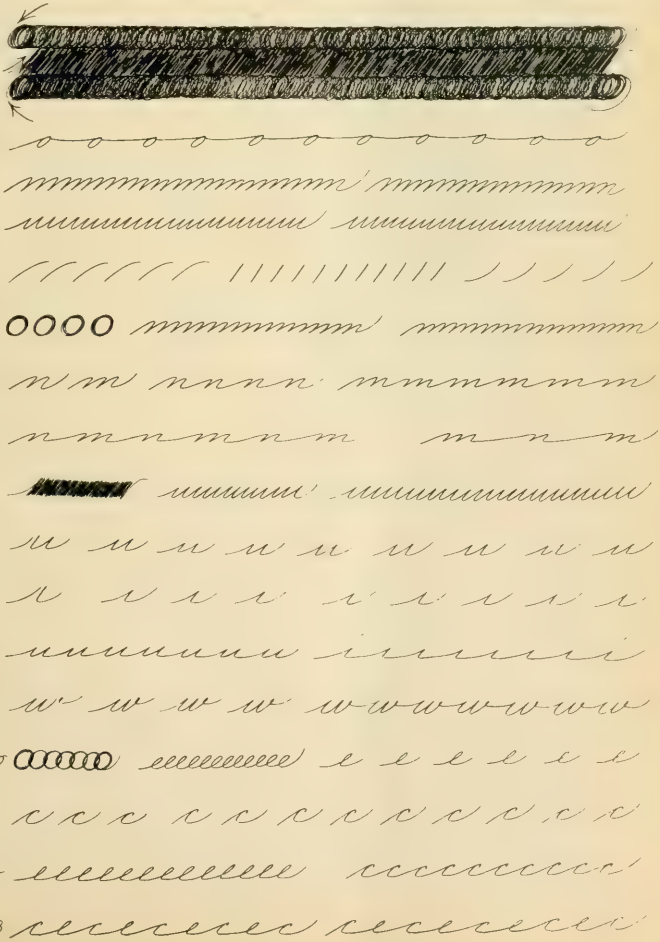
We have next the small *m* and *n* exercise. Make exercise with a rolling motion of the arm, forming a round turn at the top. Get downward strokes straight, counting one every downward pull. Line No. 20 is made with the same rolling motion of the arm as in exercise No. 19. Begin exercise with small right curve. Downward strokes should retrace up strokes about half the height of exercise.

Lesson No. 3.

Lesson No. 3 begins with the small right and left curves, and small straight line. Master these strokes and you will have little trouble in making the small letters. Line No. 22 begins with the small indirect retraced oval, counting ten for the small oval. Also review small *m* and *n* exercises. Next take line No. 23. Strive to get round turns at the tops of letters. Join several of the small *m* and *n* together, using both narrow and wide spacing. The wide spacing will give strength to your work. See that your pen is gliding easily over the paper.

Lesson No. 4.

Begin work on small oblique exercise. Make the exercise one fourth of a large space, getting the down strokes very close together. You may review small *i* and *u* exercise, the same as given in lesson No. 2. Begin small *u* with right curve. Notice that the letter consists of three right curves and two downward straight lines. Join several of the letters together.



Line No. 25 we have the small *w*, beginning the same as small *u*. Slightly curve the last upward stroke, and finish letter with small dot and curve line. Spring the pen lightly in making the small dot. Take time to criticize your work and see where you can make improvement.

Lesson No. 5.

Before beginning on lesson five, review lessons Nos. 1 and 2. Begin lesson five with the small direct oval, retracing small oval from five to ten times. Fill several lines of the small *e* exercise. Be sure that you are getting a small loop in each letter. Line No. 31 we have the small *c* beginning with a left curve. Finish up stroke with a small hook at the top; down stroke should be well curved and on about the same slant as up stroke. Fill several pages of lines Nos. 32 and 33.

Lesson No. 6.

Review the small oval in beginning lesson six. Begin small *o* with left curve, making down stroke and last up stroke of the *o* with the little finger rest. Get each letter closed at the top. Small *a* begins like small *o*. Use little finger rest in making oval part of letter. Finish the *a* with a round turn and right curve. Fill several lines of the small *a* and *o* combined together, using both narrow and wide spacing. Line 37 is the small *a* and *o* made with light line thrown around each letter, this makes a splendid exercise. See that your wrist is kept over nearly flat with the table.

Quite a Universal Sentiment

PARKERSBURG, W. VA., Jan. 20, 1902.

GENTLEMEN: Inclosed find a list of subscriptions to the PENMAN-ARTIST AND BUSINESS EDUCATOR, with remittance for same. Your publication is head and shoulders above all other publications of its kind; please accept our heartiest congratulations.

Wishing your journal the support and encouragement it deserves, I am,

Yours truly,
C. A. BRANIGER,
With Mountain State Bus. College.

34 OOOOO o o o o o o o o o o o o o o o

35 a a a a a a a a a a a a a a a

36 a o a a o a a o a o a o

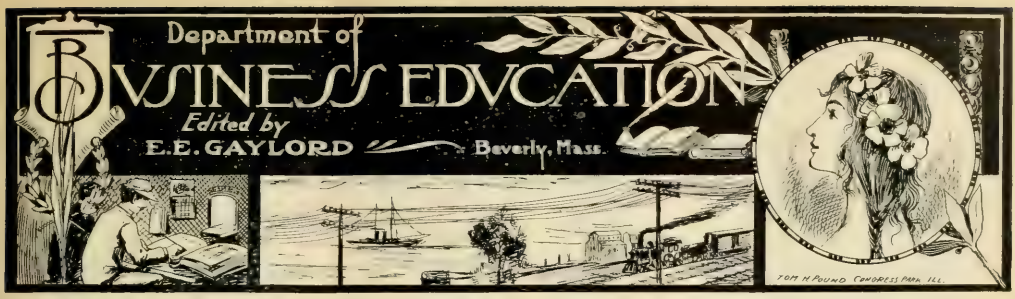
37 a a a a a a a a a a a a a a a

There is only one thing in the world which seems to me to demand respect more than misfortune; it is happiness, on account of its rarity, and, above all, its perishableness.

—Alphonse Karr.

BY T. COURTNEY, PROVIDENCE, R. I.

trite trite trite trite trite trite trite trite t
dude dude dude dude dude dude dude dude
hush hush hush hush hush hush hush
kink kink kink kink kink kink kink k
juice juice juice juice juice juice juice j
yours yours yours yours yours yours yours
ginger ginger ginger ginger ginger ginger g
quince quince quince quince quince quince
pippin pippin pippin pippin pippin pine
zone zone zone zone zone zone zone z



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Report of the Fifth Annual Meeting of the Eastern Commercial Teachers' Association

Held in Temple College, Philadelphia, March 27-29, 1902.

REPORTED BY A. S. HEANEY, PROVIDENCE, R. I.

The Philadelphia meeting was an unqualified success, socially, educationally, and professionally. It was no doubt the best meeting yet held, and how it could have been better is difficult to determine. Its success was due in a large measure to its able, enthusiastic and untiring president, and to the other efficient, competent and faithful officers and members of the various committees. Such loyal, good-fellowship, interest and enthusiasm, we have never seen surpassed, if equaled. Business education occupies a more solid position because of this meeting. Eminent men in other lines aided in broadening and deepening the influence of practical education by accepting places upon the program. The Eastern Commercial Teachers' Association is now a great and growing educational convention—a fit representative of the practical educational world. Long may it live and prosper. C. P. ZANER.



PRESIDENT E. E. GAYLORD.

Opening Exercises

THURSDAY MORNING, 11 A. M.

The Eastern Commercial Teachers' Association met at Temple College, Philadelphia, Thursday morning, March 27th, 1902, with about 250 members and friends present. The meeting was called to order by E. E. Gaylord, President of the Association, and ex-Governor Pattison was immediately introduced to deliver the address of welcome. Mr. Pattison in opening said: "Members and friends of the Eastern Commercial Teachers' Association: I am asked to bid you welcome to the city of Philadelphia. In doing so I am sure I express the sentiments of all the people of the city. I do not know of any place more distinguished for general hospitality than Philadelphia. I am not therefore surprised that your committee selected this city for your annual meeting.

Historically, financially, commercially, socially, all the history of our country is written in the buildings, the institutions, the streets, the wharves, and the places of business of Philadelphia. Indeed it is possible to blot out all the rest of the country, eliminate every other city, yet preserve the city of Philadelphia, and the history of the country would be preserved in every detail."



EX-GOVERNOR ROBERT E. PATTISON, PHILADELPHIA.



R. J. SHOEMAKER, FALL RIVER, MASS.

The speaker then took up the various points of interest historically, and referred to each one in fitting language, urging the delegates to visit them, and become acquainted with their history in detail.

The ex-Governor's address was responded to by R. J. Shoemaker, former president of the Association. Mr. Shoemaker said in part:

"It gives me great pleasure to express, on behalf of the Eastern Commercial Teachers' Association, our appreciation of the very cordial greeting that has been extended to you by this distinguished citizen, who has welcomed you on behalf of the city of Philadelphia. A greeting coming from one who has had bestowed upon him the highest gift of honor, at the hands of this commonwealth, lends a special signification and charm to the welcome we have received, and to the freedom of Philadelphia that he has given us.

We feel proud to be within her borders; to be her honored guest; and to partake of her hospitality.

Mr. E. E. Gaylord, President of the Association, in delivering the President's annual address, took for his subject, "Expansion in Commercial Education." He said in part: Ladies and Gentlemen, Members of the Eastern Commercial Teachers' Association: We meet under such conditions of general prosperity, that schools, teachers and publishers are happy and hopeful. Expansion is in the air. *Growth and development are the watchwords today.*

Thirty-seven years ago a blue wave broke over Washington, and flowed in ragged rivulets northward Packard, Eastman, Sadler, Peirce, Bryant, Felton, Spencer, and others had established reservoirs which were filled by these streams; but the returning soldiers found in the business college of that day, institutions quite different from the business schools of today.

It was not remarkable for a brilliant young man to walk into one of the schools of that period, pay for a complete course, and in six weeks walk out a full-fledged graduate.

Twenty-one years ago it was predicted that shorthand and typewriting would never effectually take the place of the pen for correspondence, but last year in eight of the large cities of this country, one typewriter company placed in positions 17,000 persons, representing an annual salary list of $10,700,000.

Peirce School in this city enrolled last year 1523 students in its day and evening classes.

Nearly every city of importance in the country has a Commercial Department in its high school; Los Angeles, Washington, Philadelphia, Brooklyn, and New York, have independent commercial high schools.

The Universities of Pennsylvania, California, Wisconsin, Michigan, Vermont, and New York have provided for a commercial training.

The evolutions, then, of the ideal business school, both public and private, is proceeding happily.

The Convention adjourned for luncheon, served by the ladies of Temple College, in the gymnasium rooms below.

Thursday afternoon, March 27th, after luncheon the delegates and visitors divided themselves into groups, to take the trips announced on the program.

The trips to Baldwin Locomotive Works, and Cramp Ship Building Company, proved the most attractive, about 100 electing to take these trips.



W. J. AMOS, PHILADELPHIA. W. B. SHERMAN, PROVIDENCE, R. I. DR. RUSSELL H. CONWELL, PHILADELPHIA. C. W. HASKINS, NEW YORK CITY. E. H. FISHER, BOSTON.

Trip No. 5.

LEADER, W. J. AMOS.

Something like sixty-five were in the party, eager to visit some of the most noted industries in America.

The Cramps' Ship Yards were reached without event. After some brief preliminary arrangements in the office by our leader, an ample supply of competent guides were furnished and all were admitted and treated with the greatest courtesy.

We were taken first to the New Maine, successor to the ill-fated Maine of Havana harbor. This vessel is almost in process of completion, a very fitting successor to the proud vessel and a formidable foe to any enemy when manned by American skill, and nerve.

The great American Liner, The Kroonland, was barely able to float. This when completed will be one of the largest transports in commission.

There were also vessels almost of every description—whale-backs, torpedoes, single and double turrets, etc.—and in almost every stage of construction.

To the writer the most interesting thing here was the wonderful effectiveness of transmitted power from one general source to all parts of the yards and for every conceivable need in ship constructing; by this means every cutter and every riveter does the work of twenty men under the old hand method.

Upon our return to the office so thoroughly pleased were we that the hat was passed for a contribution to our guides. The result was pleasing, both to the party and to the guides.

The next point upon our program was the Baldwin Locomotive Works. Here we met a real difficulty. It was positively dangerous and practically impossible for more than twenty to be conducted through this institution at one time. Of course no one was willing to give way. So Messrs. Amos and Stevenson contrived a scheme of casting lots for places in this party, to which all consented. With this preliminary the lucky members took cars for the plant. Here again we were met with a cordial good afternoon and our party subdivided into three divisions, and started after as many guides and in as many different directions.

To trace this trip through would baffle the descriptive powers of the writer. An institution that employs 12000 practically educated and skilled men, doing the work of a quarter million mere artisans without the aid of mechanical appliances, turning out an average of thirty finished locomotives per week, of every pattern and design from the famous double cylinder compound flyer of 90 tons weight to the little suburban dummies for the west, is simply beyond comprehension of one who reads about it.

With the setting sun there was "more to follow," and a cordial invitation from the guides to remain with them. However, for want of time we left some of the great shops uninspected. We took cars, some walked, but all reached hotels in time for the banquet.

This one very grand and beautiful lesson was gathered: even in the greatest industrial institutions there may yet be time and room for the common courtesies of life.

THURSDAY EVENING, 6 P. M.

About 180 members and friends of the Association gathered in the Bullitt Building, corner 4th and Chestnut Streets, to partake of a banquet, served by Boldt, the well-known caterer of New York and Philadelphia. After partaking of a fine spread served in faultless style, the Association adjourned to the parlors of the restaurant, which had been seated with chairs during the banquet, and listened to Dr. Russell H. Conwell's celebrated lecture: "Acres of Diamonds." The Doctor was at his best in this lecture, which he delivered in somewhat of an abbreviated form, owing to the lateness of the hour; but his audience was in sympathy with him from start to close, and frequently interrupted him with hearty applause. It is safe to say that a little flame of inspiration was started in the breasts of some of the teachers present, that will grow into a mighty conflagration in time to come.

Business Section.

FRIDAY MORNING, 9:30 A. M.

Mr. W. B. Sherman, First Vice-President, chairman, Business Section; Mr. A. S. Heaney, Secretary.

The first paper of the day was, "Business Training" by C. W. Haskins, C. P. A., Dean New York University School of Commerce, Accounts and Finance. Mr. Haskins said in part:

There are two prejudices deeply rooted in the human breast, which must be accounted for at the very threshhold of the problem of Business Training. One is the prejudice against business as a calling or profession; the other is the prejudice against education. The prejudice against business as a pursuit has been fostered for untold ages by the traditions of the non-business class; especially of the educating class. The prejudice against education has been, on the other hand, one of the most lively sentiments of the commercial community itself. The present movement in behalf of business training is making very slow headway against these two powerful prejudices. True they are doomed and dying; but they die hard.

The ancients believe that to give oneself up with avidity to the acquisition of riches was to assume the attitude of a brigand toward society, because it was impossible that a Greek or Roman citizen should become rich, except by fraud, by meanness or by violence.

The prejudice against instruction is an old and powerful one, is rarely expressed in words, and is in some sense hidden; but it shows itself continually in sentiment and action. True it is gradually losing its force; but we must recognize the fact that it still exists, and is widely spread.

Quoting Professor Herrick: "Business men pride themselves on their ability to get on without education, thinking success to be a matter of smartness rather than of training; not infrequently do we find men contrasting their business success with their limited education, and boasting that education is not an essential for success."

The new so-called higher commercial education movement is intended to bridge over the chasm between study and business; between the scholar and the recluse, if you will, on the one hand, and the sturdy, quick-witted man of action, the handler of the material products of the world, the money-maker, if you will, on the other. It recognizes the utility of education, and seeks to adapt instruction to the exigencies of making a living for society; and it recognizes the utility of practical information, and seeks to render this information available to the student before he shall have been thrown out into the maelstrom of business.

But no school, no theory, can take the student into the innermost heart of affairs. They can give him generalities, but absolute contact with real business is indispensable to the student who seeks to become a leader of affairs.

The old apprenticeship system is almost a thing of the past; the new school of commerce is almost a thing of the future; and under present conditions it would seem best that the future leader of affairs, combine the advantage of study and experience by passing a year or two in a subaltern position in the line of business he intends to follow, while at the same time studying under professional teachers in classes arranged to accommodate the division of time between study and practice.

At the close of Mr. Haskins' address the following question was asked him by Mr. Herrick: "How far has the University School of New York provided for the education of organizers and administrators of business enterprise?" Answer: "We are trying to work out this problem. We have a good basis in New York and Pennsylvania in the Certified Public Accountants. They give point to the work. It is necessary to employ practical accountants, and we have to develop a corp of teachers. In finance we have tried to get bankers to take up the course and co-operate as practical men with the teachers. Commerce as taught at the present time is more or less theoretical. This is only our second year. We have not had a commencement yet. In a year or two more we will probably say more about our success."



E. E. KENT, TRENTON, N. J.



R. S. COLLINS, PHILADELPHIA.



R. J. SHOEMAKER, FALL RIVER, MASS.

10:30 A. M.

"Plan and Methods of Teaching Correspondence," by W. J. Amos, Peirce School, Philadelphia.

Mr. Amos said in part:

"Correspondence is not a fad. There is nothing new about it. When Father Abraham tended his flocks on the Plains of Chaldea, he wrote to his friends on sodden bricks. Letter writing in all ages has been based upon a knowledge of the language spoken by the writer. Language is composed of sounds and requires characters to represent these sounds, and no man will ever be able to write a perfect letter without a working knowledge of the language he proposes to use.

Every first-class correspondent must possess conversational or literary ability, for success will depend on two things: *Character* and *pulling power*. Pulling power is the magnetic *it* that enables men to meet men and convince them.

English is a hobby in Peirce School. From the day a student enrolls to the day he graduates, he has daily work in English. The prescribed work in that branch, and correspondence, consumes five 45-minute periods per week. The correspondence course is based upon fifty practical letters presented to the pupils in the form of problems. In the preparatory department the forms themselves are dictated to the pupil, leaving him free to arrange, punctuate and fold his letters. In the advanced department, the problems are arranged in sequence and the pupils are required to develop the language in which to clothe their thoughts. For instance, every order-letter begets at least four communications:

(1) The order;
(2) The acknowledgement;
(3) The remittance, if any;
(4) The acknowledgement.

Under my direction, the students are required to build up these letters. Afterwards similar problems are given them for development without help. After criticism, their letters are rewritten and placed in the student's letter box.

In addition to letter writing, pupils must be taught humanics. They must know human beings, and how to keep their fingers on the business heartbeats of the would-be customer, the delinquent, or the man who pays when he wants to. They must learn to be guided by dignity, self-respect and common sense.

11 A. M.

"Business Writing and How to Teach It," by C. P. Zaner, of Columbus, Ohio.

Mr. Zaner said in part:

"Business writing is that kind of writing intended for the transaction of business in the hands of business men, accountants, etc. It needs to be easily written, and easily read. Legibility in script characters consists mainly of angles and turns, retraces and loops, ovals and lines. Letters need to be unlike in detail, and alike in generality. Our script forms are descendants from the Roman characters which were strongly shaded, and without connective lines. We have by degrees eliminated shading and introduced connective lines. By this evolution we have diminished the reading qualities and increased the writing qualities. Indeed we have carried the process of evolution so far as to produce a vast amount of scrawling penmanship; so much so, that the question now is, how shall we make better business writers rather than faster business writers. More attention must now be given to the technique of utility, and less to the technique of beauty.

Slant is a matter of individual quality, and a minor matter; we may use the finger or arm movement, write fast or slow, but to meet modern conditions our writing must be more rounding than the semi-angular hand in order to be legible. Extremely round writing is very legible but not very fast; extremely angular writing is fast but not very legible. Writing, to be both legible and speedy, needs to be a compromise between rotundity and angularity. What we must have is smaller, plainer capitals; shorter, fuller, fewer loops; and more rounding minimum letters. This will reduce effort, increase legibility, and economize space.

Speed in writing is quite as important as legibility. It is a modern business necessity, and is governed by the style of writing, as well as by the nervous activity of the writer. Fast writers are fast thinkers, fast walkers, etc. A majority of writers use a mixture of finger and arm movement. Arm movement gives grace and endurance, while finger movement gives detail and quickness. The two combined gives the greatest degree of legibility and speed with the minimum of effort.

A practical method of teaching pupils movement is to have them rely more upon the little finger rest as a means of control, and less upon the forearm rest. This hand-rest enables one to write well standing or sitting, and with or without the elbow rest. It also reduces finger movement to the minimum, as those who use it use less finger movement than the so-called 'muscular movement' advocates."

Mr. Collins followed Mr. Zaner in discussion and practically agreed with every point brought out in the paper. He said there was but one way to succeed: learn your business; know your pupil. He places legibility first; believes in very few movement exercises; position, pen-holding is of great importance; tries to get the pupil to write at a slant of about 60 deg.

Mr. H. W. Flickinger next followed in discussion of Mr. Zaner's paper.

Mr. E. H. Fisher, of Boston, also discussed Mr. Zaner's paper, and added some valuable suggestions along the line of the need of experiments in order to make real progress. Mr. Fisher is not afraid to say to his pupils he does not know, when he does not, but that is not often, judging from the manner in which he handled his subject.

FRIDAY AFTERNOON.

The first exercise on the program in the Business Section was "Teaching Business Customs in Connection with Bookkeeping," Mr. R. J. Shoemaker of Fall River.

Mr. Shoemaker said in part:

"Business Customs is practically a branch of study by itself, and should include careful instruction in office routine, aside and apart from the study of bookkeeping, notwithstanding the fact that the three are almost inseparable. I am glad that our schools are awakening to the fact that the most important part of a commercial course does not consist in merely knowing how to keep books. I do not regard my pupils as having finished our commercial course without having taken part in our Business Custom Classes. So long as the end to be attained in a business school leads ultimately, nine times out of ten, to office employment, just so long will it be necessary to fit our graduates most nearly into the positions they are seeking. It is a fact indisputable that a very small percentage of our graduates find employment as bookkeepers.

"I have had some opportunity to observe what is expected of our graduates, and I have noticed that there is no particular lack or shortage in bookkeeping. In most instances a graduate usually begins in the capacity of assistant bookkeepper, clerk, office boy or something of the kind, and his work may consist first, in making himself useful around the office, and I think it ought to be a part of the teacher's work to teach the customs of the average office in generalities in which all offices agree.

"A graduate ought to know how to fold a letter, make press copies after two or three methods; he should know how to handle pay-rolls, including the ability to determine what denominations of money should be required, how much of each denomination, and just how to get the requisition ready for the bank; he should understand the handling of post-office money orders, how

to indorse them, whether or not they can be included in a deposit, and all about it; he should know all about special delivery, how much it costs, etc.; he should know the different rates of postage, and how the classifications are made; he should know how to do an errand, and how to go to the bank; he should be taught to be prompt, courteous and willing; he should be taught to ask his superior before he starts to go home at night, if there is anything else he can do; he should be taught not to ask useless questions; he should be taught the exact manner in which foreign exchange are handled, why they are issued in duplicates and triplicates; he should be taught the nature of a protest, and what is to be gained, or, as the case may be, the advantage or disadvantage of having an instrument protested; he should be taught to know the exact value and nature of an acceptance, as well as indorsement on a negotiable instrument; he should be taught under what conditions it would be advisable to make a promissory note payable at the bank or office; he should know whether it is to one's advantage to carry an open account, or to secure a note promising to pay; he should know the relations of the indorsers to each other under various conditions which may arise, or in a case of surety or guarantor; he should understand how to apply for a money order at the post-office, and what to do with the post-office money order when he gets it; he should know how to handle the C. O. D. sales; in short, to "take a letter to Garcia." Teach him with all the force of his physical and mental powers to do what he is told, as he is told, and when he is told.

"Here is a field for business customs that has scarcely a limit. I am sure that young men do not lose their positions in every case because they do not understand bookkeeping or English; nor becanse their penmanship is not satisfactory or legible; nor because they are not on time in the morning; nor because they come from inferior families; nor because they do not dress in up-to-date style; but because there is a something—call it business customs, office routine, or being handy, or what you may—there is something the young man is expected to know when he enters an office, and the very absence of which makes him awkward; he does not know what to do when he is told; he stands in awe of the one who is telling him, and he realizes probably for the first time that he does not understand his job, and his employer has neither the time nor the patience to teach him.

"Let me impress upon you that it is my belief that the lessons that can be taught along these lines are vastly more important than the teaching of so much bookkeeping alone. Give me the young man who has a broader, more general knowledge of routine and customs, who is endowed with a fitness of things necessary; large appreciation of common sense, a fearless moral courage; one who can abstain from cigarettes; one who is not a dude; one who can "Carry a message to Garcia:" and it will not make much difference whether his knowlege of bookkeeping is profound or not, but he will make a mighty valuable man to have around.

"Do We Teach Bookkeeping As It Is Practiced?" H. M. Rowe, Baltimore, Md.

Mr. Rowe said in part:

"The subject of this paper implies that we may not. If commercial schools make one claim stronger than another, it is that their instruction is practical, and that the student is not only made familiar with commercial subjects, but he is taught to do things exactly as he will be expected to do them in business. This claim is made especially for bookkeeping and the work of the office, we include under bookkeeping:

(*a*) The preparation of business papers.

(*b*) The recording of transactions.

(*c*) The adjustment and summing up of the results shown by accounts.

(*d*) The office practice incident thereto.

"The claim that any school can supply training which is the equivalent of an actual practical experience, can never be sustained, because of our natural limitations. Many of the limitations of a few years ago have disappeared, because they were unreal and never existed in fact; just a few can never be overcome because they are inherent. For instance it is impossible to bring into the school-room the actual values represented in things and the element of actual gain or loss, both of which are controlling factors in business dealing. The transactions we employ, with the business papers and records pertaining thereto, can never be more than illustrative; they lack the element of personal advantage or disadvantage which is the underlying incentive and initiative of human action, whether it be good or bad.

"In the main, I think our claim, that we impart practical instruction, can be maintained; but some of our deficiencies lay us open to attack at the most vulnerable points by those trained in the school of experience. The first criticism I would offer relates to the impractical nature of the form of the transaction we present to our students. All transactions are made between persons, and the first and simplest relation that arises is that of debtor and creditor. From this we must conclude that the personal account should be considered first, and such entries as "cash to merchandise," "merchandise to cash" at the beginning of our course of instruction, must astonish the practical bookkeeper when he picks up one of our textbooks. Such transactions are known to him as "cash purchases" and "cash sales." He would tell you that in any but a retail business if merchandise were sold, "terms cash," it would be charged to the buyer on account, and the buyer would be credited when payment was received. The practical bookkeeper would also find that the student is instructed to make entries for cash received and paid, in the journal. He would tell you very quickly that such entries are never so recorded in a real set of books. It is easier to teach the student to enter receipts and payments of cash in the cash book than in the journal, with the advantage that he will never have to change his method. What is the bookkeeper likely to think when he finds transaction after transaction of purchases and sales on account, when he knows that every business concern has definite terms of credit which are distinctly stated on the bill accompanying the goods. The terms on which transactions are made, seem to me of great importance. Terms of credit are now very strictly adhered to. Checks are rarely received or given on account, but a separate settlement is made for each bill, and when the terms of settlement extend over a period of sixty days, a discount for cash is generally allowed.

"This fact is, in my judgment, an insurmountable barrier to the use of a variety of price-lists, and must remain a serious objection in any bookkeeping that follows that plan in which the incoming business papers are used. We fail utterly in our teaching, if we fail to impress our students with the inestimable value of credit, how to sustain it, and how it may be impaired. Now, my friends, we have no defence to offer for these things because it has been demon-

H. M. ROWE, BALTIMORE.



H. S. GOLDY, WILMINGTON, DEL.



A. S. HEANY, PROVIDENCE, R. I., SEC'Y.





CHARLES M. MILLER, NEW YORK.
PRESIDENT, 1903.



F. B. MOORE, TRENTON, N. J.



E. H. ELDRIDGE, PHILADELPHIA.

strated that they can be taught exactly as they are disposed of in the books of a real business, with even better results than otherwise.

"Moral Training in Commercial Schools," H. S. Goldey, Goldey College, Wilmington, Delaware.

"The value of good character in the business world has been considered, I presume, at various meetings of this body. The phase of the question I desire to discuss is, "Should the commercial school undertake to give its students special moral training; and if so, how should it be done."

"As the average time spent by the individual student in our schools is comparatively short it may be a question with some whether it is right to consume any of the student's time with our moralizing. My own view is that we receive these young people into our schools to train them, so far as we can, to meet the requirements of the business world. The very nature of our work results in most of our students getting into positions of trust, where good *character* is the *first* essential. Therefore it is our duty to properly advise our students relative to their morals. How shall this moral training be given? A text book is hardly practicable. To accomplish this training I should make the following suggestions: Have a regularly employed lecturer on the ethics of business, good citizenship, and kindred subjects, also have a question box, and encourage students to ask questions. Take advantage of occasional opportunities to hold up before the student the high character of those who have achieved unusual success.

"McKinley day was such an opportunity. Nothing that I said on that occasion more impressed our young men than this: "The eminent surgeons who performed the autopsy on Mr. McKinley stated that his body bore silent testimony to the fact that he was a man or excellent personal habits. So far as those habits affected his body, they enabled him to endure so well the tremendous mental and physical strain, incident to the exciting and momentous happenings of much of his administration."

"Have a high standard for letters of recommendation. Let the students know that they make history for themselves in our schools, and we simply record that history. Let us develop the self-respect of our students. Have them understand that they, in our schools, are in a miniature world of business, and that they are getting their relative positions for honesty, truthfulness, and uprightness of character for all times.

"Further, and incidentally, let us teach the student not to use qualifying words in making declarations; that there can be nothing stronger than his simple affirmation and negation—his yea and his nay. Let us give a good, wholesome, moral soundness to the morally weak. We should be most careful to employ no teacher who is not a person of good, moral character.

"The principal and the teacher are each a powerful factor in the moral training of students. It is what the principal—the teacher—*is* more than what he *says* that counts.

"Sincerity is powerful. Students know when an utterance comes from the teacher's—the principal's—heart, and what comes from the heart goes to the heart.

"In conclusion, I would state that as educators we are engaged in serious business. We have some opportunities, surely, to mold and fashion young lives for good or ill. Are we so engrossed in the technicalities of our work that this part has been neglected?

The opportunity is actually thrust upon us to develop good character; to contribute a better citizenship; to send our young people forth into the business world with the very highest ideals of manhood and womanhood.

Shorthand Section.

FRIDAY MORNING.

Mr. F. B. Moore, Vice-President, Chairman; Miss Stella Smith, Secretary.

9:30 A. M.

"The Teacher's Unconscious Influence on the Pupil"—Edward H. Eldridge, Temple College, Philadelphia, Pa.

Mr. Eldridge said in part:

About forty-five years ago in a little village school in western Massachusetts there was a humble country school teacher with the usual assortment of country scholars. Among these scholars was a tall, ungainly, awkard young man, a farmer's boy, and one who had great difficulty in committing things to memory.

One day the teacher said to him, calling him by name, "Why don't you use the method I employ in memorizing?" He said: "What is it?" She replied, "I look at the printed page and get a mental photograph of that page. Later when I wish to recall it I close my eyes and look at the photograph." That teacher was undoubtedly what the modern world call a good visualizer and the boy happened to be one also. He accepted the suggestion, followed her advice, and found he was as able to remember in that way as well as his teacher.

Those of you who heard Mr. Conwell in his address last night may have noticed that in describing scenes he would close his eyes and then tell what he saw. All the influences exerted upon us by surroundings are sometimes called, suggestion.

Imitation is but a form of suggestion. In considering the influence of teachers on the pupils we must keep in mind these tendencies of human beings to imitate. Professor James, of Harvard, says, "Sometimes the bad as well as the good is imitated."

Imitation shades into emulation. Emulation is the very nerve of human society. We do not wish to be cut off from doing things which our neighbors seem to enjoy. Emulation is absolutely necessary in education. Other things being equal, that teacher will meet with much success who is in a position to ask his students to imitate him. The teacher who can say, "Do it the way I do," will succeed; the one who is compelled to say, "Do it as the book says," will fail.

What do I mean by suggestion? Dr. Sidis defines suggestion as the introduction into the mind of an idea; met with more or less opposition at first; accepted uncritically at last; and realized involuntarily and almost automatically.

Man is sometimes defined as a social animal; again as the rational animal. It is real suggestibility which characterizes him more than anything else; that is he is the suggestible animal. Suggestibility may be either normal or adnormal. Illustration: Hypnotised people are in an abnormal condition. Dr. Small conducted a number of experiments in schools at Worcester, Massachusetts. He told the pupils he had some perfume with him. He made one or two generous sprays and asked the children who detected the odor to raise their hands. In the first grade 98 per cent. raised their hands; in the second grade 95 per cent; the third grade 85 per cent.; the fourth grade 76 per cent., etc. In the High School 4 per cent. were able to detect the odor. Really he used nothing but distilled water with absolutely no odor.

Experiments are made each year upon the graduating class at Yale University. An electric current is sent through a wire of such size that it is gradually heated. The students hold the wire between the finger and thumb of the left hand, and when they feel the heat they press a button to register the fact. The instructor tries the experiment a second time, but with no current. The students again feel the heat and register the fact in about the same time as they did in the first place.

Suggestions may be made either consciously or unconsciously. Teachers may

unconsciously give suggestions to his pupils which are of vast importance. While it is true that suggestions are sometimes injurious, it is also true that children are more apt to imitate teachers they like, and that one, usually one who is worthy of imitation. The teacher may influence the pupil in various ways: By overdress, or carelessness of attire.

Personal peculiarities; lisp is often imitated. The likes and dislikes of the teacher; a young man says, "Four years ago I disliked grammar. A few months later I was placed in a new class. The teacher was my favorite instructor, she liked grammar, and grammar became my best branch." Out of 120 cases where pupils grew to like such through the teacher's influence, 104 spoke of the teachers interest; 11, of his enthusiasm; and 5, of his interest in the pupil. It is useless for the teacher to pretend to know what he does not know. Children are more quickly able to detect intellectual fraud than are grown people. We need to understand that it is what the teacher does, not what he says, that has an influence on the pupils.

Symposium.

10:30 A. M.

"To Whom Should Shorthand Be Taught," by J. E. Gill, Trenton, N. J.

Mr. Gill said in part:

The answer I would have given five years ago to the question propounded by the title of this paper, is diametrically opposed to what I now believe should be the course pursued with prospective shorthand students.

There are two primary conditions that enter into a solution of the question under consideration. "To Whom Should Shorthand be Taught?" can be answered satisfactorily only by asking, "Who is to do the teaching," and "What are the compulsory studies that await the candidate for a stenographic course?" The capacity or incapacity of the student is no more the predominatingly important question. All that is now imperatively required of the student is a fair share of ordinary ability, encouraged by a desire to know, and a willingness to study.

I used to believe in entrance examinations for would-be stenographers, but now I am equivocally against the preliminary examinations except for the purpose of classification. If we did not give the most serious and unremitting attention to grammar, spelling, correspondence, figures, and penmanship, then a working knowledge of these subjects would certainly be presupposed.

This question of auxiliary studies determines the moral right a school has to minister to the shorthand desires and needs of those that aspire to the practice of this profession for a livelihood.

In classifying the students of a modern shorthand department, with respect to the influences that place them there, we find, first, those that attend of their own free-will and desires, although this class may be subdivided into those who decide the matter for themselves, and those whose relatives and friends have given them little choice in the matter.

Then there is another class, those whom the school induces to become students. These are also subdivided into those who have every preparation to make a success of stenography and those who want of preparation, or apparent lack of natural ability, makes their success problematic, if not entirely hopeless. With the first class, the school's only responsiblity is to give them the training that it holds forth, and it has a moral right to admit this class, although critically examined, some of them are predestined failures as stenographers.

So long as there are shorthand schools and teachers, there will be unintentional abuses of the privileges that morally and legally are ours, but for every ill-conditioned youth in our shorthand departments, let us recall the number of our unpromising students that have paved their way in our schools for further usefulness and prosperity.

With the second class of young people, we must beware. You can judge from what I have already said that I believe we have a right to admit any one that knocks at our doors for entrance; but when we advise a young man or a young woman to become a member of our shorthand family, it must be with well founded belief that this individual can make a success of the course, and that his position in life will be bettered by such a training.

I delight in steering unfortunates in our English and Commercial departments, for there they get many an item of general information or education that may be valuable to them later, no matter what position they are holding.

I do not believe that any school is upholding its dignity when it sends out its representatives to gather in the ragamuffins from the street corners and the slums, irrespective of their intentions, ability, and moral worth; but I am in favor of giving any person, although his early training has been sadly neglected, a chance in a shorthand school that does not slight English, providing that person has an insatiable desire to take up our work.

After all that can be said on this question, I shall still believe that the tactful saw, "circumstances alter cases" is an important argument in the discussion of this subject. No school proprietors' concerted or formal action can relieve us of the individual responsibility of passing on the diverse cases that demand our attention from time to time.

"How Should Shorthand be Taught," by J. E. Fuller.

Mr. Fuller said in part:

I shall take the liberty of limiting the scope of my paper and merely submit suggestions in reference to certain points of the general subject of shorthand teaching which appear to me to be of the greatest importance. No originality is claimed for the ideas embodied in these suggestions, but a sort of omnibus credit is due to all authors, writers, teachers, and reporters whose writings I have read or with whom I have talked.

To the inexperienced teacher I should recommend the "Mastery of Shorthand," by David Wolfe Brown; "The Teaching of Shorthand," by G. A. Clark, the prize essay among thirty-two competing essays for a prize offered by the phonographic Magazine, Cincinnati, Ohio, "The Factors of Shorthand Speed," by David Wolfe Brown; "The Science and Art of Phrase-Making," by David Wolfe Brown.

The how of teaching often depends as much upon the personality of the teacher as upon the subject to be taught; a fact which calls for a word or two concerning the mental equipment of the teacher.

1. He should have a thorough knowledge and skill in the system taught.

2. He should believe in his system even to the extent of thinking it the best in the world, so that he may be enthusiastic in teaching and writing.

3. He should have inexhaustible patience.

4. He should have broad sympathy with the student so that he will agonize over his failures and rejoice over his successes.

5. He must be resourceful, and not attempt to teach two different students in precisely the same manner.

6. He should be tactful.

7. He should be a stenographer of experience and be able to bring into the school room stenographic reports of lectures, speeches, etc. If you want your pupil to write fast you must either tell or show him how; and if you have never written fast yourself you can neither explain properly nor illustrate your meaning.

Most teachers of shorthand use textbooks. In choosing such a book, great care should be exercised. A good book does not pander to the illiterate student by using "easy words" in the text, but it calls upon the student to think, and gives him plenty of hard words to read and write.

Don't teach too much in one day or one lesson. In the beginning of the course much time should be spent in emphasizing the fact that phonography is not the writing of spelling, but of sound. Make it plain to the student that in the early lessons he is learning to write *pieces of words* which are afterwards to be combined in a variety of ways.

Show him that the syllable is to a great extent the basis of shorthand outlines. It will encourage him to know that when he has learned one syllable or one short word in an early lesson he has mastered a competent part of many longer words.

That while mastering the early lessons he is in reality learning a considerable portion of the succeeding lessons. This is one of the most powerful appeals the teacher can make to his pupil for thoroughness. Shorthand is not to be memorized word by word, but the student is taught to classify. The student is to learn intelligently the principles of shorthand architecture; and to learn as a stenographer he is to become a skilled joiner of phonographic timber.

The student should be required to master the vowels. It will enlarge his vocabulary by teaching him how to make fine distinctions between words which might otherwise clash.

Require a considerable amount of reading aloud of shorthand notes. Do not require students to begin too early to transcribe their notes on the typewriter. Require students to write with the pen. Some practice is advisable with the pencil. Ruled paper should be used in the main, but advanced students ought to be required to write on unruled paper; teach them that though lines are a help they are by no means necessary. Do not let the students always have a table or desk on which to write. In some offices the stenographer takes all his dictation on his knee, and in all offices it must be done carefully.

In a word, give the student his training with good materials and under favorable conditions until he has attained some degree of proficiency.

Then test him with inferior material under trying circumstances. Give your students practice in "Editing in the transcript." They should be required to compose letters from disjointed or muddled statements or facts. Do not tell the student too much. Require him to look up things for himself. It makes him self-reliant. The way we teach shorthand is comparatively unimportant so long as we do it effectively. Results, not measures, count.

10:30 A. M.—SYMPOSIUM.

"Who Should Teach Shorthand?"—B. J. Griffin, Springfield, Mass.

Mr. Griffin said in part:

I don't know. Naturally we should suppose some person familar with the subject, and possessing teaching qualifications necessary for success, but there is the fact that some of the best stenographers never had a teacher other than the textbook selected.

Also that so-called teachers of shorthand, unable to write what they teach, and in truth knowing little of practical side of the subject, have had results.

But notwithstanding this, my experience as a writer, teacher, and employer of teachers, has given me most decided ideas about teachers. All my teachers can sit down beside the pupil and write shorthand faster and better than the pupil will be required to in order to graduate.

For one who knows the requirements of a stenographer, I think the selection of a teacher is a matter of extreme worry and difficulty. Dignity, but not chilliness; friendliness, but not softness or familiarity or favoritism; confidence, but not conceit;—courage and perseverance to labor even when the reward—results—is in doubt, are some of the factors.

The teacher should have a well-defined plan and scheme of instruction, but with perception to vary it to meet particular cases. To sum all up, the shorthand teacher should be a worker, and a maker of workers; loyal to his employers, true to himself; a result, and a getter of results.

Friday Afternoon.

1 P. M.

"The Stenographer in Demand," by J. F. Soby, New York.

Mr. Soby said in part:

In assigning this subject to me it was intended that I should treat it in a general way. So frequently, however, has this been done in the past, that I have decided to dwell upon only a single phase of it—that which today most concerns you and us—the dearth of male stenographers. My purpose in choosing to discuss the dearth of male stenographers is not merely to demonstrate the fact, but I mean also to discuss the causes that have produced this condition, and I will finally endeavor to point out the remedy.

I have examined the records in the employment department of the Remington Typewriter Company, covering seven of the largest cities of the United States, and find that during the year 1901 they placed 16,247 stenographers. Of this number there were but 4,604 men, less than 29 per cent. The number of calls for men stenographers figure up 40 per cent. of the total.

On February 1, 1902, the men among the active applicants for positions at the seven offices referred to numbered only 10 per cent. of the total, and yet the calls averaged 40 per cent. The situation is not improving.

The largest single employer of stenographic help in the country is the United States Government, and the experience of the Government in this respect may fairly be regarded as typical. Uncle Sam pays his stenographers $1,200 per annum at the beginning, with an increase to $1,400 in six months where competency is shown.

In 1896, of the 39 young men who passed the Civil Service Examination, 35 were appointed. The remaining 4 also received appointments, but declined them.

In 1897, of the 116 passing, 62 were appointed; a considerable number of the appointed also received offers, but declined.

In 1898, 63 passed and 62 were appointed.

In 1899, 85 passed, and of these 74 were appointed. The figures for 1900 and 1901 are not yet obtainable, but it is well-known that the eligible register is exhausted at the present time.

Now we come to the situation as it exists today in the business schools. In one of the best known commercial schools in the country, we have 250 male students in the commercial department and 30 in the stenographic department. I believe that this affords a very fair picture as to present conditions in other schools.

The curious thing, however, about this subject now under discuseion is that the demand already exists. It is loud and insistant, yet the supply is not forthcoming. Surely there must be some good reason for this anomolous state of affairs, and if we could find out what the reason is, we should arrive quickly at a solution of the difficulty.

It is a common saying that "the girls have crowded the boys out of the stenographic profession," but if the number of girl stenographers were double what it is now, the demand for boys would still be as strong as ever. They are wanted for a different class of work. I feel certain that I am indulging in no exaggeration when I say that there is no better stepping stone to business success known today than stenography and typewriting in the hands of a bright boy. The brains of the business flow through his fingers every day.

[Mr. Soby here named about 30 prominent business men who began business life as stenographers.] There are hundreds more of such cases, but the names I have given afford ample evidence of the fact that the doors of success, and not ordinary success merely, but of pre-eminent success, are wide open to the bright boy who has mastered the art of shorthand and typewriting.

Now, with these facts in mind, what remains for us to do? Simply to tell what we know. I believe that commercial educators should start their message within the walls of their own schoolrooms. I am not decrying the instruction given in a commercial course, but I have shown that the boy who understands shorthand and typewriting, is able to start on a higher salary than the boy who does not; moreover, that he enjoys special opportunities for advancement of a kind that the other boy cannot. Perhaps the combination commercial and stenographic course which is now being offered at many of the prominent commercial schools will afford the solution of the matter.

Finally, you will be immensely helped by the fact that we are working on the same line and with the same end in view. It is our present plan to begin at once a vigorous advertising campaign for the purpose of showing the excellence of the field open in the stenographic profession. I have already indicated in a general way, the kind of literature that is needed and the best method to pursue in its distribution. Much of the literature itself, it is our purpose to supply. And we solicit the co-operation of business educators, with the full assurance that in no case will it be denied.

1:30 P. M.

"Touch Typewriting; Its Possibilities and Limitations"—C. M. Miller, New York.

Mr. Miller said in part:

Little or nothing has been heretofore written or said about touch typewriting as a direct result of the experience gained in schools, whose principals, or owners, have unbounded faith in the idea, and have demonstrated in their own school work the absolute success of the plan for acquiring higher education in touch typewriting. What is touch typewriting? A concise and direct answer is, a means of operating by which is secured the greatest continuous action of the carriage. Frequent stopping of the carriage, from whatever cause, is death to speed. If the mental powers and faculties can be employed simultaneously with the pen in longhand and shorthand; if they can be used conjointly in piano playing with an infinitely greater number of keys, they certainly can in typewriting. Those of us who know whereof we speak, by reason of our experience, honestly feel that the limits to the possibilities of touch typewriting, can only be measured by the mental and physical power of the operator, by his general education, by his discipline, and by his self-control. No one can place an array of figures that will tell what results can be reached in touch typewriting, but those who have used it under correct conditions.

There certainly can be no failure when the school and its manager, the teacher in charge of the work, and the pupils pull together. Touch typewriting involves a well-defined underlying educational system. The limitation of touch typewriting, aside from the thinking power of the brain, the physical, educational, and mental capacity, in general, of the operator are fixed by the teacher. If he is not himself a touch operator, if he cannot sit before his pupils and write from thirty-five to sixty words a minute, how in the name of creation can he expect to get touch typewriting as a result of his teaching?

There are many schools in this country who take comfort in the belief that there are teaching touch typewriting, but who in reality know nothing about it, except in name. The second limitation of importance is that given to the teacher. He must be provided with machines; one machine to every two pupils is my standard. The chief claim of the opponents of education in typewriting is, that when the graduates go to business they seldom, if ever, put the all-finger method into continued use. I am able to say, first that this statement is not true to any extent; and second, granting that it is true to even a considerable extent, the statement is simply the excuse of a lazy man to avoid responsibility. I am now, with this brief resume, through. Why should we teach touch typewriting? First, because it is an educational method; second, because it is standing the test of time as no other scheme of typewriting ever has; third, because the Typewriter Companies, being perhaps the best judges of good operating have indorsed it, and want us to teach it; fourth, because there being no other system extant, and being paid for our services as honest men and women, we should teach and not shirk the subject of typewriting.

2 P. M.

"Touch Typewriting a Fad and a Failure."

It was in Fairmount Park, Philadelphia, in 1876, that I first saw the typewriter; I admired the machine from 1884 to 1888, studied, practiced, and taught it from 1892 to 1893, earned my living on it from 1893 to 1894; studied, practiced, and composed upon it from 1896 to present time. Result—I am so far behind the ordinary four months, twentieth century, business-school student,

that I dare not hope to catch up with them either in this world or in the world to come. In 1891, I commenced the all-finger, sight method and practiced for ten months, two hours daily, often all day Saturday and Sunday. As a result my work was easier, but not much quicker and accurately done. My little finger and its mate were always disobedient from lack of strength or from stubbornness. I taught the all-finger method in three schools under my charge from 1894 to 1896 with passable results. In 1896, I took charge of a shorthand and typewriting school in New York, where touch typewriting was taught with deplorable results. We got one fair operator out of the entire school on a seven-months average. During 1898, I studied and practiced touch typewriting three hours each day for six months, and gave it up. I am not despondent, discouraged or hopeless. I have never known any one who attained to any more than I have in the way of reward for his or her work in the matter of touch typewriting.

Mr. Hope gave numerous examples from different walks of life, and different schools to prove his statement at the beginning of his paper, that "touch typewriting is a fad and a failure." Among the others he mentioned a lady who studied and practiced two years and who had given exhibitions for three years. She was what he considered an absolute touch typewriter, and on several easy letters under a test typed from her notes at from sixty to seventy words a minute. The letters were easy, and without figures, but they were so full of errors that they could not have been mailed.

Mr. Hope mentioned a school with one-hundred shorthand students in touch typewriting; after a while all but ten abandoned the touch method; these ten joined themselves together, and determined to succeed. They averaged between six and seven months, and obtained employment. They all had to abandon touch typewriting because they had not enough speed to satisfy their employers.

Mr. Hope now tested the matter personally, and last winter selected several members of his own school. They were the best that the public schools had given him. All except two abandoned touch typewriting, and these two when the others went to work had not commenced on the bank of keys containing the figures, and were not able to get out a letter under seven months at the rate of twenty words a minute. They were by far the hardest and best workers.

He referred to a business school that posed as having the best prepared students, the finest system of typewriting, and the largest school equipment; they had to be notified by a Typewriter Employment Agency that their students were not up to the standard. Another agency claiming to place 600 students a year gave this direct answer; "There is no difference between touch, and sight operators; they are all bad."

Mr. Hope has visited a number of schools only to be disappointed; he has gone to offices of business men to see touch typewriting practiced, and has been disappointed, and in conclusion sums it up as follows: Touch typewriting, in an exact sense, requires a higher degree of expertness, and, except for exhibition purposes, is hardly desirable.

General Meeting.

Friday Evening.

Public meeting in the Auditorium of the Normal School for Girls, Mr. John H. Converse, President of the Baldwin Locomotive Works, presiding.

7:30 P. M. SYMPOSIUM.

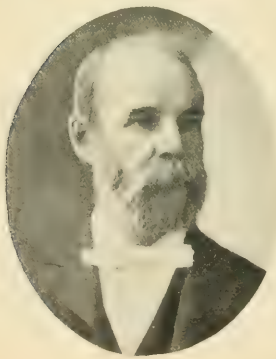
"What Business Education Means to the Proprietary Business School," by J. A. Luman, Peirce School, Philadelphia.

Mr. Luman said in part:

The last century witnessed the working out, on new and untried theories, of the principles of the democratic government, and this century will prove the wisdom and stability of these principles. The last century also witnessed, especially toward its close, the wheels of industry set in motion, as by an electric flash, and the present century must develop this industrial and commercial life, along the lines of economic laws. What the public school and popular education have done for the civic and political institutions of this country, commercial education must do for the promotion and growth of its commercial life, and for the business integrity and security of the people.

What shall our education be? This is the question that vitally concerns each one of us. It is answered in part by the incorporation of business sentiment into law. As a result this country has a model system of general elementary education. Our education may be liberal, but it must be special. The onward march of progress and civilization affect the old ideas and old theories of education. The best Universities and Colleges no longer have iron-clad courses in the arts or sciences, but freely permit the elective; and where equal discipline is afforded, the tendency is to introduce subjects more intimately associated with real life, and the introduction of utilitarian subjects does not make the work of such institutions less educative, but more valuable. All true education proceeds along natural laws; in nature nothing is so important as power; in being, nothing so important as physical, mental and moral force; and by the transformation of skill or knowledge into active, practical power, all great achievements in science and business have been won; therefore, the true idea of education is not, as some think, a short road to ease, to wealth or to fame; it is to create or develop power that will conserve physical energy, and at the same time be productive of a higher order of skill or a better character of work. The commercial and industrial activity, interlacing all classes and conditions of society, has grown so complex, to such magnitude and proportions, that a knowledge not only of its operating principles, but of its mechanical structure is essential. The best thought of the age is directed along the line of industry, trade and finance, and as a natural consequence, schools follow as conservators, to hand down this knowledge and to especially make its application to the modern questions of the day. Good schools have their counterparts and counterfeits—ofttimes more of the former than of the latter. The schools in general would be on a higher plane educationally today were it not for the fact that unscrupulous individuals have seized upon the opportunity of a popular want to lure and deceive. The work of the good conservative business school, and not the pretentions of the huxtering one, is the standard by which business education should be measured. There are others who do not see the school in its proper perspective, and derisively denominate it a "clerk factory," grinding out bookkeepers, stenographers and typewriters, the tools with which a business man works. This hardly needs refutation. The school gives the details and general knowledge of business, the position simply affords the opportunity; in the one, ideas, principles, and business habits are developed; in the other, applied. Our course of instruction

WILLIAM HOPE, NEW YORK.



JOHN H. CONVERSE, PHILADELPHIA.



J. A. LUMAN, PHILADELPHIA.





DR. CHARLES DEGARMO,
ITHACA, N. Y.

has been singularly formulated to meet individual needs, to encourage individual effort, and to give the inspiration that results from class work. The subjects are selected with a view to discipline, continuity, and association, and a correlation that exists in the school of life.

In the mechanical execution of certain parts of the work, a skill is acquired, and an educational development results, that can be obtained in no other way. The school is so organized and the course so planned, that while a high standard of efficiency is maintained, persons of average elementary training can participate in its benefits. A commercial school must give more than a commercial course; it must give commercial environment. The interest evinced in business and university extension lecture courses and the addition of such to the curriculum, clearly illustrates the progressive and aggressive spirit of these institutions. It might be well to add that a strong feature of the entire course in its economic arrangement, and in its administration is the development of moral force of a dynamic kind. A good character always excites admiration but when in action, under the pressure of business, it becomes transcendently beautiful. A training that sets as its highest ideal intellectual power and illumination, and neglects the nobler attributes, converts a man into a being all the more dangerous because of his superior power. It is the duty of the commercial teacher, who should be professionally strong and morally sound, to develop a high sense of business honor and moral integrity, for these are the solid rocks on which rests the confidence that creates and extends trade.

"What Business Education Means to the University," by Charles DeGarmo, Professor of the Science and Art of Education, Cornell University, Ithica, New York.

Mr. DeGarmo said in part: "It is acknowledged in educational, as in other circles, that what is necessary takes precedence of what is desirable. If circumstances compel a man to forego secondary education for his son, the community gives its regretful assent; if other circumstances constrain him to send his son to a commercial, rather than to a literary school, men still give a regretful assent. They concede that commercial education is bought with a price, that price being the sacrifice of the man to the exigencies of commercial success.

"The question I propose briefly to discuss is this: Should an intelligent man suffer the reproach of an accusing conscience because he gives his son a commercial rather than a literary education during the secondary period? Does a commercial education promote business only at the expense of manhood? Is there one orthodox education for young men in their teens without which their minds will be cripples, even if not degenerates?

"To arrive at a solution of this problem by just degrees, I wish first to make a distinction between ideas that are merely clear, and those that are likewise vivid. A clear idea is one that produces inner illumination without the tendency to release energy. It shows us the likenesses and differences of the things about us, but does not stimulate us to do things.

"A vivid idea is one that tends to pass into action. It stirs up and releases energy; it is charged with emotion; it pulsates with the feelings that attach themselves to vital interests.

"Turning now to the school for the application of these distinctions, we find that all primitive people educate their children by means of vivid ideas alone. In the early days of Rome, the education of the son of a freeman consisted of two things: physical training as a preparation for war; and the learning of the twelve tables of the laws as a preparation for civil life at home, and the inculcation of civil life among barbarian peoples.

"But now that education has become universal, and occupations vastly diversified, the schools are attempting to supply an education that shall prepare for everything in general and nothing in particular. In doing this they have more and more displaced vivid ideas by those that are merely clear, because of supposed universal validity. The academic past has furnished the college and academy; the democratic present has furnished the elementary public school. The two influences combined are producing the high school and university. Heretofore, the academic prescription has been, one education for all through elementary school, high school and college, and then special education for special callings.

"Public sentiment about education has its sources in tradition rather than in accomplished facts. Once academic and high school education was a professional preparation for a few restricted callings, and, like all professional education, dealt with things of vital interest to those who were pursuing it. Now, academic and higher education is a preparation for the higher stages of all callings. The modern university, in short, now furnishes knowledge and efficiency in practically all the human sciences, the natural sciences and the economic sciences. Among the latter, the higher commercial studies are the latest to take their rightful places in the sisterhood of sciences

"The curriculum of the secondary school must now be determined, not by tradition, however venerable, but by principles derived partly from the nature of the mind and partly from the present state of society, together with our educational equipment in secondary and higher schools. The bodies of knowledge that have made university expansion possible are in general also available for the high school. This fact makes it possible for the high schools to offer many more studies than the student can possibly pursue. Thus, five foreign languages may be offered instead of two; all the sciences, each with laboratory practice, may be added, while manual training and business technique, and commercial knowledge justly claim a place. Election on some basis is inevitable. Upon what basis?



W. P. WILSON, PHILADELPHIA.

"In our search for principles we should be able to determine at least something from the nature of a student's mind, and from that of subject matter itself. The normally constituted mind should dwell for a time at least, upon every distinctive department of important human knowledge.

"We have, first of all, the human sciences—those that pertain to man as man—to his life as embodied in institution; such as, language, literature, art and history; the natural sciences; such as, physics, chemistry, and astronomy, together with their basis of pure mathematics; the biological sciences, and the earth sciences, like physical geography and geology.

"Finally, we have the economic sciences—those that show the mind of man in intimate interaction with the forces of nature. These sciences embrace technological knowledge, and commercial knowledge, with its technique and economics proper. We have here, according to nicety of classifications, from nine to ten distinctive departments of knowledge.

Now, in the selection of a normal boy's course of study, he should take at least, something from each chief department representing a peculiar method and specific body of knowledge. The second principle is that the boy, aided by his parents and advised by his teacher, should be allowed to select what studies he will take within each department. The first principle fixes the types the student shall have represented in his education; the second allows the individual to put the emphasis where he will, to select his studies in view of his future career. In this way, the ideas growing out of his school work become not only clear but vivid. The student ceases to mark time or try to escape from school. On the contrary, he works with accelerating earnestness and enthusiasm.

"What Business Education Means to the High School," by Mr. Allan Davis, Principal of Business High School, Washington, D. C.

ADAPTATION TO PRESENT CIVILIZATION

"Education is adaptation to a particular stage of civilization; commercial education

(Continued on Page 29.)



DR. CHARLES S. DOLLEY, PHILADELPHIA.



MISS MARY B. PEIRCE.



EDWARD M. HULL, SPRINGFIELD, MASS.

Saturday Morning

9:00 A. M., AT THE PHILADELPHIA COMMERCIAL MUSEUM

W. P. Wilson, Director Philadelphia Commercial Museum. "What is Commercial Geography?"

Dr. Wilson said in part:

"In the struggle for foreign trade which is becoming so intense, this country finds itself best equipped of any to secure and maintain commercial supremacy in the world's markets. Within its own borders it is able to grow and make its entire requirements. One essential factor, however, is lacking which our foreign competitors possess in an eminent degree; that is, a sufficiently thorough recognition of the foreign market's value, where it exists, how to enter it most effectively, and how to develop it to the country's greatest advantage. Although many of our consuls are doing magnificent work in calling the attention of American manufacturers to trade opportunities abroad, and in explaining to them the conditions which exist and the methods which must be followed, the Commercial Museum at Philadelphia, of which I have the honor to be Director, is the only existing institution, which, operating on unselfish and patriotic lines, has been created with national and international scope, for the sole purpose of fostering American commerce.

"The aim constantly before the management of the museum is to equip the producers of this country with the same information acquired by his competitors through long years devoted to the study of foreign opportunities. It also points out to the manufacturer wherever, in any part of the world, a market may exist for his products; it gives detailed information regarding the requirements of those markets, and the conditions surrounding them; shows him what competition he must expect, what the facilities are, and the cost for transporting his goods; what method of packing must be observed, how collections shall be made, and what prejudices or peculiarities exist. Furthermore, it suggests to him, based upon its investigation, the most desirable firms with which to make business connection. Aided specifically for this purpose by Congress, it is in a position to show the manufacturers in thousands of instances a sample of the foreign competitive goods sold in export markets. I would say here that I have recently had shipped from Paris 200 tons of manufactured material and raw products from all countries on the face of the globe. Commercial experts are sent frequently to this country, in order that commercial conditions may be studied on the spot. The practical value of this system is shown in the fact that during the past year nearly five thousand foreign houses applied to the Museum to be placed in communication with the manufacturers of various kinds of American goods.

"While the manufacturer is making use of the institution's facilities, he is expected to pay a fee of $100 a year, based upon the actual cost of compiling and typewriting information prepared for his especial benefit. No inquirer, however, is ever turned away unanswered because he does not happen to have joined the regular fee-paying membership. The sole consideration is to aid in every way with promptness and accuracy a producer in any part of the country, who may be able to enter the foreign market.

"The Commercial Museum is able, from its files, to furnish descriptive matter regarding 120,000 leading foreign firms, covering every point of the globe where business of any importance is transacted, and during the past year 27,000 reports were sent to American manufacturers, and during the same period 3,224 special inquiries from American producers were answered, and one million words of business correspondence covering sixteen languages were translated for firms throughout the country. Until the time shall come when American producers will study personally foreign commercial conditions with minuteness which characterizes their competitors across the ocean, there can be no one weapon of such value in the hands of American Commerce, in the great international economic struggle, which has already begun, than a great Commercial Museum properly equipped and properly utilized."

"Teaching the Natural History of Raw Materials"—by Dr. Charles S. Dolley, of the School of Commerce, Central High School, Philadelphia.

Dr. Dolley said in part:

"It has been found that Greek, Latin, and Political History failed to furnish the preparation for boys contemplating a commercial career, which is furnished by the modern languages, industrial and commercial history and economics; so the traditional teaching of the natural sciences fails to meet the needs of, or to afford the same intellectual stimulus for, the boy intent on commerce that he obtains from the ecologic and economic aspect of these subjects.

"We should prefer that the treatment of the natural science of raw materials should be somewhat broader than that offered in the average course in 'Waarenkunde" of German schools, yet this is far better than no treatment at all, and we may, perforce, delegate to the universities and higher institutions of learning the broader treatment which the crowded curriculum of the secondary school makes impossible; or we may establish elective courses in the secondary schools, open to those who prefer an insight into the science of commodities rather than to devote themselves to the arts of typewriting and stenography.

"We should present the field of nature to the boy, awaken his interest, and show him the means of securing further knowledge of it, but not in the way which has resulted in much of the misdirected nature study of the past. The student's efforts should be directed along productive lines, rather than towards that wholesale and useless destruction which has so frequently characterized the amateur in his collecting, and which has resulted in extermination of many precious floras and faunas. Efforts after education should be to quicken the intelligence of the pupils rather than to load them with encylopaedic facts. As Fra Elbertus puts it: 'The education that aims at mere scholarly acquirement rather than useful intelligence will have to step down and out. The world needs competent men—then if their hearts are right, culture will come as a matter of course. Beware of education *de luxe*."

The Banquet

About 180 members of the Association partook of a banquet in the Bullitt building. It was a fine gathering of representative men from the various business colleges in the East. The menu cards were the finest we have seen. The banquet itself, was served in the finest style and the food was first-class. The party spent almost two hours at the table, and afterwards adjourned to the reception room to listen to a lecture by Russell H. Conwell.

The Association had selected from the sixteen lectures that this noted divine has prepared and given many times, "Acres of Diamonds." Dr. Conwell said in opening that he had delivered this lecture about 2700 times, the proceeds of the lectures are devoted to sending poor boys to school. He had received from $100 to $250 per night, and had sent about 1600 boys to school. The lecture was free to the Association. It was J. B. Goff who first suggested to him to go upon the lecture platform. He personally considers this the poorest lecture he de-

livers. He began to deliver it about thirty years ago. The material for the first part of the lecture was given him by an Arabian guide as he was being piloted down the Tigris River.

The entire lecture has been stenographically reported and is now to be found in Modern Eloquence edited by Mr. Thos. B. Reed.

Treasurer' Report

Every modern institution of merit has a financial foundation, strong or weak. Its success cannot be assured without a healthy treasury.

This view of his responsibility, together with a delicate sense of the trust imposed, has urged your present incumbent to the greatest activity, the closest vigilance, and the most thorough business management of which he is capable. The results you may judge from this report.

In preparing this, my third report, I have thought it wise to call your attention briefly to the growth of the department and to suggest to the Association the value of familiarity with the Association's history and its membership, and of intelligent activity and faithful compliance with the constitution and by-laws on the part of its treasurer.

The receipts for dues at the Worcester meeting in November, 1899, were $63.50; at the Boston meeting in April, 1900, the same amounted to $109.50; and at the Providence meeting in April, 1901, and in response to bills sent to March 15, 1902, they have reached the grand total of $169.50.

From these figures it may be observed that there has been an increase in the receipts of about 66⅔ per cent. over the preceding meeting, since the Worcester meeting.

These facts should be gratifying to every one interested in the welfare of the Association. They have enabled your Executive Department to prepare and furnish increasingly enriched programs. But for these your present committee would not have hazarded the honor and dignity of the association in arranging so broad and deep and rich and so amazingly alluring feast as you have at this time. We, ourselves, are astonished at such possibilities, and much more the actualities to the Eastern Commercial Teachers' Association. Your humble servant earnestly urges every member of the Association present to co-operate with the officials in seeing that every one in attendance at this meeting, who is eligible, becomes a member. In this connection, we would recommend, however, a more faithful observance of Section 4, Article 2, of the constitution.

SUMMARY

Balance on hand April 15, 1901	$ 26 98
Receipts as before described	169 50
Total cash received	$196 48
Sundry bills paid as per vouchers approved	$ 47 23
Balance cash on hand March 15, 1902	148 75
ADDENDA:	
Receipts from dues to date	$153 00
	301 75
Sundry bills, as per vouchers approved	154 91
Balance cash on hand at this time	146 84

The Auditing Committee hereby certify to the correctness of the accompanying treasurer's report.

Officers, 1902.

President—E. E. Gaylord, Beverly, Mass.

Vice-President -Miss Cora Elisabeth Burbank, Boston; W. B. Sherman, Providence, R. I.; F. B. Moore, Trenton, N. J.

Secretary—A. S. Heaney, Providence, R. I.

Assistant Secretary—Miss Stella Smith, New York.

Treasurer—M. D. Fulton, Auburn, R. I.

Standing Committees.

EXECUTIVE COMMITTEE.

H. G. Healey, New York; Wm. E. Drake, East Orange, N. J.; E. M. Hull, Philadelphia.

MEMBERSHIP COMMITTEE.

J. P. Byrne, Commercial High School, Brooklyn; E. H. Fisher, Burdett College, Boston; E. C. A. Becker, Becker's Bus. Col., Worcester.

BANQUET COMMITTEE.

E. M. Hull, Springfield, Mass.; W. J. Amos, Philadelphia; W. L. Anderson, Dorchester, Mass.

AUDITING COMMITTEE.

W. P. Richardson, Brooklyn; C. B. Post, Worcester; L. M. Thornburgh, Paterson.

RECEPTION COMMITTEE.

C. W. D. Coffin, New York; J. C. Kennedy, Salem, Mass.; N. P. Heffley, Brooklyn.

Special Committees.

Committee on Revision of Constitution and By-Laws—H. M. Rowe, Baltimore, Md.; T. P. Scully, Norfolk, Va.; James Rea, New York.

On Conference with Commissioner of Education—C. C. Beale, Boston; C. M. Miller, New York; W. H. Kinyon, Providence.

Election of Officers for the Eastern Commercial Teachers' Association for 1903 Resulted as Follows:

For President, Mr. Charles M. Miller, New York City.

First Vice-President, Warren H. Sadler, Baltimore, Maryland.

Second Vice-President, Mr. A. P. Cobb, Banks School, Philadelphia.

Third Vice-President, W. P. Richardson, Haffley School, Brooklyn.

Secretary, Mr. A. S. Heaney, Providence, R. I., for three years.

First Assistant Secretary, Miss Stella Smith, Hoboken, New Jersey.

Second Assistant Secretary, F. H. Reed, English High School, Providence, R. I.

Treasurer, M. D. Fulton, Auburn, R. I.

Assistant Treasurer, A. T. Swift, English High School, Providence, R. I.

EXECUTIVE BOARD.

George P. Lord, Salem, Mass., one year; W. P. Sherman, Providence, R. I., one year; H. M. Rowe, Baltimore, Maryland, two years; J. E. King, New York, two years; C. T. Platt, Hoboken, New Jersey, three years; W. C. Ramsdell, Middletown, New York, three years.

The Peirce Banquet

The crowning feature of the Convention was the banquet given to the entire Eastern Commercial Teachers' Association at Boldt's Saturday noon, by Miss Mary B. Peirce, Prin. of the Peirce School of Business, Philadelphia. By this act Miss Peirce demonstrated that woman is quite as quick and capable of grasping opportune conditions as man. By her thoughtfulness and generosity she has set a precedent that will hustle many school proprietors to follow.



THEODORE C. SEARCH, PHILADELPHIA.

Business Education and Foreign Trade

BY THEODORE C. SEARCH, PRESIDENT OF THE NATIONAL ASSOCIATION OF MANUFACTURERS, PHILADELPHIA

To one who is not daily engaged in business as an instructor, it cannot be expected that details as to the very best methods calculated to reach certain results in the matter of education can be laid before you with that scientific knowledge and accuracy that they should possess. I therefore disclaim at the outset any ability on my part to so argue for these results in a manner that will be satisfactory to modern educators. It is, however, I think, within my province more particularly to define, as closely as I may, the qualifications that go to make up the kind of a man that I think the world is now demanding, especially that part of the world engaged in business matters, and while the subject of my lecture is "Business Education and Foreign Trade," it necessarily follows that the Foreign trade will include domestic trade, and that it will not only apply to the man who travels as agent for the house, but must refer to all those who are engaged in business, either as principals or as assistants to them.

So far as my own investigations are concerned, I find a great deal of literature at this time referring to the matter of business education along commercial lines, but seldom find any reference made to the means which must be used in order to produce results. It would seem, from the inability on the part of the general public interested in this matter to make the proper discrimination, that there must either be a wide diversity of opinion concerning it, or there must be a dearth of ideas relating thereto. I prefer to consider the first proposition and to ignore the latter. From my standpoint it does not appear that the subject is one that is in any degree a very especial puzzle. It simply means this: That the education for this work must have for its foundation the same breadth of treatment and the same basic features that constitute the foundation of education as it is today and has been in the past. Our country's greatness at this time rests upon the fact that education is so general throughout the land, and if this be true then it follows that

the more perfect we can render that system of education, the more powerful will become the people. I do not now, and never have regarded, any degree of education as being too high for those engaged in commercial pursuits. Indeed, I am inclined to think that the broader, wiser and more perfect that education, the more powerful will the man who has it become. But it is impossible for any one to trace all paths of thought, or to traverse all avenues of learning, nor must we forget that the education which we are looking for is that which can be commanded by the masses, and not the few. Probably the few who have been the recipients of the broad specialized education which exists today are as well prepared as it is possible to prepare men for the work of the future. But the real development of the masses is that which most immediately concerns us, for from them is derived that large working element which is needed in all of our great industries. This point being conceded, it therefore follows that our public schools demand our best attention, and the problem before us is to so divide the work of instruction as to give to those desirous of entering into the commercial field the very best foundation in order to enable them to become the most useful in the future. In this connection, it must not be forgotten, that it is quite probable that each one, even though he receives this instruction, will be compelled to enter into business life in the most modest way, accepting minor positions, and gradually working through them up to the higher; receiving at first limited confidence from those who employ him, but gradually showing by his ability and range of his mind that he is capable of higher things, and so receiving his advancement and passing on until he becomes fully engaged as a worker in the great development of our trade and industry.

The type of man needed in the business world is one who has a comprehensive knowledge of the physical and commercial geography of the Universe; one who understands the history of transportation; the principles of barter and exchange; the tariff regulations of various countries; one who is conversant with at least two if not three modern languages, and who is, to a considerable degree, posted in historical literature, especially of the modern period, and one whose mathematical attainments are equal to the demands that will be made upon him. He should have a good scientific education. In addition to this I want to place great stress upon the ability of the individual to read legal papers in a critical manner, such as legislative bills, bills granting rights, contracts, charters, and the like. One who understands the value of words, and who knows the difference between such words as "likewise" and "also," and it further goes without saying that such a person should be familiar with accounts, so that he can keep a full set of books in a proper manner. These are the subjects which, it seems to me as a business man, should have the greatest consideration by the student during his commercial education.

I will not undertake to determine at what point should begin the shaping of such an educational course to meet the requirements in view. That is a technical problem which can be solved only by the educator. I will content myself with briefly alluding to the salient points just referred to, as I consider them to be most helpful to the man who aspires to conduct business transactions with eminent success.

Let me then state, as a first proposition, that I am inclined to believe that the student of the present day is pushed along much too rapidly for his own good, and further, that he has too many studies on hand at one time in order to produce the best and greatest progress. I am also inclined to the belief that he is not as well grounded in the rudiments of education as he should be. In making these strictures, as strictures they may be considered, I do it entirely from the standpoint of an employer, having had frequent opportunities to test the attainments and qualifications of those who have applied to me for positions.

I find, likewise, more or less weakness concerning the subject of letter writing, and feel that this department has suffered somewhat from lack of drill, the drill itself being impossible on account of the introduction of so many other studies.

These strictures only indicate, somewhat, the run of my mind upon this matter. But now we will suppose them all to be cast aside, and that the proper drill has been given to the pupil.

The point now presenting itself to us is "where shall we deviate from the ordinary classical course, as it may be called, into that which is more of a business character and pertaining more to the life which the person actually intends to follow. I am inclined to think that the German schools and the German system offer to us the best solution of this problem. In Germany a young man is called upon to make a decision between the classical or scientific course at a very early period. If he decides to become a scientist he enters into the "Real Schule," which is in effect a lower scientific school. From this school he passes into the "Real Gymnasium," which is in effect a scientific high school. From this he passes to the "Polytechnicum." His course embraces the sciences, mathematics, history, modern languages, and practical and theoretical training in various technical branches. But the genius of our institutions seems to be somewhat different from that of the Germans. We have built upon lines which seem to have become stable and fixed, and it is very difficult for us to change our course. But as our schools are arranged in Philadelphia, I should say that such a course should begin in the Grammar Schools—not perhaps in the first year, not perhaps in the second year, but certainly not later than the third year, when the branches that bear upon business matters should be brought to the attention of the pupil, and a thorough drill should be commenced.

Some of the branches to which I allude may have been taken up before. For instance:

First, geography—physical, commercial and political, are very essential elements in every course of practical training for foreign trade. A knowledge of the trade centres, ports of entry, and chief distributing centres in various countries is of great consequence, and of no less importance is familiarity with means of internal transportation, and the channels by which commerce moves inland from the seaports and distributing centres. The first necessity is for thorough knowledge of the location of the different nations and their colonies, all of which simply means that lessons in geography, as taught in all schools, must be well learned. It is surprising to what extent men who have mastered even great business problems are sometimes ignorant of the principles of geography. It is well to know that while throughout all the rest of South America Spanish is the current language, Portugese is the language of Brazil. One should know that Hong Kong is not a part of the Chinese Empire, but a British Colony. Ignorance of such simple facts as these, and lack of familiarity with geographical relations often lead to annoying mistakes which make a business man appear rediculous in the eyes of his foreign correspondents.

I have known manufacturers to refer an inquiry from Bogota, Columbia, to an agent in Caracas, Venezeula, without knowing, or without thinking that communication between these two capitals is had only over land, across a wild country, or by a long, circuitous route by rail and water, which makes the two cities further apart, commercially speaking, than either of them is from the city of New York.

Knowledge of the fact that Java is a Dutch Colony suggests to the thoughtful student of foreign commerce that the trade of that far-distant island can be sought to good advantage in Amsterdam, because all of the great Dutch trading companies have their main offices there.

Knowledge of internal transportation routes is of very great importance to any thoroughly practical student of foreign trade. For instance—Bogota, the capital of Columbia, is reached by a tedius route of river, rail and mule path, and consequently goods destined for that city must be packed in small parcels and amply protected against damage by water and rough handling. While on the other hand, Caracas, the capital of Venezuela, although separated from the seacoast by a high mountain range, has such railroad facilities as to permit of the carriage of heavy merchandise direct from the steamer side to the city. It is also advantageous to know what ports have dockage for large steamers, enabling them to discharge cargoes direct to cars or warehouses, and also in what ports everything has to be lightered to shore, or, in other words, cargo has to be taken from the vessel by a small boat of sufficient draft to permit of its passage through the shallow water to the docks. It is evident at once that thorough familiarity with the facilities —or the lack of them—at the important seaports is of great value in determining the best way in which to pack and ship goods. If it is known that there are no warehouses at Delagoa Bay, and that all merchandise to be forwarded to Johannesburg must lie exposed to the weather while awaiting shipment, careful attention will be paid to the packing of all goods destined for this route.

Knowledge of the different routes which commerce follows upon the ocean often lead to channels through which trade may be developed to advantage. One would hardly go to Copenhagen to seek trade for the far East, unless with the knowledge of the existence of an important line of steamers in the Asiatic trade which has made Copenhagen an important centre for export trade to Siam and other Oriental countries. Investigation of such trade routes, assisted by study of the destination of exports from the great ports like London, Hamburg and Antwerp will disclose many important trade facts which otherwise would not be obtained except through years of business experience.

Familiarity with the trade relations between nations is of much importance. For example—if it be known that German manufacturers, merchants and bankers are most closely in touch with the trade of Russia, it naturally follows that an American firm seeking Russian trade can accomplish more through proper German connections than

by any other means, short of a personal canvas of the field, and the establishment of direct connections.

DISTRIBUTION OF PRODUCTS.

Information concerning the sources of supply of leading articles of commerce is of great utility, indicating where certain goods may not be sold, and suggesting where their possible market may be. For instance: We may not expect to sell cotton yarn in Bombay, if we have knowledge of the existence of a great spinning industry in India. On the other hand, knowing the fact, it indicates that textile machinery and other supplies are saleable there. There is no longer a market for American flour in the Argentine, but we can furnish the milling machinery with which to utilize a portion of the vast wheat crop of that country, and this we do. It follows that knowledge of the principle crops, the chief industries of the various countries, and a study of the distribution of the toils of each nation,—all help to afford a more intelligent idea of what the world buys and from whom it is bought. So much for the geographical consideration.

Dealing for a moment with the subject of history, we may say that knowledge of the salient points of political, commercial and industrial history is helpful to the man who devotes his life to trade with other nations. It broadens his view of the world's commerce and helps him to account for many conditions which present themselves. Familiarity with the conquests by Spain, Portugal and the Netherlands at once explain the influence of those nations in the remote parts of the world, an influence remaining long after every trace of their domination has passed away. While the absolutely practical value of such knowledge may be slight, it is helpful in enlarging one's view of the commercial world. A study of Great Britain's colonial policy discloses much that is instructive and helpful to the man who is to come into contact with outlying British possessions in every part of the world. British rule in India and Africa is essentially a continuous record of commercial conquests, now more suggestive than ever before to an American, because of our own beginnings in colonial experiments.

That "trade follows the flag" is no new theory, although we have never been taught this maxim until within the past few years. The commercial history of great nations is full of suggestive hints to the careful student.

A word or two as to languages. Without a command, more or less thorough, of the important modern languages one is heavily handicapped in such a career as we are now considering. It is necessary to have at least a good reading and speaking knowlege of German, Spanish and French, and the completely equipped business man should be able to write a correct business letter in each of these languages. Valuable as this knowlege is in the office, it is indispensable to the man who undertakes to travel abroad in any business capacity. Acquaintance with languages is almost a necessary element in international trade. It often happens that a merchant receives a letter in Spanish from a South American customer, which he cannot read without the aid of an interpreter, nevertheless he calmly replies thereto in English, forgetting that he may be inflicting upon his customer the same annoyance he has just experienced himself. It is certainly far more conducive to cordial business relations when it is possible to address your customer in his own language. Still, it is possibly better to write a letter in good English than to carry on a correspondence in bad Spanish or German or French. There is always an inclination to laugh at the foreigner's struggle with our language, but at the same time we do not hesitate to fearlessly essay the framing of a reply in a tongue with which we have but scant acquaintance. This ignorance of foreign languages, which is displayed in correspondence and printed matter, is appalling, and shows a need of the most careful training in this particular branch of business education. For while a man may direct a large foreign business with entire success without knowledge of any other language than English, depending upon competent assistants for translation, the man who undertakes a business trip with no broader linguistic accomplishments, finds himself at a serious disadvantage at every step. Of course interpreters can be had, and the traveler can thus make known his mission. But in this country, how much consideration would we give to a French or a German salesman who was compelled to employ a third party in soliciting trade? No foreign house ever thinks of sending to us a salesman who cannot speak English, and yet American travelers go abroad with only their mother tongue to use in strange lands

German and Spanish are, perhaps, of the most importance. French is the language of diplomacy almost throughout the civilized world, yet in the introduction of new business ideas it is of less value today to the American than either of the others. With thorough command of German and Spanish and French, in addition to English, one can make himself understood in correspondence and conversation the world over. While we acknowledge this, it is interesting to note that English is becoming more and more the language of trade. This tendency makes it less difficult for one to transact business.

BUSINESS METHODS.

The term "business methods" embraces a wide range of information of prime necessity in international trade, which includes all the details of sales, banking credits, the making of contracts, as well as the forwarding of foreign shipments. These questions, very plain and simple in our business at home, involve many intricate problems when transactions are international, and details vary in each country.

To the uninitiated the handling of an order from India, which is to be shipped in care of a London banker, with 60 days sight draft against documents, is often a perplexing problem, although a simple matter when once thoroughly understood.

Business methods differ in various countries, and familiarity with these differences is one of the essential elements in foreign trade.

Credits vary widely according to the country, and they often differ in various branches of trade in the same country. Sometimes it is customary to open a bank credit here when an order is placed. At other times, the creditors open with the bankers at the destination of the shipment, and payment is made when documents are presented as proof of delivery, or it may be that settlement is deferred, and a draft at 30, 60, or 90 days is accepted by the buyer when the Bill of Lading and Invoice are presented by the banker.

There are innumerable details which present themselves in widely distributed foreign business, radically different from methods at home, but thorough knowledge of these methods is an indispensable part of the training of the man who expects to achieve success in export trades.

It is necessary to know weights, measures and monetary units used in different countries. It is needful to know that a quintal may be 100 pounds or 220 pounds, according to the country and to the commodities to which it is applied. A dollar may be 80 or 100 cents in the same country; or in China it may be Mexican, and worth, say, 45 cents; or gold, and worth 100 cents of our money. In some Spanish countries they have the rather unique custom of giving discounts to wholesale customers by making the invoice in 100 cents dollars, and accepting settlement in 80 cents dollars.

An enumeration of the peculiarities of business customs and methods in different countries would fill a book. But nothing is more helpful, nothing more needful than thorough familiarity with these local or national commercial characteristics. Many of them are facts not found in text books, but can only be obtained from the experience of ourselves or others.

Banking methods and the principles of exchange, the use of Letters of Credit, customs governing contracts of purchase or sale, the conditions under which sale agencies are established, the laws relating to licenses for traveling salesmen—all must be embraced in the fund of information which constitutes a large part of the qualifications of the successful man in the export trade.

CUSTOMS TARIFF.

Careful study of the Customs Tariff of foreign countries yields much information that is helpful in developing export trade. The duties themselves, except as they show what goods are taxed so as to prohibit their importation, are of the least importance. It is essential, however, for the exporter to know whether the tariff of any given country imposes a specific duty upon the gross weight and baggage, or upon the net weight of the goods alone, or an ad valorem charge based either upon the invoice value, or upon an arbitrary valuation determined by the government and made a part of the tariff law. It is important to know that sometimes lower duties are charged upon the separate parts of a machine than upon the complete article. The inclusion of brass parts or fittings with a piece of machinery will sometimes render the whole machine subject to duty at a very much higher rate than is chargeable upon the few unimportant parts of higher priced metal. Sometimes a lack of finish, or even a simple coat of Japan, or possibly a mere coat of common black paint will change the classification of an article under the tariff of some country, and increase the duty to the point of prohibition. In some foreign tariffs, articles of iron combined with wood are dutiable at a higher rate than articles of wood combined with iron, and when the predominance of either material is not plainly apparent, the classification may be influenced by the manner in which the goods are invoiced and manifested. In some lines of goods so small a matter as this may mean very much to the buyer and to the seller.

There are innumerable details of packing, marking, invoicing and manifesting, concerning which many of the foreign tariffs are very explicit, and impose heavy penalties where they are not carefully regarded.

In the time allotted to a discussion of a matter of this kind, it is not possible to cover all the essential points that should be included in an education, shaped with such an end in view as we have spoken of on this occasion. I have only tried to formulate a few suggestions from a practical point of view, to show the importance of this education, and at the same time leave abundant



PORTRAIT OF THE EASTERN COMMERCIAL TEACHERS' ASSOCIATI

opportunity for elaboration on the various topics.

Permit me, therefore, in closing, to say that if there be any one thing needful in the shaping of business careers, apart from book knowledge, it is that young men shall be inspired with intelligent purpose and impelled with such effort as shall lead them to the desired aim. There are plenty of men who have ideas *in general* but *none in particular*. Men who have laid foundations for successful business careers, but have never built thereon. Or if they have commenced to build, have changed their plans so frequently that their work amounts to nothing.

From an old poet of Armorica, the ancient Brittany, there has come down to us through more than twelve centuries a beautiful aphorism, which seems to express exactly the thought I have in mind: "He who will not answer to the rudder, must answer to the rocks." And this sentiment applies to a business career, as well as to any other walk in life. Without the guidance of intelligent purpose and the impetus of determined effort, success is not attainable. As Shakespeare says "the flighty purpose never is o'ertook, unless the deed go with it." This is essentially an age of specialization, and from my standpoint and with the knowledge that there are many intricacies in business, which the men out of business cannot know, and many incidents in a life of export trade which the person not familiar with that branch of business can understand or appreciate, I have reached the conclusion, that whatever be the policy adopted for our commercial education, nothing could be better than to have the last year of a student's course in our public schools enlivened by an arrangement to be made with practical men, direct from the different business fields, to give them lectures out of their own experience, to the end that they may be familiarized with the life that is shortly to be theirs, and that from the experience of others, an experience not found in books, they may have a proper and higher appreciation of the difficulties before them, and of some of the influences which may be brought to bear to ameliorate these conditions. Such a course of lectures given by men who may not even be literary in their cast of mind or thought, would be vastly instructive from the fact that they deal with practical things and with active life.

One word more—it is demanded of every man who claims the right to succeed that he shall establish the justice of his claim by obvious superiority—by ability to do something, to say something, or to write something better than his fellowmen.. So it follows that men who succeed today are masters of some particular branch of commerce, industry, finance or professional life.

More than twenty years ago Theodore T. Munger in addressing young men said: "The successful man is not the one who can do many things indifferently, but one thing in a superior manner. There is a certain value in having many strings to one's bow, but there is more value in having a bow and a string and an arm and an eye that will every time send the arrow into the bull's eye of the target."

Specialized training is giving the world today more brilliant men who can "do" things, men who achieve real success, than have been created in many generations. No system of education, be it classical, scientific or commercial, which does not give proper weight to purpose and effort, can be accepted as providing the proper equipment for any walk of life.

And now one brief view of the international situation of our country and I close.

The geographical location of the United States territory seriously handicaps all other nations who are engaged in the great task of conquering the world's trade.

A glance at the map reveals the fact that our country is practically included between the thirtieth and fiftieth parallels of latitude, and extends solidly east and west for about 3500 miles, embracing a region second to none on the globe. The Temperate Zone gives life and vitality to its people as does no other. A uniform Government controls the land from the Atlantic to the Pacific. Nowhere else in the world exists such elements of rapid communication for quick delivery of products as this region shows. The railroad communication alone is nearly equal to that of all the rest of the world combined. The economic handling of freight by railroads has been reduced to a science in the United States. Enjoying as we do a rate of railroad freight of only about one-third of that of other favored nations, we are enabled to transport the products of our industries to our shores and place them on board ship at a less cost than can be done by any other nation.

The unity of our State Governments insures a safe and rapid transit from ocean to ocean that cannot be duplicated by any of the great nations of the earth.

Russia, with its vast area of land, is hampered on the west by the Scandinavian Peninsula and by Germany, which almost effectually block the free transportation of its goods through channels of the least friction. On the Pacific ocean it has opened but few ports and these can only be reached by passage through a mountainous country. Nature herself on the eastern coast has imposed no inconsiderable barrier against the free transportation of the products of Russia.

China, lying to the south of Russia, and almost between the same parallels as those of the United States, is on its western side completely shut off from the ocean. There



N FRONT OF TEMPLE COLLEGE, FRIDAY NOON, MARCH 28, 1902.

is, therefore, no free traffic of the products of China through its own dominions to the ocean, excepting in the direction of the United States.

While the borders of Germany, hamper Russia's transportation, Russia blocks Germany, so that the Germans can only reach the great highway of the nations through the North Sea and English Channel.

The same argument applies to the other nations on the continent of Europe—France, Turkey, and in a lesser degree Spain, while Africa is as yet too small a factor to be seriously considered in this discussion. It is controlled by so many different nations, whose interest, politically and industrially, are mutually hostile, that there is practically speaking no free intercourse through any part of its dominions at the present day.

But with the United States the way is open to the east—to the west—and to the south, and to as large a degree as that of any other nation, to the north. The whole boundless world is, therefore, within the easy reach of our industries. We fail to appreciate, without careful study, the exact meaning of the facilities we enjoy.

If we sail to the east, we are bringing ourselves into direct communication with an immense aggregation of the world's activities, reaching the western shores of Europe, where vast hives of industry are located, many of which are now looking to us for their machinery and supplies.

On the west, we find directly in line with ourselves, the great Empire of China now being opened to the world; and China, with the eastern coast of Asia, imports $ 50,000,000. worth of material annually. China, being a non-producer of nearly all the articles of which we are now manufacturers, offers us one of the greatest inducements. No country is more readily accessible. From the eastern ports of Shanghai, Hong Kong and Tsin-Tsin we are in direct communication with her rivers, which reach for 3,000 miles into her interior, opening up a vast population who desire our products and are willing to pay for them, and who are friendly to us, and who are anxious to have us come in and possess their trade. This trade alone should carry us into the far interior of the great Chinese Empire, and as far as relates to all other countries in the world who are exporting their goods there, we are nearly 2,000 miles nearer this market than they are.

Geographically considered, therefore, if the people of the United States were free to make choice of territory for themselves anywhere upon the globe, nowhere could they make a selection which could in any degree equal that which they now own.

There are also other considerations worth calling to mind at the present time, concerning the value of our own country. Should the Nicarauguan Canal, or some other canal cutting the isthmus, soon be built—and this admits of little question—it will be of the greatest value to the United States. For all practical purposes it will make one solid wall of our sea-coast that will stretch from north to south, and east to west, and south to north at least 10,000 miles. It will open up the whole western coast of the South American continent, extending from the twelfth parallel of North Latitude to the fiftieth of South Latitude, and place us from 3000 to 5000 miles nearer the market of that vast country than any other Government on the globe. Here is a buying power of possibly $500,000,000, which can be served by our country better than any other.

But while our coast line is being thus extended we must not forget the great value which will come to us from the opening of the Mississippi Valley. This great watershed includes some of the largest rivers in the world.

The Mississippi is navigable for 2,030 miles to the Falls of St. Anthony.

The Missouri is navigable for 2,400 miles to Ft. Benton.

The Ohio is navigable for 975 miles, to Pittsburg.

The Tennessee for 1,200 miles, obstructed only by the Mussel Shoals.

The Red River, 1,200 miles long, is navigable to Shrevesport.

The Arkansas throws its forks nearly to Pike's Peak.

Here we have a vast system of rivers, extending North, East and West. On the one hand, tapping the great coal, iron and oil fields of Ohio and Pennsylvania, and the vast mineral, lumber and agricultural sections of Kentucky and Tennessee.

On the other, watering one of the richest agricultural divisions of the globe and reaching the greatest mineral regions known; while the central stream pierces the heart of the great lumber regions of the North and the grain fields of the Northwest.

Who shall predict the great future of the Mississippy Valley?

God intended this noble river as a great commercial highway, and some of us now here shall see it fulfilling its mission. Truly, it seems prophetic that the United States has been fore-ordained on the surface of the globe to command and control, to a large degree, the markets of the world.

The free and undisputed passage of our products from one side of our country to the other, with the privilege of shipping them at our eastern and western ports to the remotest parts of the globe, without odious taxation or political tribute of any kind, insures to us a strength and power such as is represented by no other nation in the world.

The victory at Manilla closed the record of the past and opened that of the future.

Let us interpret the handwriting on the wall.

Our flag will sail on every sea. The starry banner of this broad and enlightened nation shall shelter under its folds the most progressive people of all time. It shall shelter a commerce upon which the sun shall never set; a commerce which shall ebb and flow unceasingly as the everlasting tide.

The picture is not overdrawn. A great work is before us.

It is for the young men to rise up and crown with glory this prophetic vision.

Our traveling salesmen will shortly marshal themselves in grand array and penetrate to the furthest quarters of the globe. The English speaking American will soon be transformed into the versatile French, Spanish and German linguist.

The occasion and the times demand that you teachers shall decide the destiny of this great Republic.

To you we commend the education of our youth—men through whose veins shall ebb and flow our national virility. To you we look for the full fruition of those hopes that have ever been the guiding star of our national destiny. In the time past you have not failed to set up the highest standards of educational progress, and in coming years we feel, indeed we know, that the teacher will ever stand in the front rank of our national advance.

The work is not easy. The financial remuneration is not large, but the ever growing sympathy of our people in your success should assure you that, in the language of Burke, that there are those about who will applaud you when you run, console you when you fall, and cheer you when you recover.

Higher Accounting

BY R. J. BENNETT, CITY AUDITOR, WOODSTOCK, ONT.

SINKING FUNDS

A Sinking Fund represents amounts set aside from time to time out of assets and accumulated at interest for the purpose of meeting some debt or obligation when it falls due.

The power to borrow money and issue bonds, mortgages, debentures, etc., is given to every corporation (subject to by-laws) and it may be hard to find a single commonwealth or municipality that has not at some time found it necessary to resort to this means of raising working capital. To meet and liquidate these obligations when they fall due, is the sole object and mission of the Sinking Fund, which consists of fixed payments made at regular intervals and invested, and the interest thereon added yearly or half yearly. The main distinction between a Sinking Fund and a Reserve Fund is that a Sinking Fund is formed of specific assets set aside and "ear marked" to be used in the payment of some liability, whereas a Reserve Fund is set aside out of profits, to be used should occasion require, to meet some unknown contingency. The Sinking Fund is a *debit* balance and represents an asset; the Reserve Fund is a *credit* balance and is a liability.

Many accountants prefer to create the Sinking Fund each year by an equivalent charge against profits, and while the following entries are based on this presumption the writer prefers to treat such a fund entirely as a *capital* transaction. When the debentures were issued cash was received for same (less cost of issue and sale) and when they came due, cash was paid out again for their redemption, so that the actual profits of the business were not affected, except so far as regards discount or cost of issue, as above stated. If an adequate reserve fund is maintained, it seems unnecessary to create a special reserve for meeting debentures; indeed, some corporations have a large bonded indebtedness and yet depend entirely upon the investments of the Reserve Fund and cash on hand to accumulate the necessary funds to pay them off at maturity. In some cases where long term debentures are issued, the creation of the sinking fund is deferred for a term of, say, ten years. In a municipality the Sinking Fund is raised from taxes and incorporated in the estimates for the year

The term "Sinking Fund" is a rather vague expression to the average person, as its application is not fully understood. Literature treating on the subject is very meagre, especially from the accounting standpoint; and the only way to get a thorough grasp of the situation is by actual contact.

Tables are always used by officials who have calculations to make and can be purchased for a nominal sum; deductions from those tables are exhibited herewith, Nos. 1 and 2.

THE BOND ISSUE

Bonds or debentures are issued subject to the charter, or statute of the State or Province, after being sanctioned by a by-law of the parties seeking the loan. When a municipality, for instance, desires to make some local improvements, after the statutory preliminaries are observed, they may provide funds for carrying on the work by issuing the debentures and disposing of them in bulk at the outset, or by partial sales as the necessity of the work requires; or they may effect a temporary loan from the Bank by issuing a promissory note to be drawn upon as the progress of the work demands. When the work is completed, the issue of debentures may then be made sufficient to pay off the amount of the temporary loan. This method is commendable in connection with local improvements. If the bonds are dated concurrently with the beginning of the work, the interest accumulating thereon may serve as an offset to the interest required to be paid for the temporary loan.

Debentures are issued by either one of two methods; the "Sinking Fund" method or the "Instalment or Annuity" method. Which of the methods is the better will depend entirely upon whether one is the purchaser or seller. The former is certainly the better for the investor as it gives him a larger time to have his money out on interest, but the latter is the more economical when considered from the seller's standpoint.

SINKING FUND METHOD

In the case of "Sinking Fund" debentures, no part of the principal is paid to the holder during the currency of the debentures. The full amount of the interest and part of the principal is annually raised. The interest, consisting of coupons, is paid to the holder while the principal is paid into the Sinking Fund. This fund is put out at interest annually and compounded yearly or half-yearly during the existence of the debt, so that at the maturity of the debenture there will be just sufficient to pay the principal. Care must be exercised to see that the Sinking Fund is made to earn the amount contemplated; in fact the rates of interest are so varying, it is well to keep on the safe side and not capitalize the Sinking Fund at too high a rate. A common error is to calculate the interest earning power of the Sinking Fund at the same rate as the debenture bears. The instalments being small and accumulating annually, it is impossible to keep the fund continually invested, therefore it is not well that the earning power of the Sinking Fund be calculated at a higher rate than the ordinary bank interest. By calculation, it can be ascertained the exact amount that should be to the credit of the Sinking Fund at any particular date; if deficient, it should be augmented by adding the necessary amount to the yearly appropriation.

These debentures are drawn up for a definite number of years and coupons attached to represent the interest due; when detached the coupons may be presented for payment at the issuing office or deposited in a bank for collection.

THE ANNUITY SYSTEM

The "installment" or "Sliding Scale" debentures are calculated so that equal payments of principal and interest during the life of the debenture may be made. The first year's payment will obviously be largely interest and very little principal (unless issued for a short period) while the second will show less interest and more principal. Each year the principal increases and the interest decreases until the final payment, which consists mostly of principal. Of course, the difference between the two forms of debentures is that, in the first case, the investor receives only the interest each year and the principal remains in the hands of the municipality or company for reinvestment. In the second case the investor himself finds it necessary to seek some means of investing the amount received each year.

Investors prefer a safe long-term investment and are averse to purchasing debentures that provide for a return each year of part of the principal, thereby necessitating the reinvestment of small amounts. The Sinking Fund idea was originated because bonds of such a nature brought a lower price in the market. However, money is more plentiful today and the small difference in price obtainable for the two kinds of debentures is so slight, the trouble of maintaining the Sinking Fund greatly exceeds the paltry difference in the proceeds of the sales. Competition in the money market is very keen at present and it makes but little difference which kind of debenture is issued in so far as the sale of the securities is concerned. This method of payment, however, is much cheaper than by the Sinking Fund method, which can readily be seen by a simple calculation of the total interest paid in each case.

There are different methods of writing up this class of debentures, but the following two methods are probably the most general: In an issue to be paid, say in ten equal annual instalments of principal and interest, the loan is divided into ten debentures, the one falling due the first year has one coupon attached; the one falling due the second year two coupons, and so on up to the tenth which will have ten coupons. The other method is to issue ten debentures, each for the same amount, consisting of principal and interest included in the face, one to fall due each year until all are finally paid; in this case no coupons are attached nor does the debenture draw interest.

INVESTMENT OF SINKING FUND

It is not an easy matter to make the Sinking Fund realize the same rate of interest as the debenture itself bears, owing to lack of safe investment; therefore, as stated, it is not well that its earning power should be calculated at a higher rate than ordinary savings bank interest. Municipalities, however, are permitted to invest in their own debentures and those of other municipalities, also in government securities. In this way a higher rate of interest may be realized than is paid by the average bank. Securities thus purchased should be lodged for safe keeping with the trustees of the sinking fund, with a Trust Company or with a bank. In case the municipality invests in its own securities the coupon interest may be disposed of at the end of the year by cancelling entries.

ABUSE OF THE SINKING FUND

It has been said that the Sinking Fund is a curse to the average municipality, and the statement is no doubt true in cases where the fund is not properly guarded. The principal causes that would lead to such a conclusion are lack of knowledge of finances, inability to keep the Sinking Fund properly invested, ignorance in computing the earning power, manipulation of the fund by designing and dishonest officials, etc. As a rule the officials are anxious that the rate of taxation be as low as possible (often to redeem pledges made before election) and therefore they neglect to raise the amount required for the Sinking Fund in the preparation of yearly estimates. It may be, however, that the requirements of the municipality are adequately provided for, yet by looseness in keeping the records the funds so raised are not applied as originally authorized. Greater expenditures are made in some directions than were originally intended or provided for, consequently, to meet this contingency, some other fund has to suffer and the Sinking Fund is usually made the scape-goat.

CALCULATING THE ANNUITY

Before calculations in Annuities, Sinking Funds, Debentures, etc., can be understood it is first necessary to have a thorough grasp of the principles underlying Compound Interest. For instance, what causes an investment of $1.00 to amount to $1.27628 if out at Compound Interest for five years? Simply an annuity of five cents added to it, which, in its turn, gathers interest at the same rate. A knowledge of logarithms will be of great assistance in thoroughly grasping this class of problems.

For a brief illustration of the Sinking Fund calculation, and the use of the table, the following debenture will be taken.

On Jan. 1, 1902, the City of Woodstock purchased the Electric Light Plant for $20,000, and to pay for same, issued 5 per cent. debentures payable in 5 years, interest payable annually. (The short term debenture is selected to illustrate the working with less labor.) The annual appropriation in this case will be, first, $1,000 for payment of coupons, and second, the required installment to the Sinking Fund which is capitalized at 4 per cent. To meet the obligation when due, an equal annual installment is required for a term of 5 years which will, in turn, accumulate interest at 4 per cent.

Each dollar deposited Jan. 1, 1903, bears compound interest at 4 per cent. for 4 years. Similarly, each dollar deposited Jan. 1, 1904, bears compound interest at 4 per cent. for 3 years, etc. (The installments are set aside at the end of each year and begin to draw interest on Jan. 1st, of the following year.

$1 deposited Jan 1, 1903, will at the end of the time be worth ..... $4.044=$1 169859

$1 deposited Jan. 1, 1904, will at the end of the time be worth ..... $1.043=$1.124864

$1 deposited Jan. 1, 1905, will at the end of the time be worth ..... $1.042 =$1.081600

$1 deposited Jan. 1, 1906, will at the end of the time be worth .....$1.04=$1.040000

$1 deposited Jan. 1, 1907, will at the end of the time be worth ..... $1.00=$1.000000

$1 deposited annually at the end of each year for five years .....=$5.416323

As often as $5.416323 is contained in $20,000 there must be $1 in the annual deposit:

$20,000 ÷ $5.416323 = $3692 54.

This method will enable one to determine the Sinking Fund for any particular debenture issue. Table No. 1 will show the utility of such a table.

THE INSTALLMENT PLAN

In the above loan, suppose that the principal and interest are to be paid in five equal annual installments. The procedure in this case will differ from the one just explained.

By the conditions of the problem it will be noticed that $20,000 is the present worth of an annuity, the term being 5 years and the rate per cent., 5. Hence the required annual payment may be determined by dividing the given present worth ($20,000) by the present worth of $1 for the given time and rate. The present worth of $1 (which is $4.329474) may be gotten from Table 2, or calculated as follows:

Divide the amount of an annuity of $1 for 5 years at 5% ($5.525631) by the compound interest on $1 for the same time at 5% (1.276282).

$5.525631 ÷ $1.276282 = $4.329474.

Therefore $20,000 ÷ $4.329474=$4619.50 the required installment. Table No. 3 is specially worked out to show the appropriation of each installment.

THE ACCOUNTS

This phase of the work will be shown by journal entries. The accounts of a municipality differ greatly from those of a corporation, therefore the following remarks are devoted largely to the latter.

(1) A Debenture Register will be required in which each debenture is fully recorded. It also shows the yearly installment to the Sinking Fund, etc.

(2) A book will be needed into which the canceled coupons may be pasted—one similar to a scrap book.

(3) Referring to the above debenture issue of $20,000, when sold debit cash for $20,000 and credit Debenture Account, or Bond Account.

(4) If only half are sold, debit Treasury Debentures $10,000 and credit Debenture Account, for the amount unsold.

(5) Sometimes debentures sell at a premium; and if not sold at the time of issue the purchaser is generally required to pay for the accrued interest. Suppose in this case all were sold at a premium of $400, and that the accrued interest on one half is $150. Debit Cash $20,550, and credit Debenture Account $20,000, Premium $400 and Interest $150.

(6) The premium in the last case represents a *capital* receipt, and should, at the end of the year, be carried to Reserve and not to Revenue.

(7) At the end of the year, when the coupons are paid, debit Interest (or Coupon Interest) for $1,000 and credit Cash.

(8) For the first instalment to the Sinking Fund debit Sinking Fund (or Bank) $3692.54 and credit Cash.

(9) If an equivalent is set aside out of *profits*, debit Profit and Loss $3692.54 and credit Debenture Reserve. (See remarks in opening paragraphs.)

(10) At the end of the second year interest on coupons will be paid as usual.

(11) The Sinking Fund has accumulated during the year $147.68 ($3692.08 at 4%). Debit Cash $147.68 and credit Interest.

(12) Since the accumulations of the Sinking Fund are to be added each year, the deposit to the fund at this time will be that much larger. Debit Sinking Fund (or Bank) $3839.76 and credit Cash.

(13) For the Reserve, debit Profit and Loss $3839.76 and credit Debenture Reserve. The procedure at the end of each year will be the same as above.

(14) When the Debentures are due withdraw the Sinking Fund from the Bank to pay same. Debit Cash $20,000 and credit Sinking Fund. Also debit Debenture Account $20,000 and credit Cash.

(15) The Debenture Reserve may now be closed into the Reserve Fund or written back into Revenue, at the discretion of the directors.

(16) When the Sinking Fund is invested in securities, debit Securities and credit Cash.

No. 1
Sinking Fund Investment Table. 4%

Amount of annuity of $1 paid at the end of each year from 1 to 10 years compounded at 4 %.

Years	
1	$ 1.000,000
2	2.040,000
3	3.121,600
4	4.246,464
5	5.416,323
6	6.632,975
7	7.898,294
8	9.214.226
9	10.582,795
10	12.006,107

No. 2
Annuity Table. 5%

Present value of $1 annuity at compound interest from 1 to 10 years at 5%

Years	
1	$0.952,381
2	1,859,410
3	2.723,248
4	3.545,951
5	4.329,474
6	5.075,692
7	5.786,373
8	6.463,213
9	7.107,822
10	7.721,735

No. 3
Debenture Installment Table. 5%—5 years
Equal annual payment
$4619.50

Each Year	Interest	Principal
1	$1000.00	$3619.50
2	819.03	3800.47
3	629.01	3990.49
4	429.48	4190.02
5	219.98	4399.52
	$3097.50	$20000.00



Photo by Gatekeast, Philadelphia

The Famous Group of Famous Penmen.

While Mr. Zaner was dining with Mr. Flickinger, Friday noon, March 28, 1902, Mr. Flickinger suggested that as there seemed to be so many fine penmen in attendance at the Eastern Commercial Teachers' Association, it would be a good idea to have a photograph of penmen only. The above is the result of Mr. Flickinger's happy and timely thought. All did not turn out—Harman, Scarborough, and a few other big, handsome fellows overslept, and as a consequence are not "in it." The group is a valued one indeed.

1 A. D. Skeels, Temple College, Philadelphia. 2 G. S. McClure, Harrisburg, Pa. 3 H. G. Healy, editor Penman's Art Journal, New York. 4 C. G. Price, Baltimore, Md. 5 C. C. Lister, Baltimore, Md. 6 J. P. Byrne, Brooklyn, N. Y. 7 E. L. Glick, Concord, N. H. 8 W. H. Beacom, Wilmington, Del. 9 R. S. Collins, Peirce College, Philadelphia. 10 L. M. Thornburgh, Paterson, N. J. 11 A. H. Hinman, Worcester, Mass. 12 H. W. Flickinger, Philadelphia. 13 C. P. Zaner, Columbus, O. 14 T. J. Risinger, Utica, N. Y. 15 Charlton V. Howe, Philadelphia. 16 K. C. Atticks, Baltimore, Md. 17 M. D. Fulton, Auburn, R. I. 18 E. E. Gaylord, Beverly, Mass. 19 E. H. Fisher, Boston. 20 W. C. Stevenson, Port Deposit, Md. 21 L. C. Horton, Winsted, Conn. 22 H. O. Keesling, Trenton, N. J. 23 W. H. Patrick, York, Pa. 24 R. G. Laird, Brooklyn. 25 S. D. Holt, Philadelphia. 26 H. W. Patton, Philadelphia. 27 J. L. Hayward, Banks' Business College, Philadelphia. 28 J. K. Renshaw, Philadelphia. 29 H. B. Cole, Fitchburg, Mass. 30 M. K. Bussard, Paterson, N. J. 31 W. S. Chamberlain, Baltimore. 32 O. C. Dorney, Allentown, Pa.

Commercial Geography in Current Literature

MISS LAURA E. HORNE

THE SAMOAN ISLANDS

In Samoa with Stevenson. Isobel Osbourne Strong. Century. March, 1902.

THE PHILLIPINE ISLANDS

The Economic Future of the Philippines. Charles A. Conant. Atlantic Monthly. March, 1902.

The Philippines—after an Earthquake. Stephen Bonsal. North American Review. March, 1902.

Korea and Her Emporer. Alfred Stead. Harper's Monthly. March, 1902.

RUSSIA

Some Remarkable Russian Engineering Projects. R. E. C. Long. Forum. March, 1902.

SOUTH AFRICA

Chinese Labor for the Rand. P. Leys, C. M. G. Nineteenth Century. March, 1902.

THE SOUTHWESTERN STATES

The Wonders of the American Desert. Robert F. Hill. World's Work. March, 1902.

ECONOMICS

The Mischievous Fallacy of Over-Production. How it effects Trades Unions, Strikes and Fluctuating Prices. George H. Hull. Engineering Magazine. March, 1902.

Ambassadors of Trade. James Gustavus Whitely. Forum. March, 1902.

War and Economic Competition. Brooks Adams. Scribner's. March, 1902.

The Proposals of the Interstate Commerce Commission. Walker D. Hines. Forum. March, 1902.

MISCELLANEOUS

The Banking and Treasury System of the United States. J. H. Walker. North American Review. March, 1902.

Labor,s Rights and Wrongs. Wm. S. Waudby. The Arena March, 1902.

The Problem of Immigration:

1. The Argument for Suspension. John Chetwood.
2. Chinese Exclusion. Robert C. Bryant. The Arena. March, 1902.

AUSTRALIA

Chinese Exclusion in Australia. Hugh H. Lusk. North American Review. March, 1902.

CUBA

The First President of Cuba. J. D. Whelpley. Current History. March, 1902.

CASSAVA

New Agricultural Possibilities—Cassava. Condict Packard. Cosmopolitan. March, 1902.

PETROLEUM

The Genesis of Standard Oil. Will M. Clemens. New England Magazine. March, 1902.

FOREIGN TRADE

The American Commercial Invasion of Europe. Part 3. Frank A. Vanderlip. Scribner's. March, 1902.

TRADE ROUTES

Interoceanic Communication on the Western Continent. Col. George Earl Church. The Geographical Journal. March, 1902.

New West Indian Lines. Under "The Monthly Record." Geographical Journal. March, 1902.

MEXICO

Modern Mexico and its capital. Thomas R. Dawley, Jr. The Outlook. March 22, 1902.

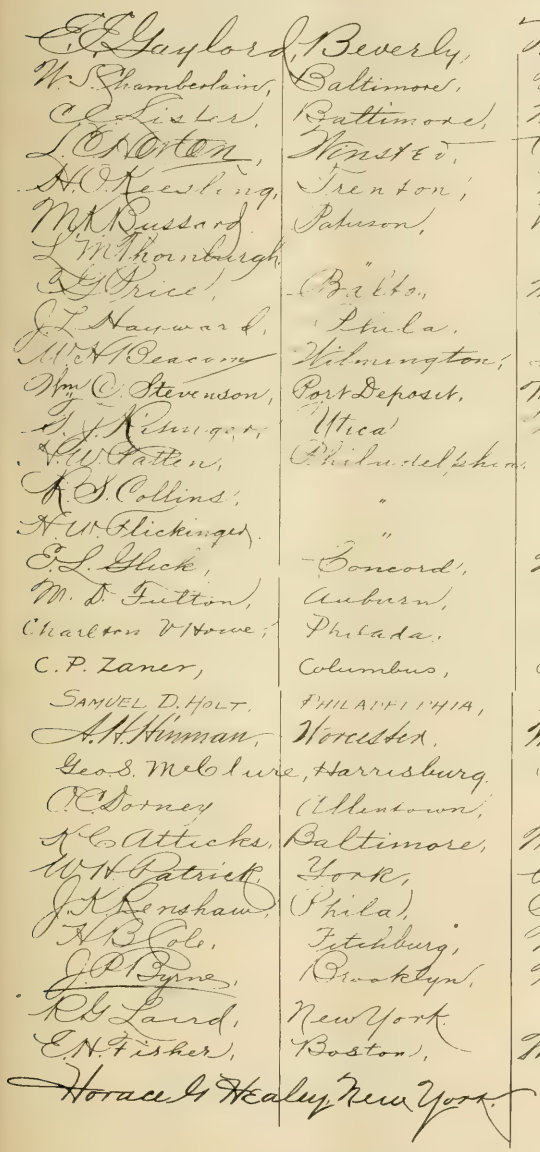
GREAT BRITAIN

With "Free Trade," there must be "Fair Cess." W. Chapman Wright. Westminster Review. March, 1902.

(Concluded on Following Page.)



GRACEFUL LINES FROM THE PEN OF J. G. CHRIST, LOCK HAVEN, PA.



How Penmen Register

The above is a *facsimile* of a page where the penmen registered when they had their portraits taken as shown on the previous page. The group and this combined make interesting material.



S. D. HOLT, PHILADELPHIA.

Mr. Holt,

The engrosser of Philadelphia, entertained in a right royal manner, ye editor while at the association. Mr. Holt is something more than a penman. He is a man of many attainments and a royal good fellow. From the amount of work he had on hand, and the looseness of his hospitable purse strings, we conclude that he is doing a very profitable business. A decade ago we journeyed to and through Philadelphia together, neither of us thinking that ten years hence he would be so well situated today. But, as he said, he had "hard sledding" the first few years, but merit and perseverance has won, as they always do. Here's to his whole-heartedness, and to the one who may capture and be worthy of him.

Commercial Geography

(Continued from Previous Page.)

Foreign Trade and Home Markets. Vincent Caillard. National Review. March.

The United States of Imperial Great Britain Contemporary Review. March, 1902.

The Alliance with Japan. National Review. March, 1902.

INDIA

With Lord Curzon in India. E. C. Cotes. National Review. March, 1902.

RUSSIA

Agricultural Distress in Russia. David Bannerman. Westminster Review. March, 1902.

GEOGRAPHY

The Importance of Geography in Education. Right Hon. James Bryce, M. P. The Geographical Journal. March, 1902.

THE SOUTH

The Real Southern Question. Eugene C. Branson. World's Work. March, 1902.

The Trade and Industries of Western South America, Part 2. Emory R. Johnson, Professor of Commerce and Transportation, University of Pennsylvania. The Journal of Geography. February, 1902.

(ERROR—Under "Fisheries" in March number, read "North American Review," instead of "Review of Reviews.")

Interesting

GENTLEMEN: Inclosed find check to cover cost of my advertisement in the PENMAN-ARTIST AND BUSINESS EDUCATOR to date. We consider your paper a first-class advertising medium. We receive many replies from the ad. Yours very truly,

W. S. ASHBY, Sec.
Continental Employment Bureau and Teachers' Agency.

Program of the 6th Convention of the Ohio Commercial and Special Teachers' Association,

Held at Dayton, May 15-17, 1902.

Officers.

A. D. Wilt, President, Dayton; E. A. Hall, Vice-President, Youngstown; Lenna A. Dickinson, Secretary, Elyria; J. S. Merrill, Treasurer, Urbana.

EXECUTIVE COMMITTEE.

Jerome B. Howard, Chairman, Cincinnati; F. F. Mushrush, Lakewood; T. W. Bookmyer, Sandusky.

THURSDAY, MAY 15 EVENING.

8:00 to 10:00 P. M. Round Table at the parlors of the Phillips House.

FRIDAY, MAY 16—MORNING.

(At the Miami Commercial College.)

General Session.

8:30 A. M. President's Address.

9:00 A. M. General Business Reading of Minutes, Reports of Officers, Committees and Delegates. Miscellaneous Business. Appointment of Committees, (Press, Resolutions, Nominations). Appointment of Chairmen of Sections, Adjournment to Sections.

Business Section—Papers and Discussions.

9:30 A. M. Paper—"Accounting and Business," by R. L. Meredith, Meredith Business College, Zanesville.

9:50 A. M. Discussion led by H. H. Beck, Hamilton Business College, Hamilton.

10:00 A. M. Paper—"Mensuration, as It Should Be Taught in Business Colleges," by M. H. Davis, Davis Business College, Toledo.

10:30 A. M. Discussion led by F. T. Weaver, Ohio Valley Business College, East Liverpool.

10:50 A. M. Paper—"Modern Bookkeeping—A Review of the Most Radical Changes That Have Been Made in Bookkeeping in the Last Twenty-five Years," by E. A. Hall, Hall Business University, Youngstown.

11:10 A. M. Discussion led by L. L. Tucker, Mt. Union College, Alliance.

11:30 A. M. Paper—"The Business Course," by H. C. Ditmer, Public Schools, Cleveland.

11:50 A. M. Discussion led by S. L. Beeney, Newark Business College, Newark.

12:10 P. M. Adjournment to Soldiers' Home.

Penmanship and Drawing Section Papers and Discussions.

9:30 A. M. Paper—"What is the Educational Value of Writing," by Mrs. Belle Wilcox, Public Schools, Dayton.

9:50 A. M. Discussion led by C. G. Cahoe, Public Schools, Bucyrus.

10:10 A. M. Paper—"Drawing a Potent Factor in Education," by J. J. Rogers, E. Cleveland.

10:30 A. M. Discussion led by Miss A. S. Gillespie, Zanesville.

10:50 A. M. Paper—"Poisons," by Chandeler Pierce, late Superintendent of Public Schools, Evansville, Ind.

11:10. Discussion led by A. J. Creamer, Public Schools, Chillicothe.

11:30 A. M. Paper by Cora Parsons, Public Schools, Youngstown, O.

11:50 A. M Discussion led by Lenna Dickinson, Elyria, O.

12:10 P. M. Adjournment to Soldiers' Home.

Shorthand Section—Papers and Discussions.

9:30 A. M. Paper—"The Educational Value of Phonography," by M. Elizabeth Valter, Steele High School, Dayton.

9:50 A. M. Discussion led by Charles E. Berry, Hubbard School of Business, Norwalk.

10:10 A. M. Paper—"Scientific Treatment of Word-Signs and Phrasing," by W. S. Rogers Sandusky City Business College.

10:30 A. M. Discussion led by S. Elizabeth Smith, Oxford College, Oxford.

10:50 A. M. Paper—"Shorthand in Colleges," by Mabel K. Brown, Ohio University, Athens.

11:10 A. M. Discussion led by Louis C. Kline, Lima College, Lima.

11:30 A. M. Paper—"Phonography—Its Place," by J. H. Walcutt, North High School, Columbus.

11:50 A. M. Discussion led by F. W. Williss, Williss Business University, Springfield.

12:10 P. M. Adjournment to Soldiers' Home.

FRIDAY, MAY 16—AFTERNOON.

12:10 to 2:00 P. M. Visit to Grounds and Buildings of the National Military Home.

2:00 to 3 P. M. Dinner at the General Dining Hall of the Hotel at Soldiers' Home. The charge for the dinner has been fixed at seventy-five cents. Members desiring to attend should notify President Wilt by letter before reaching Dayton.

3:00 to 4:30 P. M. Visit to Factories of the National Cash Register Company, and Address by Mr. J. H. Patterson, President of the Company.

Third Session—(Public.)

FRIDAY, MAY 16—EVENING.

7:30 P. M. Address of Welcome.

Response.

General Address by Dr. W. N. Hailmann, Superintendent of the Dayton Public Schools.

SATURDAY, MAY 17, MORNING.

(At the Miami Commercial College.)

Business Section—Class Method Demonstration.

9:00 A. M. Demonstration—"How I Teach Bookkeeping," by L. L. Hudson, Ohio Wesleyan University, Delaware.

9:20 A. M. Discussion.

9:40 A. M. Demonstration—"How I Teach Interest and Discount," by A. D. Wilt, Miami Commercial College, Dayton.

10:00 A. M. Discussion.

10:20 A. M. Demonstration—"How I Teach Business Correspondence," by W. D. Ferris, Bartlett Business College, Cincinnati.

10:40 A. M. Discussion.

Penmanship and Drawing Section—Class Method Demonstrations.

9:00 A. M. Demonstration—"How I Teach Penholding and Movement," by J. F. Barnhart, Public Schools, Akron.

9:20 A. M. Discussion led by Ella Dow, Public School, Bellefontaine.

9:40 A. M. Demonstration—"How I Teach _____" by Genevea Humphreys, Public Schools, Delaware.

10:00 Discussion.

10:20 Demonstration—"How I Secure Penholding and Movement," by J. S. Merrill, Public Schools, Urbana.

10:40 Discussion—C. P. Zaner, Columbus.

Shorthand Section Class Method Demonstrations.

9:00 A. M. Demonstration—"How I Teach the Stroke and Circle Forms for *S* and *Z*," by H. C. Heald, Heald's School of Shorthand and Typewriting, Columbus.

9:20 A. M. Discussion led by G. H. St. John, Bryant, Stratton and Smith Business College, Warren.

9:40 A. M. Demonstration—"How I Teach Concurrent Vowels," by Clarence Balthaser, Balthaser School of Shorthand and Business, Circleville.

10:00 A. M. Discussion.

10:20 A. M. Demonstration—"How I Conduct a Dictation Class of Beginners," by C. N. Shafer, Meredith Business College, Zanesville.

10:40 A. M. Discussion led by Chas. G. Becket, Columbus Home and Correspondence School, Columbus.

General Session.

11:00 A. M. Report of Committees on nominations, resolutions, etc.

Election of officers; choice of place of next meeting.

Miscellaneous Business.

Adjournment.

Concerning R. R. Fare.

The Executive Committee has secured the usual special rates of one and one-third fare to members and other persons actually attending the convention. To secure this rate, full fare must be paid on the trip to Dayton and a certificate must be asked for of the agent selling the ticket to Dayton. If a through ticket to Dayton cannot be obtained at the starting-point, a ticket should be purchased to the nearest point where a through ticket can be had, and in purchasing this through ticket a certificate should be obtained. These certificates must be retained, and on May 16th, at Dayton, they must be shown to an agent of the railroads who will be there to endorse them and they will then be exchanged by the ticket seller at Dayton for a return ticket on payment of one-third the regular fare. This reduction cannot be obtained unless at least one hundred persons show certificates. It is important, therefore, that every member and visitor should procure the certificate. Persons who live within so short a distance of Dayton that the regular fare is seventy-five cents or less, cannot obtain a reduction, and to them the certificate will not be issued. Persons living outside the State cannot obtain a reduction except for that portion of their trip which is within the State of Ohio. They should therefore purchase tickets from their homes to the nearest point in Ohio and there repurchase tickets to Dayton, asking for a certificate.

A MASTERPIECE OF PENWORK!

$1.00 **FOR ONE DOLLAR.** **$1.00**

Of course not the ORIGINAL, which is 3 x 5 feet, but a BROMIDE PRINT, 12 1-2 x 16 1-2 inches, which reproduces every line in the original *exactly*. Those who have seen it say it is a most wonderful reproduction.

WHAT IT IS.—A large Spread Eagle, flourished and drawn in a graceful and unique manner. Below is the *Declaration of Independence*, executed in several different styles of Lettering and Writing with a pen portrait of *Washington*, said to be an excellent likeness by those who claim to know. At the top is the national hymn "America" lettered in ornate style, thus making not only a grand piece of penwork, but something *patriotic* as well, very appropriate for the school room or any American home.

TO THE STUDENT.—A copy of this work is worth many times the cost, and to one having a taste for anything artistic it will be found a pleasing and interesting subject.

IF, after ordering it, you are sorry and would rather have your dollar back you can have it by returning the piece in good condition.

"If any act of man were needed to usher in the new century in a spirit of deep interest in the achievements of the past, it is found in that act of his who, equipped not with the sword, but with that mightier instrument, the pen, wielded by the highly gifted pen artist who has executed the beautiful work before us, the Declaration of Independence in such a way as to make it most desirable for framing, to hang in homes, libraries, schools, and business houses."

HON. H. A. SPENCER,
Handwriting Expert and one of the Spencerian Authors.

W. C. Dennis
357 FULTON ST.
BROOKLYN, N. Y.
OPPOSITE CITY HALL.



Symposium

(Continued from Page 17.)

is adaptation to the last phase of civilization. Different ages, races, and conditions require different systems of education. Thus Egypt, Greece, Rome, and modern Germany are totally unlike in both civilization and education. It is true also that education, to a degree, makes civilization. It is equally true, though more narrowly, that the commercial tendencies of the present age have led to commercial education, and that such training has begun to react upon the world so that the most marked phase of modern social activity, the commercial, is intimately connected with education.

"An historical view of educational progress leads to substantially the same conclusions. As commercial education is an evolution rather than a creation, it must retain all that is good in those forms that have preceded it, and must add those characteristics which serve to distinguish it. In subject matter, or content, business education has obtained more by inheritance than it has by origination. By simply adding the commercial arts and sciences which have already been introduced into the more progressive high schools, commercial geography, the study of business methods, customs and records, elementary economics and government, shorthand and typewriting, we have the substance of the commercial high school course of today. The distinguishing characteristics of commercial education as contrasted with the ordinary high school teaching is that it adopts a definite view-point and animates the student with a definite purpose. Even to him who is deficient in the instincts of the scholar, it gives, so far as the study is pursued, a definite and related knowledge of facts and developments, the power of classification and reflection.

"When considered with respect to the individual, definiteness of view-point, results in definiteness and strength of purpose.

"With the average boy or girl who elects a business course, the chief motive is to become self-supporting, to be able to earn a living. Such a thought is not a low or unworthy one. When it is perceived that such training can be given hand in hand with all that is best in modern education, the oft reiterated fears for the educational well-being of the commercial course students are seen to be groundless.

Another great gain results to the community from the practical character of such education, in that it causes a large increase in high school attendance. The increased cost of public commercial education will be slight, compared with the gain that will result to the State from having citizens trained to perform their duties more intelligently, and stimulated to take an interest in current events and political matters. At present the public high school is a finishing school, so far as commercial education is concerned; it practically never prepares for college, although excellent courses are now offered by many universities; however, it is only a question of time when commercial high schools will become a feeder of the commercial-course of the college, much to the advantage of both institutions. To the teachers of other high school courses, the commercial instructor will probably always stand as an example, in that he is in close touch with those who practice what he teaches. If the commercial public school shall lead teachers to visit business houses, to get into touch with those who are actually doing the world's work, to combine theory with practice, it will have conferred a lasting and needed benefit upon our common school education. Finally, and most important, it seems to me to be certain that business education, as defined, is the most broad, and at the same time the most generally useful education.

We are not all doctors, lawyers, physicians, mechanics, engineers or theologians, but we are all business men or women, and one of the chief factors of our efficiency is degree and thoroughness of training, and I confidently believe that the next addition to our American high school system will be a broad, well-planned business course, which will serve as the best means of general education for an increasingly large number of students.

Committee of Nine

State Inspector I. O. Crissy, Albany, N. Y., president of the department of business education of the National Educational Association, announces the completion of the Committee of Nine appointed to prepare a monograph on business education, with particular reference to courses in public schools, as follows:

Durand W. Springer (chairman), director commercial department, high school, Ann Arbor, Mich.

William E. Doggett, Commercial High School, Brooklyn, N. Y.

Cheesman A. Herrick, director school of commerce, central high school, Philadelphia, Pa.

E. E. Gaylord, director commercial department of high school and editor "Business Education," Beverly, Mass.

W. T. Bookmyer, principal Sandusky City Business College, Sandusky, Ohio.

Allan Davis, principal business high school, Washington, D. C.

H. M. Rowe, accountant, author and publisher of business text-books, Baltimore, Md.

J. H. Francis, principal commercial high School, Los Angeles, Cal.

I. O. Crissy, State Inspector of Business Education, Regents office, Albany, N. Y.

This committee will make an earnest and exhaustive effort to formulate an efficient course of procedure for the conduct of business education in American public schools which may be generally adopted throughout the country. The first meeting will be held in Philadelphia during the last week in March. It is expected that a preliminary report will be made at the next N. E. A. convention, Minneapolis, July 7-11, 1902. All who are interested in the subject are invited to send suggestions to any member of the committee. An open conference meeting of the committee will be held at Minneapolis, Thursday, July 10, at 3 o'clock, P. M., in the room assigned for the regular meetings of the Department.

Brown's Summer School

We desire to call the attention of our readers to the announcement made elsewhere in these pages concerning "A Summer School for Commercial Teachers," under the management of G. W. Brown, Peoria, Ill.

Mr. Brown writes us as follows: "Prospects are good and already we have promise of from forty to fifty young teachers who will be with us for the Drill, and I am glad to announce that Mr. W. N. Ferris and half a dozen or more others of our most distinguished commercial teachers are already booked for more or less time with us during the Drill. We shall also conduct our Annual Institute from June 26th to July 10th, when we shall assemble all our officers, principals, teachers, and associates, etc., and we confidently expect to bring together a body of 150 Commercial Teachers, including the young teachers in the Drill."

This summer school idea is a good one, and G. W. Brown is just the fellow to hatch out such a timely idea. You will do well to look into the matter.

PENMAN-ARTIST AND BUSINESS EDUCATOR

Entered at the Post Office at Columbus, Ohio, as Second Class Matter, September 10, 1900.

Edited and Published Monthly (Except July and August,) by ZANER & BLOSER, Columbus, O.

VOL. VII. NO. 9. WHOLE NO. 44

COLUMBUS, OHIO, MAY, 1902

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Flourishing

Yes, the PENMAN-ARTIST AND BUSINESS EDUCATOR is flourishing, but that is not what we intend to dote upon. It is upon the "art of flourishing with a pen" that we desire to call your attention. Not long since our artistic friend, Mr. E. L. Brown, of Rockland, Maine, whose work is the admiration of our profession, in a letter said: "It is almost a sin to flourish now-a-days, in the estimation of a few, but I am not one who ignores its usefulness, and while it is not a direct bread-winning accomplishment, I believe its mastery means more grace, harmony, and beauty in decorative lines." "What say you?"

Right you are, brother. And no one who is alive to beauty in grace and harmony of line can fail to see beauty in truly fine flourishing. There is no other art which reveals the charms of grace and harmony more bewitchingly than that of flourishing. It is a simple art, but therein lies its charm, as it appeals to the uneducated as well as to the broadly educated. It is to art what poetry is to literature; it is to art what dancing is to walking. It is essentially a fine art, inasmuch as it appeals to one's ideas of beauty.

Look at our title-page and see if flourishing is not truly a beautiful art. Note the gracefulness of every line and the harmony existing between the curves. They do not clash—they move, as it were, with one grand impulse of agreeableness. No discords, no lack of strength, no thought but that of rythm. Motion is exemplified and dignified. Back of all those lines of grace were motions of gracefulness. Back of those motions were thoughts of grace and harmony. Back of those thoughts were feelings of harmony not unlike those which find expression in soul-music.

Oh! No! There is no beauty in flourishing—to the one who is too narrow to see it. Simply because it is out of place in a business college is no reason that it is out of place in the world. Its place is in art, not in commerce—on a resolution, not in a ledger.

Grace is a quality not utilitarian, but how ungainly would the world be without it! Harmony is a force that leads heavenward, not earthward—toward love, not competition. He who learns to see beauty in line and its arrangement learns also something of the beauty in the bending of the rainbow and the blending of its colors. Flourishing leads towards beauty in art and nature, not toward selfishness.

Flourishing, like everything else in its place, is all right, if well executed. In a business college, it reminds us of patent leather shoes in a cornfield. Ordinary, everyday writing on a resolution to be kept and displayed reminds us of clod-hopper shoes in the parlor. The failure of a few to comprehend *fitness* is why flourishing is now and then declared to be devoid of merit solely because it is a nuisance in the commercial college in the hands of incompetent practitioners.

A Hint

"I am not one of those penmanship teachers who insist upon the same slant for all pupils."
A. N. PALMER.
In the *Western Penman*, March, 1902.

Good! Just what we have been preaching! Vertical writing deserves the credit, however, for calling out that liberal statement from Mr. Palmer. But when will Mr. Palmer also see the folly of insisting on one movement for all?

Ye Editor,

While at Philadelphia, called upon his friend and former pupil, Mr. C. C. Canan, Norristown, Pa. Mr. Canan was still confined to his bed as a result of two operations for appendicitis. He is a very sick man, but wonderfully patient and hopeful. The visit revealed the fact that Mr. Canan has nerve that not only produces wonderful script, but the kind that "pulls through" operations without a murmur.

Many and sincere were the regrets expressed at the Association concerning his condition. Had Mr. Canan heard all the good things said of him, he might have occasion to need a larger hat. He is a second Flickinger in modesty as well as in skill, and we regret that he was not able to circulate among the brethren in body, as he did in spirit. Here's to his recovery.

Two Events

At Philadelphia stand out prominently from all the rest. They are Miss Pierce's generous hospitality in the form of a banquet to the entire Association, and the penmen's recognition of Mr. Flickinger's long and valued service in the penmanship profession. Mr. Flickinger enjoyed good health and the association as well. His "spur-on-the-moment" speech in response to the presentation by Mr. Healy of a Loving Cup by the penman present, was as happy as it was sincere. Mr. Flickinger has, ever since he was old enough to do so, stoutly declared that he could not make a speech, but we now know better. He is a master in that line, as well as in modesty, skill and kindness.

We know there will be joy all along the line when we say that he is seriously thinking of going to Milwaukee and taking his loving cup along—for your use rather than his.

Banks'

While in the City of Brotherly Love the Editor had the privilege and pleasure of addressing the students of Banks' Business College on the subject of writing. In his varied experiences he has never addressed a more attentive and appreciative lot of students than he found in this institution. The teachers in charge, Messrs. Hayward and Renshaw are producing results in the way of writing, he has never seen excelled. He was informed while there that they registered nearly 1700 pupils yearly, 1800 positions having been offered them during the year previous that would pay from $7 per week upwards. We found them teaching touch typewriting with 110 typewriters in operation.

Romance.

On the March, 1901, cover of the PENMAN-ARTIST AND BUSINESS EDUCATOR, appeared a design by, and within a portrait of, Miss Fanny Sargent, of Columbus, O., a pupil of the art department of the Zanerian Art College. Mr. Charlton V. Howe of Chicago, but more recently of Philadelphia, the expert script "impressionist," was so impressed with the said design and portrait, that he made inquiries through Mr. Zaner concerning Miss S. and the propriety of opening correspondence with her. As titles on both sides were clear, the correspondence was begun, formally at first, friendly later on, and finally it became lengthy, frequent and intimate. As a consequence, an engagement followed. On April 6, 1902, Mr. Howe journeyed to Columbus to meet his fair and faithful correspondent, arrangements having been made to do so under Mr. Zaner's fatherly eye and slate-thatched, humble home. The meeting, the numerous walks along the famed banks of the Olentangy river, and the constant companionship thereby, resulted in a marriage a week later in the home where they had met. Mr. and Mrs. Howe left for Philadelphia with the hearty and sincere well wishes of their friends.

What part *whole-arm* movement played in the final enactment of this social romance, no one but the lovers themselves know, but we know that it was *muscular* movement that cultivated the flame that culminated into a marriage. Who says the pen is not mightier than the sword?

Here's to the happiness, health and prosperity of Mr. and Mrs. Howe!

The Coming Convention of the Ohio Business Educators and Special Teachers Association at Dayton.

The executive committee of the Association, of which Jerome B. Howard, of Cincinnati, is chairman, has pushed matters vigorously, and with the co-operation of President Wilt are now well assured of a large attendance, an interesting program, and a successful meeting.

In addition to the interest exerted in the convention work itself the attractions offered by the Soldier's Home and the National Cash Register Company, as places well worth seeing, are being very generally considered. The railroads and the hotels offer reasonable rates.

There has probably never been a time in the history of commercial educators in this country when so much intelligence has been taken in the problems of school management. The pressure of the business world for the highest grade of workers makes it imperative upon the profession to do everything possible to keep abreast of the times, and in no way can we accomplish this better than by such co-operation as our conventions afford.

The discussions of the St. Louis and Philadelphia conventions were great stimulants to the brethren everywhere, and the Ohio fraternity of Business Teachers owe it to themselves to come together once a year to consider not only matters of general interest, but some that pertain to our own State particularly.

Favorable Comment

BY CHANDLER H. PEIRCE, DAYTON, OHIO.

"The Mills of the God's grind slowly, but exceeding fine."

The Mills, I refer to, has been grinding rapidly at Rochester for some time, and so fine that the seal of approval must be placed upon the product, especially the course of lessons now running in this paper. Has anything better ever been produced in our journals????? Keep your seats, gentlemen !!!!!

Don't you know Mills? You'll think more of the profession when you see such men. He has been gaining steadily since I first knew him, and in the "round up," you will brand him a leader.

Look at those figures on page 5, of April issue. Aren't they beauties??? What better copies could you ask?? Ask him how they were made ! !

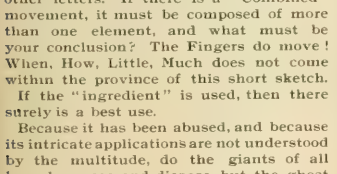
On page six (6), under "Instructions," Plate 38, second line, "The fingers may be used a trifle, in forming the loops, but the hand and arm must be drawn along at the same time" Bravo ! ! ! ! ! ! He says the fingers may be used a trifle. Does the gentleman imply that the fingers must be used for the best results, or that if you are not so disposed, you can do as well without their assistance????? Or does he wish you to understand that if you execute as well as he, or better, you are driven to the extremity of finger action??

If he, or any one else, who is entitled to praise and admiration, admits that finger action exists in the "figures" and a "trifle" in the loop letters we must conclude that at least there is an infinitesimal part in other letters. If there is a "Combined" movement, it must be composed of more than one element, and what must be your conclusion? The Fingers do move ! When, How, Little, Much does not come within the province of this short sketch.

If the "ingredient" is used, then there surely is a best use.

Because it has been abused, and because its intricate applications are not understood by the multitude, do the giants of all branches, pose and dispose, but the ghost will not down.

[On line nineteen (19), in Favorable Comment, April number, the word pursuing should have been perusing.—EDITORS.]



Mr. R. A. McDevitt of Newcomerstown, O., who has been on the sick list is now swinging a wonderfully graceful pen. We are pleased to know that he is in shape to again resume his professional work.

J. E. Plummer, formerly in Elliott's Business College, Burlington, Ia., is now connected with the Southern Shorthand and Business University, Norfolk, Va. Mr. Plummer is a Zanerian boy, and is quite a fine penman.

Mr. S. M. Blue, the well known penman of the Broken Bow, Nebraska Business College, reports that he now has 112 students in his class. Mr. C. W. Roush, proprietor of the institution, deserves much credit for having built up such a large school in so short a time.

Francis B. Courtney, the handwriting expert of the Iowa Business College, Des Moines, Ia., has recently been doing expert work in the courts of Edwardsville, Ill.

Mr. M. A. Albin, the accomplished penman of the Topeka, Kansas, Business College, has contracted with Prof. A. P. Armstrong of Portland, Oregon, as teacher of penmanship and engrossing artist.

H. G. Yocum, general manager of the Massillon, O., Actual Business College and Bixler Business College of Wooster, recently purchased the New Philadelphia, O., Business College. This is an old and well established school and will be a valuable acquisition to his already large private commercial school interests.

Miss Emily W. Gettins, Superintendent of penmanship in the Youngstown, Ohio, Public Schools, presented a very readable and practical article with illustrations entitled 'Penmanship" in the March number of "The Commercialist" published at Scranton, Pa.

In the same number Mr. Charlton V. Howe presents an article with illustration entitled "Engrossers Script." You will do well at least to get that particular number

The veteran penman, W. H. Shaylor, of Portland, Me., recently renewed his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR in the following language: "Inclosed find the 'mighty dollar to pay for a mighty good journal.' May it live long and grow heavy greater."

We certainly appreciate these good words and support, coming as they do from such a capable judge. Mr. Shaylor still swings a pen that is the envy of many young penmen.

The Mountain State Business College of Altoona, Pa., has been changed to the Zeth School. Mr. G. G. Zeth is principal and proprietor of the institution. The school has recently moved into new quarters, probably the finest in that part of the country. The change has been made, it is stated, because "The term 'Business College' once appropriate, is scarcely broad enough for a school that now prepares its students for so many positions in life, in addition to those of a purely clerical nature."

Mr. I. F. Mountz, proprietor of the Carlisle, Pa., Commercial College, writes that one hundred and forty-nine students have entered his institution since the second of last September. Among the number, he now has one little Esquimau from Point Barrow, Alaska, and a little fellow from Porto Rico. He now has students from about one dozen states. Mr. Mountz has certainly done remarkably well in building up a prosperous institution, especially since he is but twenty-five years old.

Mr. F. B. Bridges of Portland, Oregon, contracted with the San Francisco Business College as teacher.

Mr. David Wolfe Brown, Washington, D. C., announces a new book on "The Science and Art of Phrase Making," which will be of interest to Pitmanic writers and teachers.

Mr. W. O. Davis, Erie, Pa., Secretary of the National Shorthand Teachers' Association, has recently published a booklet of 16 pages concerning the same, which he is desirous of placing into the hands of all interested in shorthand. Send stamp to above address and receive a copy of the same.

Patrick J. Sweeney informs us that arrangements have been made with the American News Company, New York, to handle subscriptions and orders for single copies of CHAT through news dealers all over the United States and Canada.



"The Gregg Shorthand Phrase Book" by John Robt. Gregg published by the Gregg Publishing Co., No. 57 Washington St., Chicago, Ill., is an eighty-page, vest pocket, dictionary-in-appearance, publication. The work is one that has been needed by the users of this method. It is a revision of the work issued two years ago, and destroyed by fire at that time. The shorthand outlines were written by Miss Pearl A. Power and photo engraved, and she is to be congratulated upon the skillfulness of her work.

"Proof-Reading and Punctuation," by Adele Millicent Smith, Drexel Inst., Philadelphia, Pa., published by the author, price, gold line gilt top, $1.35 post-paid, is a book of 184 pages, handsomely bound and printed. It is issued both as a text book where proof reading and general knowledge of printing is taught, and as an aid to the non-professional reader. The book was written by one thoroughly familiar with the work and with the needs of many people. The contents are as follows: Proof-marks, Preparing Copy and Reading Proof, Sizes of Type, The Point System, Faces of Type, Width of Type, Leading, Job Work, Type-founding and Typesetting, Reproductive Processes, Paper-making, Technical Terms, Punctuation, and Modern Languages.

The part relative to punctuation is of course quite interesting and valuable to all interested in correct English. We take pleasure in recommending the work as the finest of the kind we have ever seen.

We desire to call our readers' attention to an advertisement elsewhere in these columns of Lamson & Carpenter, Publishers, Cleveland, O. They are publishing one of the most sumptuous and modern works on perspective drawing we have ever seen, and they are offering at the present time plates in an unbound form at an unusually low rate. If you are interested you should write them.

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CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid ..... 28c.
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White Cardboard—Wedding Bristol for fine pen work. Sheets are 22 x 28.
6 sheets by express ..... $ .60
12 sheets by express 1 00
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White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 23
6 sheets by express ..... $ 40
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Black Cardboard—Finest for white ink. Sheets are 22 x 28.
6 sheets by express ..... $ .50
12 sheets by express ..... .75
2 sheets by mail, postpaid ..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.
6 sheets by express ..... $ 50
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
1 bottle by mail, postpaid ..... $ .30
1 dozen bottles by express 2 00

Arnold's Japan Ink—
Nearly ½ pint bottle by mail, postpaid 40c.
1 pint by express 45c
1 quart by express ..... 75c.

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ 25
12 bottles by express 1 85

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint.
1 ream by express $2.15

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express $1.85

Practice Paper—Best for the money to be had. 1 ream by express $1.40

Send stamp for samples of paper.

Envelopes—100 fine blue by mail, postpaid 40c.
" 100 fine white " 40c.
" 1000 either kind by express $1.50

Address, ZANER & BLOSER, Columbus, O.

Lessons in Engrossing Script

By E. W. Stan

Number Five

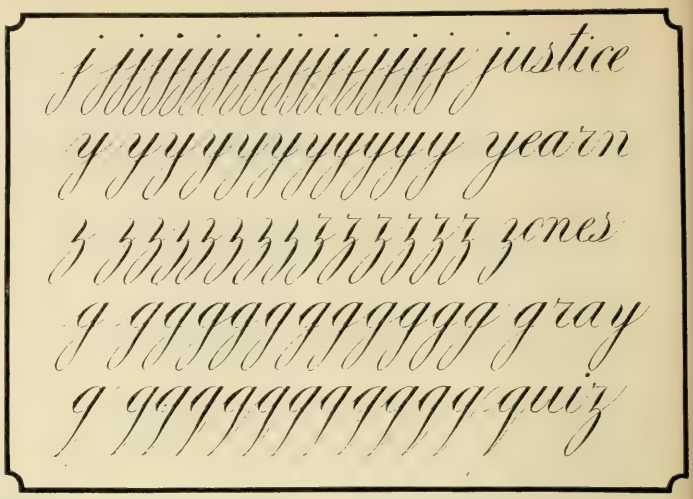
The loop below the line is the same as the one above, inverted, and extends a space and a half below the base line.

In *j* the introductory stroke is the same as in *i*. Make the shaded stroke of the loop next, and notice carefully the curve and diminishing shade. Make the left side of the loop downward, with a delicate shade at the bottom turn. Be careful not to make this shade too long or heavy.

The first part of *y* is made the same as the second part of *n*. The loop is the same as that of *j*. Two styles of *z*'s are given. The first one starts like the first part of *n*. Where the loop starts, make the hump graceful and quite prominent.

The oval part of *g* and *q* is the same as that of *a*. The loop of *g* is similar to that of *j* and *y*. The long shaded stroke of *q* is made nearly the same as that of the other loops. Do not retrace with the light up stroke, but make it a graceful compound curve, keeping rather close to the down stroke.

Go slowly. It is not a matter of speed in executing script, quality should be the first consideration, and speed will come as a matter of growth.



Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding..... $1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners.....75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published..... 50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled..... 50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published..50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

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J. C. FOWLIE, Arlington, Ore.

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Moore's Flourished Cards Are considered by competent judges the finest in the world. One party ordered $9 worth of the $2 grade and said they met his expectations. You know what that means. Prices range from 65c. to $2 per doz. Written Cards 12c. per doz for plain white; 15c. for Wedding Bristol and 20c. for Plain Bevel. Written copies, 25c. per package. 12 Lessons in Writing, $3. Flourished Display Designs at bottom prices. Circular free.
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CHAT

PATRICK J. SWEENEY, Editor.

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Helps you earn more money
Increases your happiness
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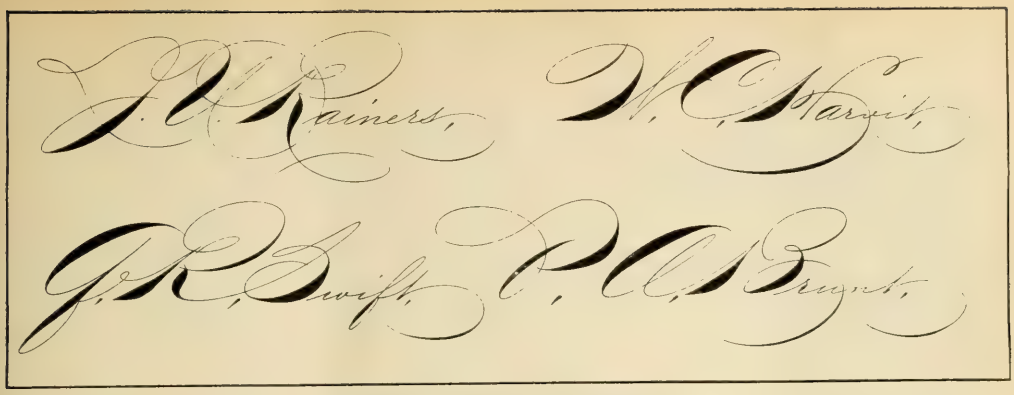
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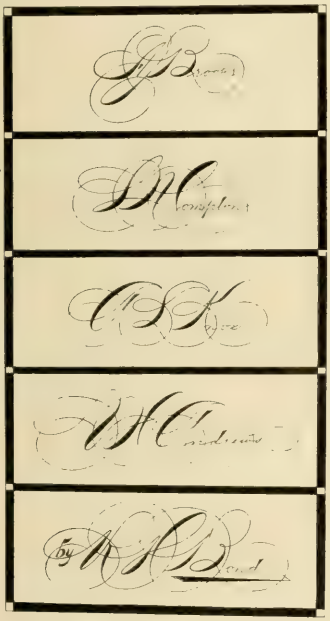


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For 16 cents I will send you

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Written with white ink on six colors. Something new, and all your friends will want them.

Every thirteenth student who orders gets an extra dozen FREE.

WANTED—A student in each town to take orders for colored cards. Send 10 cents for sample outfit.

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"Opportunities" is the title of a little, to-the-point booklet of twelve pages with colored cover, by the Manhattan Reporting Co., No. 150 Nassau St., New York City, Patrick J. Sweeney, Proprietor. If you are interested in stenographic work you should write for it. It is free.

The Kearney, Nebr., Normal School and Business College issues a very neat and attractive catalogue, giving one the impression of a worthy school.

"Peirce School Alumni Journal" of Philadelphia, comes to our desk regularly, well laden with choice contents.

S. D. Holt, the popular, progressive, and practical engrosser of Philadelphia, recently issued a circular printed in upwards of a half dozen colors, the equal of which we have perhaps never seen. A recent visit to his studio revealed the fact that he was doing unusually high-grade work, and that he had his hands full of orders as well. Mr. Holt has the leading engrossing office of that great and growing city.

Advertising literature has been received from the following: Heald's Business College, San Francisco, Calif.; Capital City Commercial College, Des Moines, Ia.; The Columbia Commercial University, Lancaster, O.; Massillon, Ohio, Business College.

"The Packard Budget," published by the students of the Packard Commercial School of New York, is the title of a new school periodical. It is one of the very best journals of the kind ever received at this office. It contains, besides colored cover, twenty pages $8\frac{1}{2}$ x $10\frac{1}{2}$ inches. The tone of the magazine is of course in keeping with the name it seeks to honor. We wish it the success it deserves.

Attractive commencement exercise programs, etc., have been received from the Western Normal College, Shenandoah, Ia.

Boyle's Business College, Omaha, Nebr., greeted us with a catalogue indicating an up-to-date, well attended, prosperous institution. The colored cover is above the average in excellence, design and taste.

The Correspondence Institute of America, Scranton, Pa., is issuing a very presentable catalogue. In it we notice that Mr. E. S. Morris, a Zanerian boy, won one of the prizes offered by this institution. The cover is very attractive and telling.

"The Magaphone," monthly, published by the students of the Rider, Moore and Stewart Schools of Business, Trenton, N. J., is another excellent publication put out in the interests of the school mentioned, its students, and business education.

The Scranton Business College, Buck and Whitmore, Principals, recently favored us with some half-tone illustrations of their school and city. The same indicate an unusually prosperous institution. The proprietors are men not only of energy, but of ability as well.

Recent advertising literature has been received from the Elliott Commercial Schools of West Virginia, Wheeling, Charleston, and Fairmount, and the Boulder, Colo., Business College.

Lessons by Mail In Practical Drawing and Designing

NO PRINTED MATTER

All drawings and designs are origina and fresh from the pen and pencil. I have no long stories to tell and no experiments to try at the pupil's expense, but instead, will give the most common sense instruction in drawing and designing at the following prices:

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The complete course for six dollars. Address

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A1 Penman, solicitor and commercial teacher, 27 years old, now with a large EASTERN SCHOOL, desires to purchase a good school or interest in one. Would join a capable short hand teacher in starting a school or purchasing one. Good references, a live man, 5 years' experience and $2,000 to put into the business. Address

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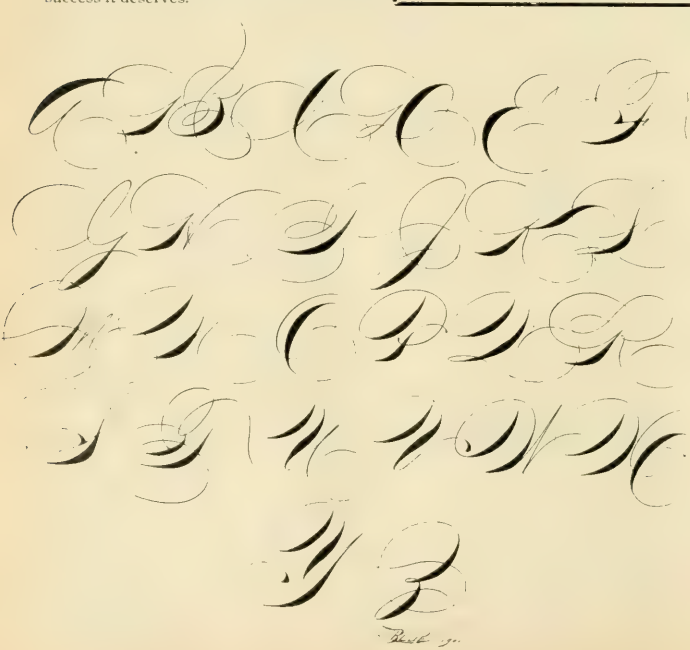
Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

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I am now open to the profession to receive orders for my pen work, and I promise all who order of me my very best efforts.

A letter in my very finest ornamental style	$5.00
A set of my finest ornamental capitals	5.00
One dozen reputation cards	1.50
One dozen cards, any name, any style, and very fine	.50
A specimen showing my skill	.25

My work is unequaled. You will agree with me when you see it. Write me regarding mail lessons. Address,

S. M. BLUE, BROKEN BOW, NEB.





In this lesson we have a more complicated study on the same lines as in Figure 2, of last lesson. The original drawings were made rather coarse and the composition, as a whole, presents a good study in grouping, light and shade and technique. The outlines of the buildings are produced by placing the clear highlights against the sky. This is rapid work and will afford ample study and practice.

In the next lesson we shall take up the matter of detail, the indication of materials used in building, the details of foliage and scenery.

The Question of Supervisors

Number Three

Music touches the soul more universally than any of our fine arts. Educationally, it is a potent factor in awakening and uplifting character. It is one of the agencies that shall help to make the twentieth century humanitarian.

Physical culture makes "the home we live in" serviceable and enduring. It recognizes health as the foundation for a successful life, and the key to moral as well as physical strength.

Drawing opens the "windows of the soul" to the beauty of art and nature. It also unlocks the secrets of the mechanic arts and teaches the boy how to become a successful mechanic. It trains the eye and hand to accuracy.

Writing, rightly taught, schools the hand to accuracy, neatness and dispatch. It prepares the boy and girl to step into the business office and begin successfully life's duties.

Special teachers are the guardians and promoters of these forces. It is not dead languages that we are needing, but living, tangible, subjects. These are numerated above. Without them culture and progress would be seriously impeded. Latin blocks rather than opens the way to industry, while drawing opens the way to industry and shuts it to idleness and mere intellectuality.

The cry against supervisors is not as unanimous as some would have us believe. It comes largely from dollar squeezers, as their one argument is economy. Such economy is "penny wise and pound foolish." The cry is raised by those who are opposed to thorough, popular, modern education.

Those opposed to supervisors are also opposed to fair wages for the grade teachers. They are in favor of one thing—cheapness. It is not economy in our teaching forces that is desired, but economy of the administration of our city governments. Poor streets may do harm, but they can be more easily and quickly repaired than defective education. The best is the cheapest in the long run.

That education is best which is practical and cultural. These special studies are intensely practical and esthetic. Music develops feeling and moulds character. What is man without either? Physical culture not only makes for health but for morals as well. Drawing is doubly valuable as it is both practical and esthetic. One phase of it develops mechanical ability, while the other phase of it develops the sense of the beautiful in nature and art. How are we to enjoy Heaven without this faculty properly developed. Writing is purely practical, enabling more young men and young women to get a foothold as office assistants than any other one branch of an education, unless it is English. As before suggested, supervisors are the guardians or promoters of these subjects. The most effective way to discourage the subjects is to dispense with the supervisor. The mere employment of supervisor, on the other hand, insures interest, enthusiasm, and instruction in one or more of these subjects.



E. C. MILLS,

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will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.

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STOAKES' IMPROVED

large Taper Holder. Nickel-Plated Ferrule

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Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS

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Price per Set, $1.00. Sample, 15c.

My Shading Pen Inks are without a rival for quality and color.

Sample for 12c Stamps.

All goods sold by me are guaranteed as represented in every particular

Compendium, 48 Pages, 25c.

J. W. STOAKES, Milan, Ohio.

W. L. THOMAS, PEN SPECIALIST

TRY MY WORK ONCE

One dozen Cards	20c
Two " "	35c
One Set of Business Capitals	15c
One Set of Ornamental Capitals	25c
One Flourished Bird	20c
One dozen Drill Exercises	25c
Six different styles of writing	25c

W. L. THOMAS, Box 512, Wichita, Kansas

$5.00 Worth for 10c.—After 10 years of hard work I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.
Lightning Calculator, Dept. 11, Everett, Mass.

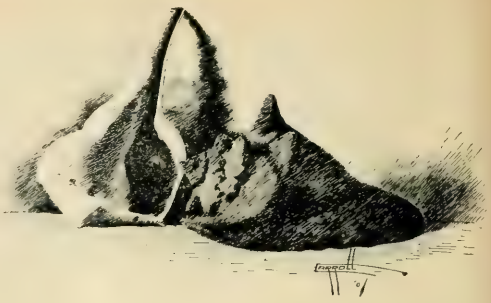
Diplomas

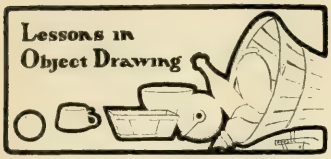
Made and Filled By

C. P. Zaner

Columbus, Ohio.







Number Five

The studies for our lesson this month are not the same but are both composed of shells.

The small shell in both is the same, though different views are given. The small shell is nearly white, while the large shell in each drawing is much darker.

The small shell is almost smooth, therefore the technique is unbroken; while the larger shells, having a rough surface, are developed in short, somewhat broken lines.

Care must be taken with the shadows, as much expresssion is given to the picture by them. A. A. G.



BY L. FARETRA, STUDENT OF E. L. GLICK, CONCORD, N. H.

LEARN TO WRITE YOUR NAME Send me your name and 25 cents and receive one dozen or more ways with instructions. Address

A. E. PARSONS, CRESTON, IOWA.



E. C. MILLS,
195 Grand Ave., Rochester, N.Y.,
is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.

SPECIAL OFFER
To Teachers and Students of Perspective Drawing

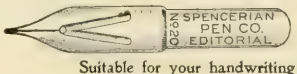


A few sets of our new work on "Linear Perspective," for self-instruction, will be furnished complete in the original plates on heavy bristol board as follows:

Send One Dollar with Your Order

and we will send you the set of plates containing everything that is in our $10.00 edition. If you find them satisfactory, send us $1.50 more and we will send you receipt in full; otherwise, return them to us and we will refund your dollar. Isn't this fair? We think so, and know you will be pleased

LAMSON & CARPENTER,
521 Soc. for Savings, CLEVELAND, O.



SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.





Certificates for all kinds of schools and colleges, at the lowest prices consistent with strictly high grade work. A great variety of stock diplomas always on hand. Special designs prepared on short notice. The artistic filling of diplomas a specialty. Designing and engrossing in all its branches.
SEND FOR ILLUSTRATED CATALOGUE
HOWARD & BROWN, Rockland, Maine.



W. H. H. GARVER, Vice President. G. W. BROWN, President. H. M. OWEN, Secretary.

GENERAL OFFICERS

BROWN'S BUSINESS COLLEGE COMPANY.

This Company conducts Business Colleges in thirteen cities of Illinois, Iowa and Indiana. It employs about seventy-five teachers and this year has enrolled about 3,600 students.

A SUMMER SCHOOL FOR COMMERCIAL TEACHERS,

AT PEORIA, ILL.

10 WEEKS—OPENS JUNE 9th, CLOSES AUGUST 18th—10 WEEKS.

25 NEW TEACHERS at least will be required for our increasing work the next year, beginning September 1st, and other schools have applied to us for as many more. We can locate fifty or more good teachers, at fair salaries, if we get the right material.

EXPERT TEACHERS will be in charge of this special school and the work will cover all features of the Business, or Bookkeeping Course, and the Shorthand and Typewriting Course. Only those who have a good English education and who have completed a Business or a Shorthand Course, or both, are eligible to enrollment. If they have taught for a time or have had business experience, so much the better. METHODS OF TEACHING will be the paramount aim of the Drill, and each member will be required to do a certain amount of actual teaching.

Young Teachers Can Surely Increase Their Earning Capacity by Taking This Drill.

All interested persons should write at once for the Prospectus giving further particulars. Address:

G. W. BROWN, Pres., P. O. Box 833, Peoria, Illinois.

Finger Movement

Number Two.

BY JULIA OF CHEYENNE.

"And things are not what they seem." My observation and experience do not warrant the statement that "Less writing is being done in the primary grades today than yesterday, and unless a favorable concensus of opinion is obtained from superintendents, I must continue to disbelieve. If today's slavery shows no decrease: tomorrow brings but little hope. I wish there was some way to lessen this burden to the child. Who has the power to determine? ? "Must Mohammed go to the mountain, or the mountain go to Mohammed?

I never expect to see the day, (and I'm quite young, and remarkably hopeful in many ways) when the mechanical part of school life will grow less.

I know of no educator, who has devised a tangible plan, and has it in successful operation, where writing is dispensed with till the age of ten (10) or until the muscles of the child will permit of proper culture. The theory is all right, but you cannot keep the procession from moving. The walk of the average child should convince the casual observer, what ought to be, but what it is, is the rub.

Unless educators can do what has been proposed, the "*Muscular Route*" must be used, and the vital question centres in its proportional amount. There is nothing more credulous to a man up a tree, than the very plausible theory of large writing produced, of course, with the arm.

Two politicians on the rear end of a rapidly moving train were discussing things in general, when a yellow dog took after the train at a very high rate of speed. One says: do you think he will catch us? Really I can't say, but suppose he would catch the train, what would he do with it?

Suppose this plan of large work could be developed in little children, it would take sheets of paper as large as those they sleep on to accommodate their lessons. What do you expect of children anyway? A wrong standard, makes every thing look like thirty (30) cents. You expect the child to use the "Arm" better than the fingers? Don't every penman know the amount of training necessary to a creditable control of the arm, would exhaust a child and destroy all hope in the extreme?

It's easy enough to sail around in the air with some easy exercises, but when it comes to adapting the power to legible forms, which can be used in the daily routine, we fail to see results.

A few years ago I visited a banner city noted for the excellence of its schools, and the penmanship was not the *least* in pride. In the primary, a letter a foot in height was made on heavy paper by the teacher, and reproduced on many slips by pricking this form with an awl, thus giving the child an idea of the letter and to make it more vivid, had each one sew or make stitches with thread, around it.

I wish you well. I commiend your efforts, but don't forget what Julia has told you.

[A prediction: Ten years hence will see little or no writing being done in first and second grades in all progressive places. Dear Julia, you might just as well be in the van as in the rear. Be true to your ideals. Cease to bow down before conservatism. If children should not be required to write, fight for their liberty, not for their continued bondage.—EDITORS.]

A New Magazine

field is being developed by the Gregg Writer. This paper is interesting the commercial teacher, school manager, and the general "business" student as much as the shorthand teacher or pupil.

Commercial Training

is the name of a department of "view and review" that is original, interesting and profitable, and that is moulding thought in Business Education. It is

Edited by Geo. P. Lord,

who brings wide experience, a liberal education, devotion to the cause and no small degree of literary ability to bear upon his work.

The Editorials are written in the straightforward, forceful, virile style for which Mr. Lord is noted. They strike straight and true and deal with practical questions.

The Reviews are unbiased, pointed, and pithy. They review rather than praise by silly flattery.

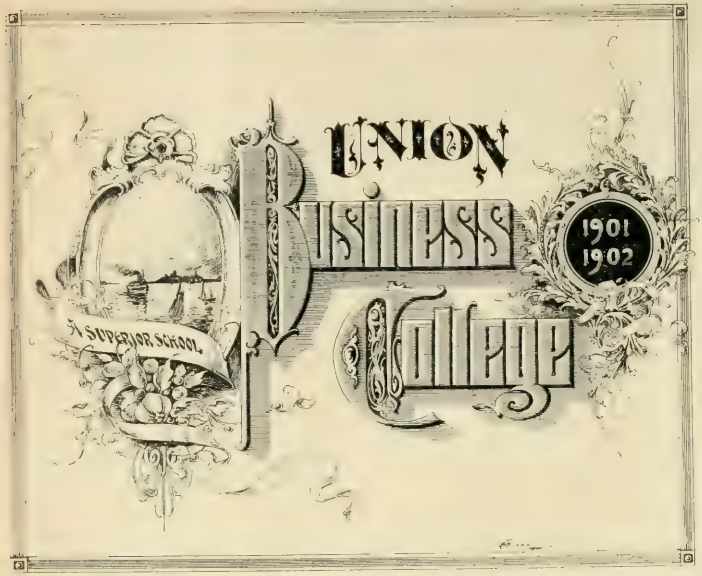
Advertising Talks. For the first time the advertising of schools is approached and discussed along the line followed in professional advertising papers.

Heart to Heart Talks which appear in this department are too well known to need a word. They will be continued.

Contributed Articles with editorial comment will form a new feature of this department.

ALL THIS AND A SHORTHAND MAGAZINE FOR ONE PRICE—50 CENTS A YEAR.
SEND FOR FREE SAMPLE COPY.

GREGG WRITER, 57 Washington St., Chicago.



Lettering and Designing

Number Twelve

BY E. L. BROWN, ROCKLAND, MAINE

We present this month a very pleasing combination of lettering and drawing, and we believe the design can be studied with much profit.

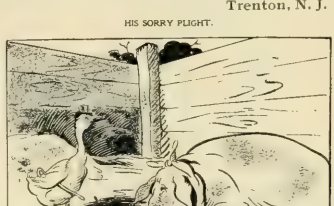
Suggestions: Size of original drawing 15 x 12½ inches. It is not necessary to copy this design as a whole, as the various parts can be taken separately, or incorporated into another design, very successfully. Try it. It will cultivate your inventive genius, and start you on the road to originality. The fruit and leaves are very decorative ornaments, and the drawing and treatment are quite easy to acquire. On the other hand the acanthus leaf decoration on the right of the design is difficult in drawing and shading, and the most careful study will be necessary to make it successfully, with artistic effect. The shade lines on words Business College, were executed with a spacing square and ruling pen.

Another Good Word From an Advertiser in the Penman Artist and Business Educator.

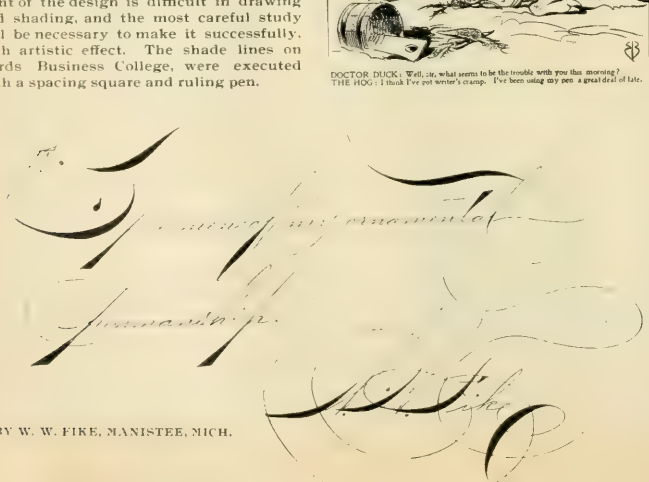
I wish to thank you for and compliment you on the general appearance of my advertisement in your paper. It is surely bringing results that are an eye opener to me. They are certainly beyond expectations and do your paper great credit.

H. O. KEESLING,
Trenton, N. J.

HIS SORRY PLIGHT.



DOCTOR DUCK: Well, sir, what seems to be the trouble with you this morning?
THE HOG: I think I've got writer's cramp. I've been using my pen a great deal of late.



BY W. W. FIKE, MANISTEE, MICH.

Central Commercial College,

Clarksburg, W. Va., Nov. 21, 1901.

My dear L. Madarasz,— * * * * * My vocabulary is insufficient to give you as good a report as I would like to, as to the value of my course with you. Really, I do not know what I would have done had I not taken the course. I secured work with the above school within ten days after completing your course, and began to instruct the untutored "muscles" with such success that the President, Mr. Bower, compliments me in the highest of terms. Mrs. Bower, the principal of the Shorthand Dept., is taking the penmanship lessons, and has made such improvement that she is delighted. * * * * Your method of instruction, and drills, enabled me to start in right, and eliminated all possibility of embarrassment. * * * * The other fellows were experienced teachers, while I was an entire stranger in that line, and if they got more good from your instruction than I did, they got a great deal. I feel, and shall continue to feel greatly indebted to you for what I received.

Sincerely,

P. WEBSTER CLARK.

Public Schools of Mt. Carmel,

Mt. Carmel, Pa., Sept. 21, 1901.

Mr. L. Madarasz,
New York.

My dear Sir,— * * * * Kindly accept my warmest thanks for your untiring interest in me in following me up as you did. I owe you a debt of gratitude. At the best, I can but reflect your generalship, your disposition, etc., in my work as a teacher of penmanship. I put it lightly when I say that *your course was worth double its cost to me;* and I have no doubt that, in view of it, *I shall soon double my salary.*

* * * * I just received an issue of the ——. With my *new eyes* (given me by L. Madarasz) you may be sure that I could criticise it in proper style; and I did, too, after I finished cutting out all the "trash," there wasn't much left.

Sincerely,

HERBERT W. ENGLISH.

(The above-mentioned paper was not Zaner's. —L. M.)

Plainfield Business College,

Plainfield, N. J., Nov. 2, 1901.

On learning that L. Madarasz was to have a special class in business writing, and how to teach it, I was at once interested and wrote for terms. They seemed a little high, and I was somewhat skeptical as to the results to be obtained in four weeks. However, I attended. I was fortunate, and consider it *the wisest expenditure of like amount of time and money I ever made.*

The confidence and satisfaction with which I am able to teach, and the results I am getting justify me in making this statement.

For one who wishes to acquire a good rapid style of writing, and the ability to teach it, the course of instruction under Mr. Madarasz is invaluable.

E. N. FAST.

Passaic Public Schools,

Passaic, N. J., Jan. 30, 1902.

To the Public,—

This certifies that I have taken Mr. Madarasz's course of lectures on teaching writing, and have adopted his method in my present work with such success that my field of labor has just been increased as a result, with corresponding increase of salary. I have studied all the leading systems of writing published, and been in contact with some of the best known teachers of writing—the result is *I prefer the "Madarasz Method" over all others.* I have seen the results secured by the reputed leaders among the writing teachers, and a comparison of them with the results I have obtained after changing to the "*Madarasz Method*" *proves conclusively its superiority.* It is a well-defined plan of work, with all the nonsense omitted: logical, concise, practical, and based on common sense. Madarasz's method of counting has proved especially valuable.

WM. BILLINGS,
Supervisor of Penmanship.

ENGLISH HIGH SCHOOL,

Providence, R. I., Nov. 23, 1901.

My dear Professor,—I esteem my work taken with you last July so highly that I hardly know how to begin to express my appreciation of it. Perhaps, however, I can state briefly the two-fold advantage it was to me. First: Your instruction REVOLUTIONIZED MY OWN HANDWRITING *in the direction of radical improvement. Second:* YOUR METHOD IN MY HANDS HAS PRODUCED ADMIRABLE RESULTS IN THE TWO HOURS PER WEEK, *for the ten weeks that I have taught penmanship this year. In accordance with your idea, I have endeavored from the outset and at the same time to emphasize position, movement, and correct formation of letters. I have had to contend with pupils who have acquired for the most part an abominable, sprawling outline of vertical writing, or rather printing, and you know what that means. For my especial purpose, inasmuch as we are directed not to "force" the slant system upon pupils in the High School, your method has been especially well adapted; for by it the vertical system can be taught about as well as the slant, the same rules prevailing in both respects. I think so highly of your ability as a professor of penmanship that I hope to have the privilege some time or other of continuing work in that line under your instruction.* * * * *I am glad to hear that the other men in the class are succeeding so well.*

Very cordially yours,

Prof. L. Madarasz, 1281 Third Avenue, New York. *AUGUSTUS T. SWIFT.*

It's your think—— July 1, 1902, I am going to give a TEACHERS' COURSE in BUSINESS WRITING and the "MADARASZ METHOD" of teaching it. There are to be 24 sessions; in that time I will cover the entire field of practical writing and fully illustrate my way of handling classes, giving such drills and trials as will qualify every one in attendance to handle a writing class successfully. No such work, or instruction, has ever been given before by anyone else, and I offer it as the best I am capable of doing; with the positive assertion that it is the best plan to create practical writers. While preparing yourself as a teacher of writing, why not get the best instruction possible?—In a method having the dollar-mark of merit? At the same time, I'll criticise your own writing so pointedly, that you'll be forced to improve your work if you follow my instruction. In every lesson I'll cover more important ground than other teachers do in ten—simply, because, *this one thing I know, and, I am not a repeater.*

Now then—The Cost. The tuition fee will be $30. If you can't pay all cash, satisfactory payments will be arranged. Board and lodging need not cost more than $30. You can figure the railroad fare.

Results Count.

The important qualification of a teacher is the ability to get the best results in the quickest time possible. The "MADARASZ METHOD" of teaching *Business Writing* does that. Of course, if you know it all, my method won't appeal to you, yet, I'll say this: no course of lessons ever given in any penman's paper, no published work on penmanship, no other teacher of writing (except those I've taught) in the United States has as many vital points—result-producing points, as I give and explain in my teachers' course. I back my reputation on this assertion. So, you should come to me if you want to

Be a Leader. * * * *

* * *

You are standing in your own light when you are satisfied to continue going along in the medium class of teachers. *Catch on to some new ideas—ideas that stand for the best.* My plan of teaching business writing is based upon common sense, it's simple when you know it, and is as sure of producing results as that the ocean is salt water. * * * * * * * * "Be a Leader," and raise your work to the highest standard. You will then be in line to

Get your Salary Raised!

Your employer knows better than you do when that pleasure is due you, and the way for him to know, is for you to teach better than you have in the past.

Corroborative Words.— The extracts herewith given are taken from letters of some of last year's pupils they are not from enthusiastic boys; they are from men experienced in teaching, with one exception—the Clark letter—and that one should appeal to young men wanting to qualify as teachers. I tell you WHAT to say, WHEN to say, and HOW to say it.

In addition, enough time is allotted to ornamental writing to show you all the kinks of which I am master, and that alone is worth the price of the entire course to you, if you want to improve your own writing. I am not a college, and have no power to grant diplomas, but the fact that you have taken my course will prove to be a marketable asset.

Perhaps you know of some young person working in this line; you may be the means of starting him right by calling his attention to this announcement. If you've any questions to ask of me, write freely.

Sincerely,

L. Madarasz,

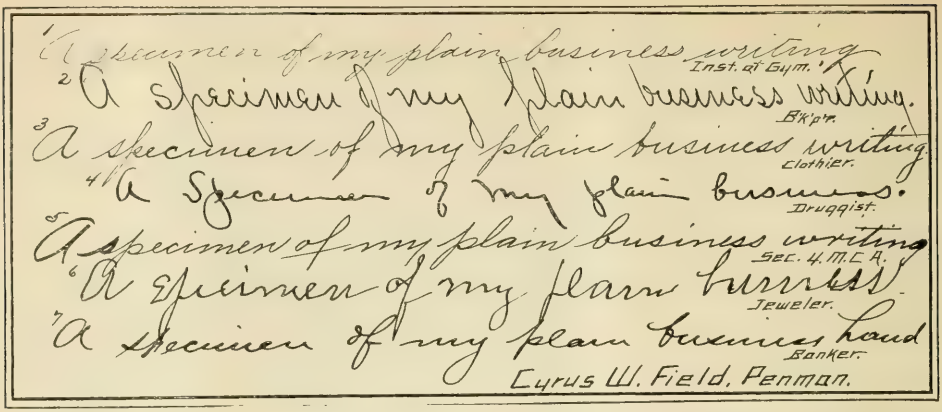
1281 THIRD AVENUE, NEW YORK.

THE PENMAN'S ART JOURNAL.
202 Broadway,

New York, Jan. 25, 1902.

"THE MADARASZ METHOD," *as a result-getter is equalled only by the extraordinary skill of its author as a penman. By its use, anyone who can make a chirographic oval and a rhomboid may become master of a good business hand.*

HORACE G. HEALY, Editor.



Vertical vs. Slant.

By Cyrus W. Field, Jackson, Mich.

AUTHOR OF "GEMS," ETC.

[This paper was read at St. Louis but because of its length we can only present a summary and extracts.—EDITORS.

Mr. Field first states that writing had three stages of development. First the form stage, then the movement stage, and now the slant stage.

Each style has its friends but most people favor slant.

When we look at slant and vertical, what we see is governed largely by our prejudices. The effect of our view point is to narrow our outlook, like the men looking at the house, the one coming from the north said it was red; the one from the west, it was green; the one from the east, it was brown. Each one had reported correctly, but each had seen only one side of the house. That is the fault in our view of writing. We get on our hobby horse and when we ride up to take a look, we see but one side, and that is likely to be the agreeable side. It is all wrong, friends.

The following plate is submitted to show how some of our Jackson, Mich., business men write. Of course we cannot show the writing of all, but here is a fair representation embracing many different professions. These men are not ashamed to let the world know how they write, or of the fact that they favor slant. They were approached one busy Saturday morning and without preparation wrote the specimen sentence.

(1) Is the writing of the gymnasium instructor at the Y. M. C. A. It is claimed that continued muscular exercise is not conducive to a good hand. This gentleman is constantly engaged in teaching large classes. His handwriting is free and shows a good command of the quill.

(2) Is written by a young man engaged as bookkeeper for a large lumber firm. He is left-handed. He writes a bold, rapid, backhand, which supports the theory that nearly all left-handed writers are good writers, and also that they write a backhand. Righthand, the slant.

(3) A prominent clothier held the pen for this. He is interested in good writing, and his clearcut hand shows it. His position calls for some writing which he executes with force and precision.

(4) Shows how at least one druggist writes. It has about twelve different slants, but is readable.

(5) This fine specimen was executed by the popular Secretary of the Y. M. C. A., who has a great deal of writing to do and does it all equally well. He strongly favors slant writing for he fully realizes its commercial value.

(6) This was written by one of the finest engravers in the city, a jeweler. Notice the slant. Did you ever see engraving done in the vertical?

(7) Was written by a bank cashier. He used a coarse pen and wrote rapidly. It is claimed he can turn off more writing in a day than any other man in town. This is a specimen of his every day work. Not a bit of finger movement on this specimen.

When people say they favor vertical, see if they write it. The writer looked over the hotel registers of the four city hotels, and of the 2200 traveling men who had registered during the two weeks immediately preceding, but 16 wrote the vertical. To teach young people the vertical, and then have them find when they enter business, that slant is required is an unpardonable sin, and handicaps them as certainly as though they were taught false principles in arithmetic.

SHORTHAND SYSTEMS, VERTICAL AND SLANT PURSUED TO A FINISH.

There is no inducement in the vertical to cause a young man of push and ability to take it up. We are doing the young people an absolute harm by teaching it. Business men have no use for it. It is inseparately linked with sluggish muscular or finger movement. Then join to put it out. It is already on the road. Come, Boys, All together! Push! Out it goes! Goodbye.

Respectfully,
WM. SAYERS.

3416 Bell St.



E. C. MILLS,
195 Grand Ave., Rochester, N. Y.,
will send you 10 lines of fresh from the pen copies for 30c: 20 lines for 55c; 40 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

DO YOU WANT
A teacher, or a position, or wish to buy, sell or exchange school property? Address,
AMERICAN COLLEGE EXCHANGE
CUMBERLAND, MD.
NO REGISTRATION FEE — CO-OPERATIVE.

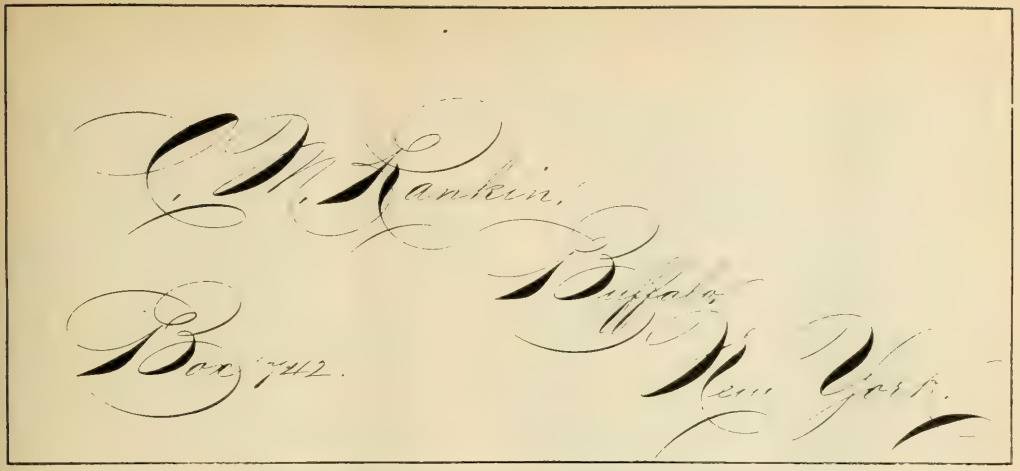
MODERN ILLUSTRATIVE
BOOKKEEPING
INTRODUCTORY AND COMPLETE COURSES
THE LATEST ADDITION TO THE WILLIAMS & ROGERS COMMERCIAL SERIES.

This is by far the best work on Bookkeeping and Business Practice that has ever been published. It combines all the best features of the other bookkeeping publications in this series, besides many new ones not to be found in any similar work. It is the commercial teacher's ideal and is destined to become

THE LEADING BOOKKEEPING SYSTEM.

If at the Ohio Commercial and Special Teachers' Association Meeting at Dayton, May 15-17, talk with our representative about the Modern Illustrative Bookkeeping, Office Routine and Bookkeeping, New Introductive Bookkeeping, New Commercial Law, Commercial Arithmetic, Seventy Lessons in Spelling, and many others, descriptive circulars of which will be sent on request.

AMERICAN BOOK CO.
NEW YORK, CINCINNATI,
CHICAGO, BOSTON,
ATLANTA, SAN FRANCISCO.



BY FRANCIS B. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



W. W. Fike, penman in the Manistee, Mich., Business College, sent us a specimen of rapid business writing executed by a student, Mr. C. A. Preston. The writing is exceptionally smooth, strong and rapid looking, and shows that Mr. Fike is giving his students splendid instruction.

Easter Greetings in the form of beautiful script and some business writing came from Mr. R. A. McDevitt of Newcomerstown, O. Mr. McDevitt is a very fine penman and a very fine young man as well.

Mr. Geo. A. Smith, Elkader, Ia., sent in a specimen of business penmanship that shows that he has it in him to make a very fine penman. The loops are a little too flat on the left side, and angular at the top.

Specimens of student's work were sent to us for inspection from the Willimantic, Conn., Business College. The work shows splendid improvement. Earnest R. Church made most improvement. Mr. M. E. Regan made second best, and Miss Emma D. Wood made third best. Under the head of quality Miss Wood came first, Mr. Regan second, and D. Julian Burgess, B. A., third.

Mr. J. G. Christ of Lock Haven, Pa., favored us with some of his graceful, skillful business and ornamental writing.

T. J. Evans of Wilkes Barre, Pa., favored us with some cards written in the ornamental style which, though from the hands of one not following penmanship professionally, are above the work done by the average professional.

Howard Harbach, a thirteen year old boy of Reading, Pa., sent some pen drawings done in imitation of Mr. C. D. Gibson's work, which shows that Mr. Harbach has in him the material for becoming a very fine artist.

E. E. Kent of the Rider, Moore & Stewart School of Business, Trenton, N. J., sends written cards in a variety of styles and colors, revealing a high order of execution. We recently met Mr. Kent at Philadelphia and was quite favorably impressed with him. The school mentioned evidently believes in good penmanship, as it has a number of fine penmen in its faculty.

Mr. Kent also favored us with a photo of a very unique and skillful set of resolutions that he engrossed for the Master Carpenters' and Builders' Association.

DO YOU WANT A BETTER POSITION?

If so, REGISTER with us, FREE and we will see what we can do for you. We have vacancies in almost every state.

CONTINENTAL TEACHERS' AGENCY,
BOWLING GREEN, KY.



E. C. MILLS,
195 Grand Ave., Rochester, N.Y.,
will send you a set of business capitals, arranged in systematic order for practice, for 20c. They are fresh from the pen and will encourage you to do better writing.

Beautiful Diplomas
AND
50 Gold Dollars Free
to "Class of 1902"
Sheppard and Company,
79 East 11th ave. Columbus, Ohio.

A REVELATION IN SHORTHAND TEACHING

"The new Twentieth Century edition of Isaac Pitman's 'Shorthand Instructor' will make every teacher of shorthand talk. I adopted the Isaac Pitman system several years ago after a considerable acquaintance with a number of the Pitmanic presentations. I have never regretted the step—was contented from the first—now I am happy. This new Instructor not only saves time for the pupil, but it does away with all drudgery and brings happiness into the school. The introduction of the word signs and sentences at the beginning; the elimination of unnecessary rules and exceptions; and the logical and masterly style in which the subject matter is presented, places it far in the lead of any text-book on the subject I have ever seen. I am confident that anyone can now acquire a knowledge of the art in one-third less time than heretofore. It is bound to be the popular shorthand text-book of the age."—*E. E. MULL, (Late Mull & Kimball's Mull's School, Broadway and 34th Street, New York City.*

20th CENTURY EDITION, 276 pp., Cloth $1.50
Exclusively used in the High Schools of New York

ISAAC PITMAN & SONS, 33 Union Square, NEW YORK CITY.
Publishers of "The 20th Century Dictation Book and Legal Forms," 272 pp., 75c.



BY JNO. W. VONESH, CHICAGO, ILL.

THE

Zanerian Art College

Has recently been moved into larger and better quarters, the best quarters this institution has ever occupied.

Students will now find the School located on the southeast corner of HIGH AND LONG STREETS,

Where Messrs. Zaner & Bloser, proprietors of the institution, will be glad to welcome all of their old friends and pupils, and as many new ones as see fit to come.

Zanerian graduates are in greater demand to day than ever before. In fact, we can supply but a small part of the demand.

Of course the best paying and most congenial positions are secured only by those who have thoroughly prepared for them. Young persons should look ahead and prepare for work that promises most for the future. Surely no other lines are more interesting, or promise more for the future than those for which Zanerian students are prepared.

The Zanerian is quite generally recognized as the Penmanship and Art Mecca of this country. It is also the best school to attend if you desire the best positions to be had as a commercial teacher in commercial schools, or in commercial high schools. In the field of business education, good penman are always given the preference, and Zanerian graduates are quite generally recognized as the most expert penmen and teachers of penmanship to be found.

It is the best school to attend if you desire to secure a position as supervisor or special teacher of penmanship and drawing in public schools. If you desire to prepare as a designer in engraving establishments as a newspaper illustrator, or as an engrossing artist

Better think this matter over, and write for catalogue. It will interest you. Address

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E. C. Mills,

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Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross 25c., 1 Doz..... 12c.

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1 Holder	10c.
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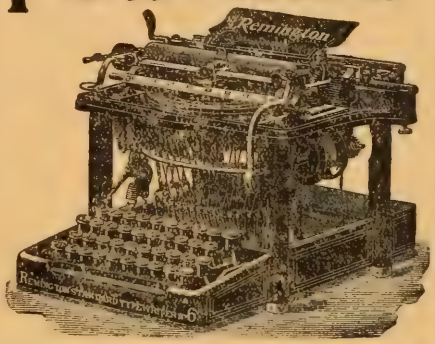
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Customers will note that we have lately adopted a uniform style and grade of book paper in the manufacture of all our books. We now employ the very best book binders obtainable, and our books represent the very highest attainments in the book makers' art

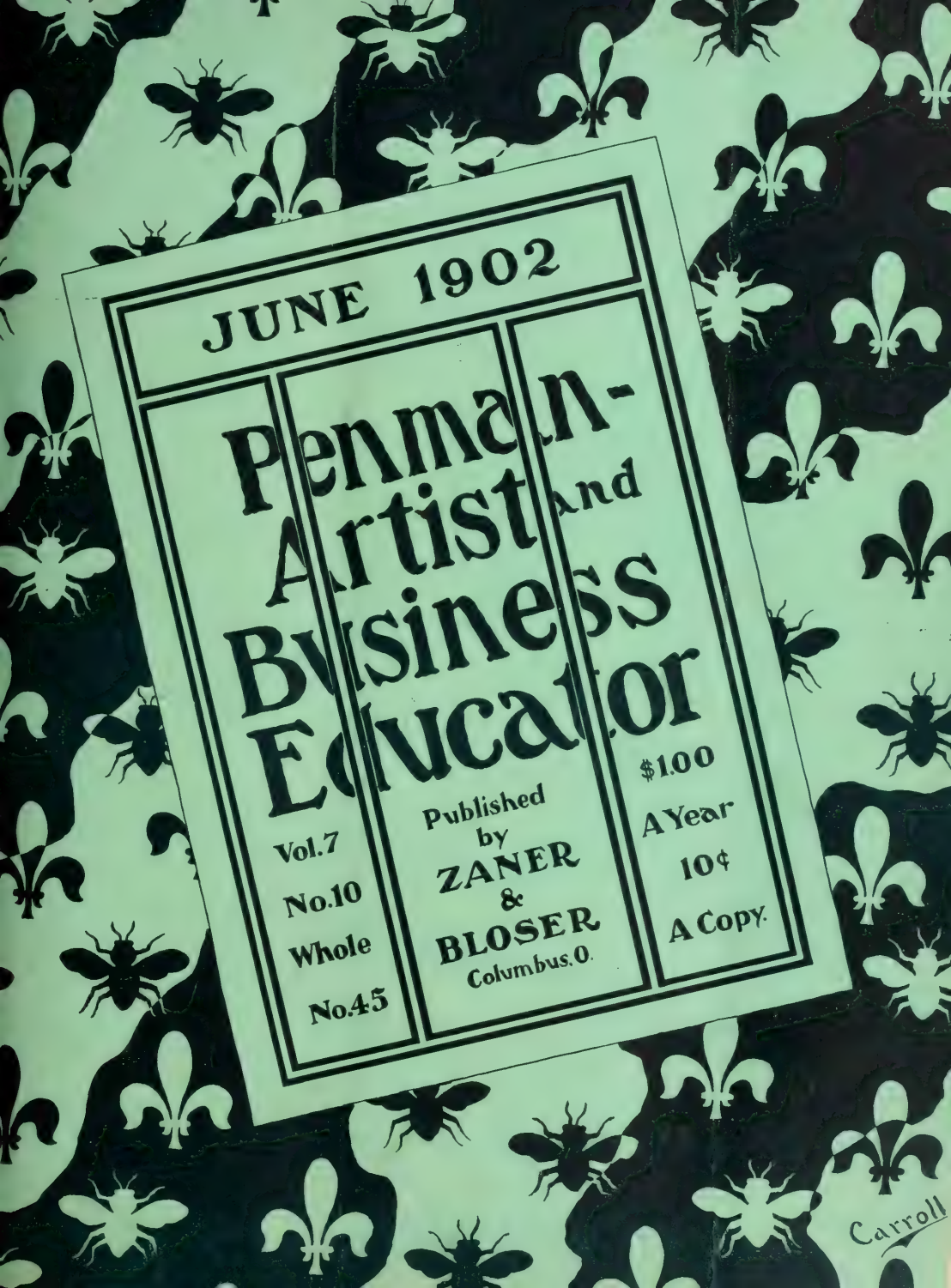
This is the time of year when teachers are considering readjustments of their courses of study for the coming school year. We find there are many schools that would like to make a change, but they don't want to do so until they have first made a test of the publication they are considering. **To meet this well defined want, we have arranged a very attractive offer for those who wish to test any of our publications.** Indeed, it is so advantageous that every teacher thinking of making a change should write to us. We will be glad to supply full particulars.

The last half of MacFarlane's Commercial and Industrial Geography will be ready for distribution shortly. This will be good news to a great many teachers. The issue of this half has been delayed over eight months waiting for 1900 census figures for Internal Commerce and Manufactures, which have just been received from the census bureau. We could have issued the book with 1890 figures, but then we do not do business that way. We were bound to issue a 20th century book even if it cost us heavily to do so, but that is a secret of our success in book making. We will not issue any book if it is not the best of its kind to be found.

Our booklets, price lists, and other information will be sent to all teachers and school officers on application, free of charge.

SADLER-ROWE CO.,

Baltimore, Md.


JUNE 1902
Penman-
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Vol.7
No.10
Whole
No.45
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Increase Your Skill

in using the pen ✱ That often means a raise in salary ✱ You can do this by practicing from MILLS'S LESSONS BY MAIL ✱ ✱ ✱ Spare time only required ✱ If you are looking for The Best in instruction and experienced criticism markings you should write at once ✱ Full information for a stamp ✱ ✱ E. C. Mills, 195 Grand Ave., Rochester, N. Y.

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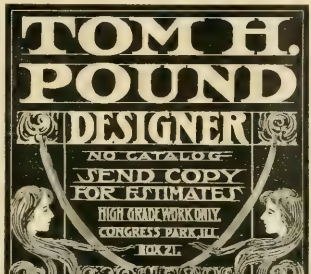
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$5 00 Worth for 10c. After 10 years of hard work I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.
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Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding $1.10

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Manual of Simplified Script — A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled ..... 50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published. ..50c.

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LEARN TO WRITE YOUR NAME — Send me your name and 25 cents and receive one dozen or more ways with instructions. Address

A. E. PARSONS, CRESTON, IOWA.

WHY DOES A HEN LAY AN EGG?

This was once the famous subject of a rib tickling, post-prandial discharge of verbal artillery by a man-of-Warr. It did—as it ought—a great deal of execution. Why? For the same reason that the hen, during the next step in the process of evolution, brought forth a chick from that egg—*the subject had been brooded over.*

An aspiring young woman once wrote to Henry W. Longfellow asking where he found all his vivid illustrations, his apt comparisons, his beautiful figures. She was sure that she, too, could write moving verse if she could control such a wealth of ideas and illustrations. Certainly. So might we all. We are "shoved" off the nest too frequently. Our thought-eggs get cold. We do not *brood* enough. No psychologist can tell why certain conceptions form themselves in the mind—*hatch out*, so to speak—as a result of meditation and reflection, but we all know that fledgelings of thought do thus flutter into existence.

TO INDUCE YOUNG PEOPLE TO HATCH CHICKS

of the mental variety is the proper object of schools and school machinery. Are the kindergarten and kindred methods and influences to be blamed for the present-day tendency to ENTERTAIN pupils in our schools? Whatever may be the cause, there is today all too little of the brain-sweating, that, for their and their country's lasting good, our grand-parents had to undergo in the schoolroom.

Our students do too little downright thinking of the kind that develops self-reliant judgment, probably the most valuable of the proper results of school training. We meet this need, in our text-books, by so presenting the exercises for schoolroom work that the student is not dawdled along like an infant, unable to walk, but is, with assistance in the beginning, required to do his own walking—his own thinking. One of the best illustrations of this policy is our Bookkeeping and Twentieth Century Business Practice. A complete and logical method of presenting modern accounting and business forms and usages, it is attractively arranged to excite the student's interest, yet it makes him think. It develops concentration, accuracy, judgment.

To each teacher who names his school and mentions this paper, we offer to send one set of our complete Bookkeeping and Twentieth Century Business Practice, expressage prepaid, for $1.05 (retail price, $1.20). This is simply another bargain-counter offer, used as a means of testing the value of this paper as an advertising medium. The offer will be open until July 15th.

SEND FOR OUR NEW CATOLOGUE OF TEXT-BOOKS FOR COMMERCIAL SCHOOLS. IT IS FREE. ADDRESS,

THE PRACTICAL TEXT BOOK COMPANY,

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THE PENMAN ARTIST & BUSINESS EDUCATOR

ANNOUNCEMENTS FOR THE COMING YEAR.

As heretofore, the policy of this journal will be to say little, and do much. Nevertheless, it is well to simply announce a few of the many excellent features we have booked for publication.

The Policy of giving all sides a hearing; of allowing each contributor full sway to his opinions; of presenting the latest and best possible, will be continued as heretofore. A broad-gauge, progressive journal is still our purpose.

The Penmanship Department, as in the past, will be high-grade, progressive, and liberal. Mr. A. R. Burnett's lessons in practical business penmanship will be continued indefinitely. Mr. E. C. Mills will continue to favor our readers monthly with work from his masterful pen. He will contribute a series of business forms, such as notes, drafts, checks, etc. This work will represent his very best efforts, and will be just what students of penmanship need, especially those taking a business course. Mr. S. M. Blue will delight lovers of dash with specimens of his ornate hand. Mr. H. O. Keesling will present one of the most practical and best graded series of business writing ever printed. See for yourself. His work will be a surprise. We have already seen the greater part of the course and we feel that we cannot commend it too highly. It contains much valuable material for students. Mr. C. C. Lister, of Sadler's Business College, Baltimore, Md., is working on a series of lessons in business writing which he is endeavoring to make the finest of his life. He says: "I want to make this the effort of my life." Those who are aware of Mr. Lister's skill and ability know what this means. He is the author of "Writing Lessons that Teach," published and sold by the Sadler-Rowe Co., of Baltimore. His work as an author, his wide experience as a teacher, and the high order of skill he possesses, admirably fit him for preparing something unusually valuable and interesting for our readers. Mr. A. D. Skeels, Temple College, Philadelphia, will present some work which is sure to win him many new admirers. Mr. T. Courtney, the accurate, forceful penman of Providence, R. I., has on hand a supply of his work. Mr. F. B. Courtney, the all-round pen wizard, has work prepared in advance to delight, amaze, and instruct our readers for a year or more to come. Mr. W. E. Dennis, of Brooklyn, N. Y., the inimitable genius of grace, will present a series of lessons in flourishing. Mr. Dennis states that he shall endeavor to excel all previous efforts in this line of work. This means that he will present by far the greatest course of lessons in flourishing ever attempted in a penmanship journal. He has long been known as the prince of flourishers. Sharpen your quills and get ready for these lessons. Mr. C. E. Doner, the young man who has won the reputation of being a model penman and gentleman, has promised our readers something from his pen from time to time.

Is this not a dollar's worth? We have given a mere outline, however, which is not at all complete.

The Business Department, under the able editorial management of Mr. Gaylord, promises even more in the future than it has realized in the past. The work given in this department has been beyond anything ever attempted along practical, business education, and it has but fairly begun. Keep an eye on that department.

The Art Department will continue to present, high-grade, helpful, and timely examples of script, lettering, engrossing, designs, illustrations, portraits, etc., etc. The best is none too good for our readers.

The Editorials promise to be as timely, terse, conscientious, and forceful as in the past. The news items, etc., will be as interesting and up-to-date as heretofore.

The Covers will be, no doubt, as cheerful, artistic, seasonable, and varied as they have been since their inauguration by this journal. They cost a good deal, but they are widely admired and are a step in the right direction.

Keep Us in Mind for Clubs, and single subscriptions. Our friends on all sides tell us that we are giving too much for the money. That may be true, but in the future we shall endeavor to give more rather than less. We are aware that our journal has already set a high standard. So many experts have never before been engaged to give lessons and contribute articles to the same journal at the same time. Heretofore such enterprise has been something entirely unheard of in the realm of this class of journalism, but we are determined that the standard shall go still higher rather than lower.

So we wish to ask our friends, one and all, to keep us in mind for subscriptions. Those who can send clubs should write for club rates.

While we have every reason to be thankful for the support in the past, a still larger patronage will enable us to make further improvements, to more nearly reach our ideal journal.

Remember that we publish but one edition, and that persons taking our journal get the best of it and the whole of it—no cheap or partial numbers. The editors believe that students especially should be encouraged to read the highly instructive articles by the leading business educators of our country, and that they should therefore receive the whole journal. You should support our journal because it is worth the money, and because it is to your interest to carefully read every number, and see that students get the benefit of it.

BUSINESS CAPITALS AND FIGURES BY L. S. STACY, KINGSTON, N. Y.

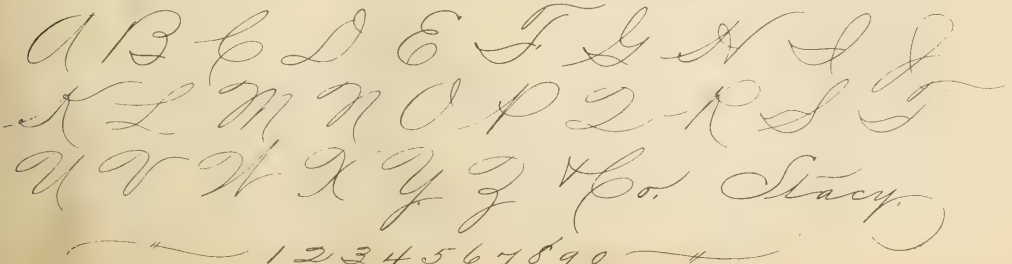


Plate 47.

370—375— Chicago, Ill., Feb. 11, 1904.

Received of

——————— H. W. Flickinger ———————

Five Hundred ^{00}/_{100} ——————— Dollars

On bill of account.

James W. Calihan.

Lessons in Rapid Business Writing

BY

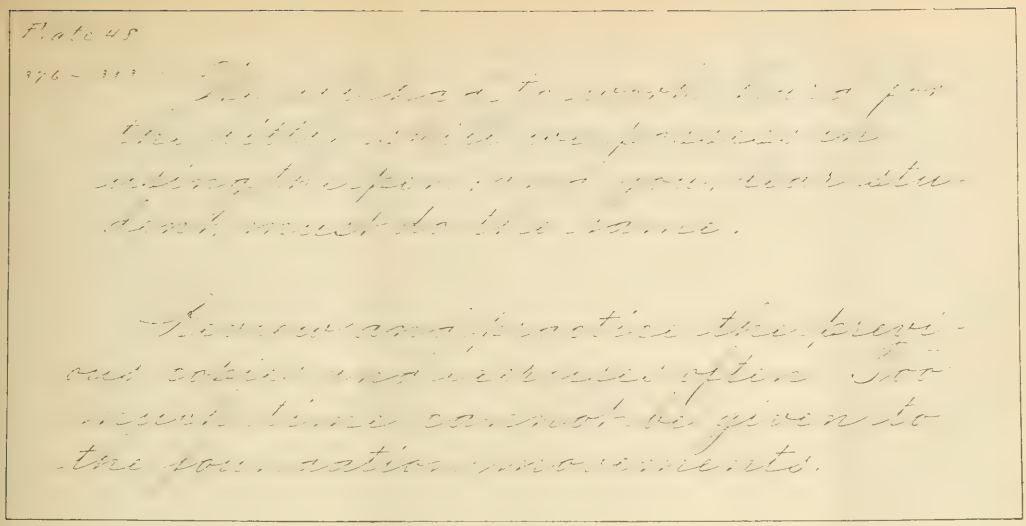
195 GRAND AVENUE, D. C. Mills, ROCHESTER, N. Y.

Number Ten

Plate 48
361-365

Good handwriting may be the means of securing for you a much better position than the one you now occupy. You cannot make a mistake, however, by devoting a share of your spare time to practice.

The best positions are ready for those who are thoroughly prepared to fill them.



Instructions, Plate 46.

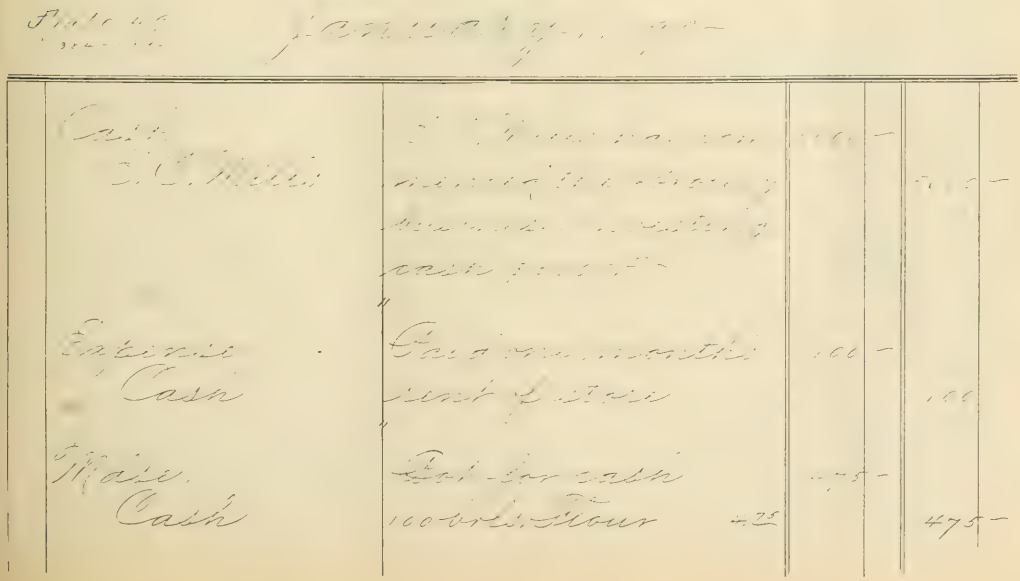
You will derive but little benefit from this practice unless you give the closest attention to every particular. Do not allow yourself to scribble for one minute, but follow the copy exactly as it is given. Remember that this miscellaneous page writing is difficult and requires your most thoughtful practice.

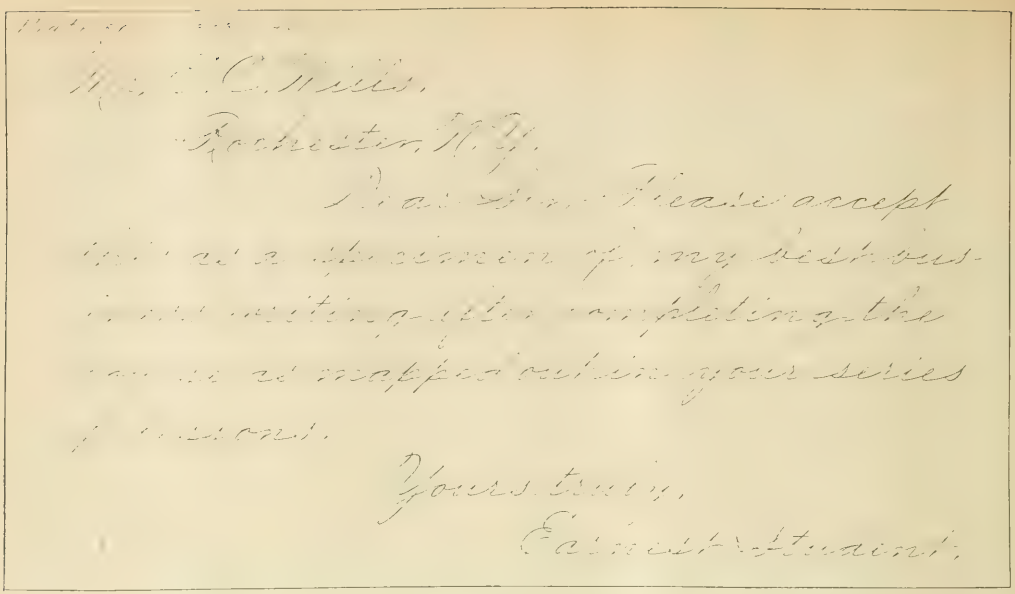
Instructions, Plate 47.

Copy this form of receipt and try to arrange your work exactly like the copy. It is splendid training to cultivate the eye to take in every detail of a copy; not only the forms of the letters, but the general arrangement as well. If you do not follow the instructions carefully you can blame no one but yourself if you do not make satisfactory improvement.

Instructions, Plate 48.

See that you have no shades on any of the letters in these copies. We want to strive for a perfectly light, uniform line. The practice of light lines in your writing will encourage lightness of touch, which is a very important thing for the beginner to learn. While writing the difficult copies, do not forget that a good position should never be neglected. We want to think about this matter of position so often during the writing hour that a healthful position of the body may become habitual.





Instructions, Plate 49.

In practicing writing suitable for entries in bookkeeping we should keep several important things in mind. Some of them are: Legibility, size of writing, arrangement, good figures, etc. To copy this, either take regular journal paper or rule the lines on foolscap paper. The heading, January 1, 190— should be the most legible. Write this reasonably large and keep in the center of the page, that is, leave as much margin on one side as on the other. The journal entries, i. e., Cash, E. C. Mills, etc. should be written in a little larger hand than in the day-book explanation column.

After finishing a page of this work, hold it out at arms length and see if the general effect is good. Keep working away on this copy until you can see a decided improvement over your first copy of it.

Instructions, Plate 50.

As this is our last lesson in this series the author would be glad to receive a copy of this letter written in your very best style. We will not be able to answer these letters or criticise them, but it would be a great satisfaction to hear from all who have faithfully followed this course of lessons.

I wish to thank my many friends for their kind expressions of approval regarding these copies and instructions. Your friend,

E. C. MILLS.

Concerning Mr. Mills' Lessons

We said some nice things regarding Mr. Mills' course of lessons before we ran them, but we now desire to say that in our opinion, in the line of graceful, accurate, professional penmanship, they have never been equaled. Our dealings with Mr. Mills but conforms our opinion of him as a true gentleman, and one of the most skillful penmen the world has ever produced.

ZANER & BLOSER.

Lessons in

Business Penmanship

BY A. E. BURNETTE, ASHLAND, ILL.

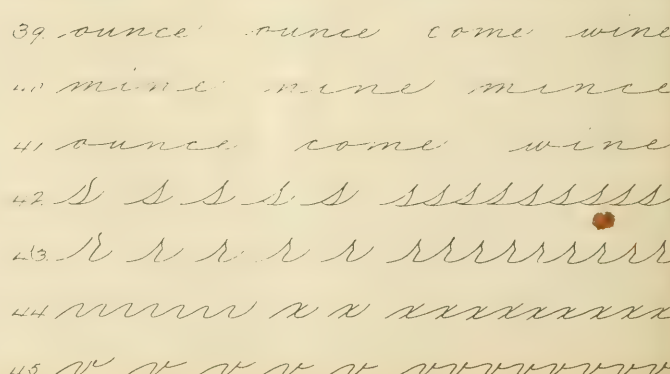
Number Three

Lesson No. 7.

This lesson consists of word practice. Use both narrow and wide spacing. Fill several pages of each word. Try to use a free and easy movement in writing these words. Much depends upon the way you practice if you succeed.

Lesson No. 8.

We will begin this lesson by filling several lines of the small compact indirect oval exercise. Begin small *s* with right curve. Retrace top part of up stroke slightly. Notice how down stroke is curved. Get letter quite wide through the center, and closed at the base line. Line No. 43, we have the small *r* beginning like *s*. The up and down [illegible] of this letter is separated by a very [illegible]mpound curve. Practice the letter



singly, then in groups of five or more without lifting the pen from paper. The small *x* is made up of simply the last part of the n, with a straight line crossing the down stroke. Make cross stroke upward from base line. We have next the small *v* beginning like *x*. Finish letter with small dot and horizontal curve, the same as found in finishing the small w.

Lesson No. 9.

This should be one of the most important lessons that has been given so far. Everyone should be able to make good figures. Fill several pages of line No. 46, the small direct and indirect ovals and obique exercise. Notice that the first part of figures *9* and *7* begin almost on base line. Their is a little more finger action used in forming the figures than in the small letters. Practice each figure separately before grouping them together.

Lesson No. 10.

We now come to the loop letters above the base line, which are quite difficult to master. Spend quite a little time on the three exercises given. Make oval one large space high, retracing from ten to twenty times. Join the curve line and oblique exercises together without lifting the pen from the paper. Make several lines of the up and down strokes of loop before combining them together. The two strokes should cross about the same height as the small *i* would be made. Strive to get a round turn at the top of each loop. Combine from six to eight of the loops together, using both narrow and wide spacing. Study the two parts of the small *b* given. Finish letter with small dot and horizontal curve line. In combining the letters together try to get the loops all the same height.

Lesson No. 11.

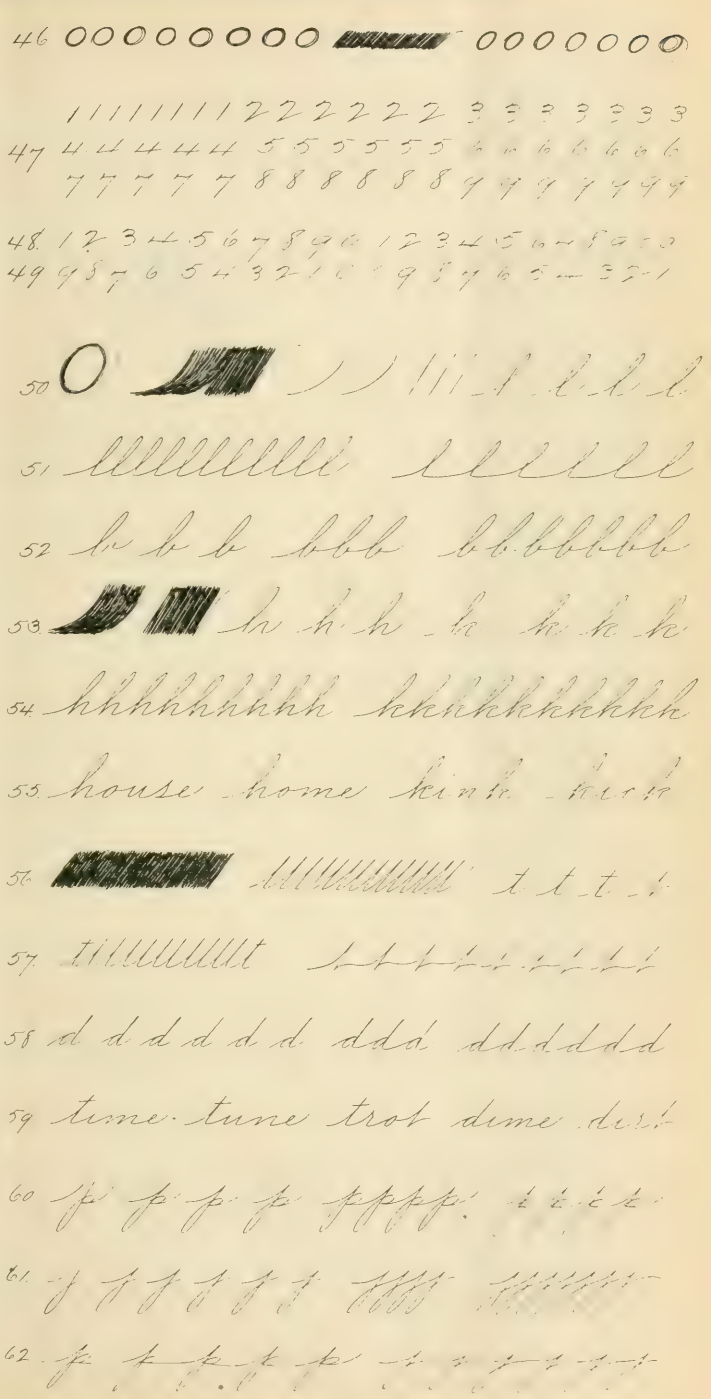
Begin this lesson by reviewing the curved line and oblique exercises. Master these exercises and you will have but little trouble in forming the loops above base line. The *h* is a loop joined to the last part of a small n. Slight finger action may be used in forming the down strokes of the loops. Study carefully the last part of the small *k*. Fill several lines of the word copy.

Lesson No. 12.

Fill several lines of the oblique exercise, make about 150 downward strokes per minute. The small *t* is the *i* made higher and the top half being retraced. Second style given is usually used as a final *t*. Cross first style with a horizontal stroke about one small space from the top. The small *d* is composed of the small *a* and *t*. A great deal of time should be spent on the word copies.

Lesson No. 13.

Begin small *p* with first stroke of *t*. Long down stroke should be straight. Be sure that you are getting round turns at the bottom of the loops. We have the small *i* joined to a lower loop, forming the small *j*. In forming this letter be careful not to get loop too large. See that the two strokes of the loops cross on base line. Use both narrow and wide spacing in combining the letters together.



Lesson No. 14.

The small *y* is composed of the first part of the small *x* and a plain lower loop. Be sure that you are getting a round turn at the top of the first part of the letter; the tendency is to get a sharp angle at this point. We have next the small *z*, beginning with the first part of small *n* joined to a lower loop. Observe how the downward stroke of the loop is curved. Try to get your work the same size as copy, and do not neglect the word copies.

Lesson No. 15.

Begin this lesson with the curve line and oblique exercises joined together, letting oblique exercise extend above and below base line. The small *f* is the upper and lower loops joined together with downward straight line. Finish lower loop of *f* on base line. The small *q* and *g* are formed by the oval part of the *a* joined to a lower loop. The loop of the *q* is made just opposite from that of the *g*. Write with a good movement and a fair rate of speed. This lesson finishes the small letters. It would be well to take general review of all the small letters before taking up the first lesson of the capitals.

63 *y y y y yyy yyyyyyyyyy*

64 *z z z z zzz zzzzzzzzz*

65 *yards young zones zones*

66 *f f f fffffff*

67 *g g g g ggg ggggg*

68 *g g g g ggg gggg*

Practical Vertical Penmanship Copies and Hints

We have for practice this month the loop letters. Be sure to have the *l* and *b* full in the loop. Keep the crossing low and the loop wide. Be careful to finish the *b* with a small loop and to keep the finish high, so that it does not resemble *le*, which it is very apt to do if finished carelessly. We have given two styles of *f*. You may choose the one you prefer and practice it. Some finger action may be employed in making these letters, although they may be made quite successfully without. Do not forget the fact that arm movement makes writing easy in execution. Do not forget also that arm movement requires practice to control. Do not forget that writing, on account of its smallness and swiftness, is one of our most skillful arts, if not the most skillful. For this reason it takes more practice, more care, and more perseverance than almost any other art.

l l l l l l l l l l l llllllllllllllllllll

b b b b b b b b b b b bbbbbbbbbbbbbbbbb

f f f f f f f f f f f f fffffffffffffffffff

ff ff ff ff ff ff ff ff ff ff ff ffffffffffffffffffff

bull bull bull bull bull bull bull bull bull bu

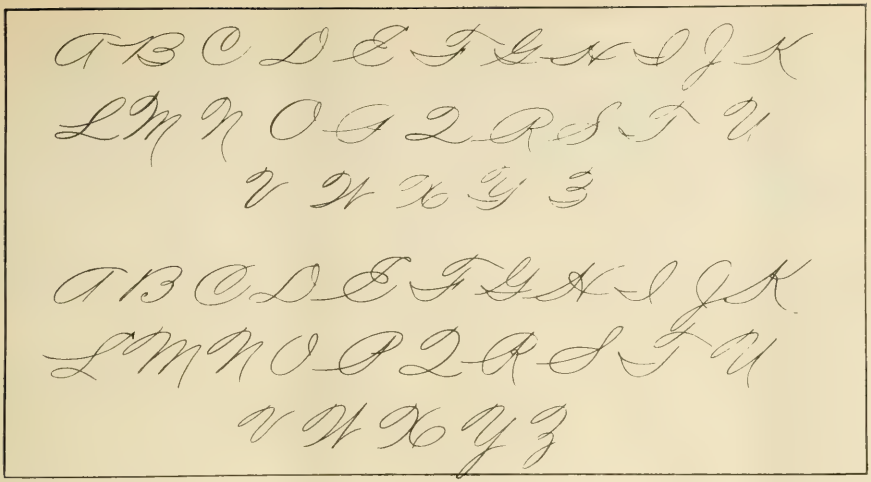
bulb bulb bulb bulb bulb bulb bulb bulb bulb

fife fife fife fife fife fife fife fife fife fee

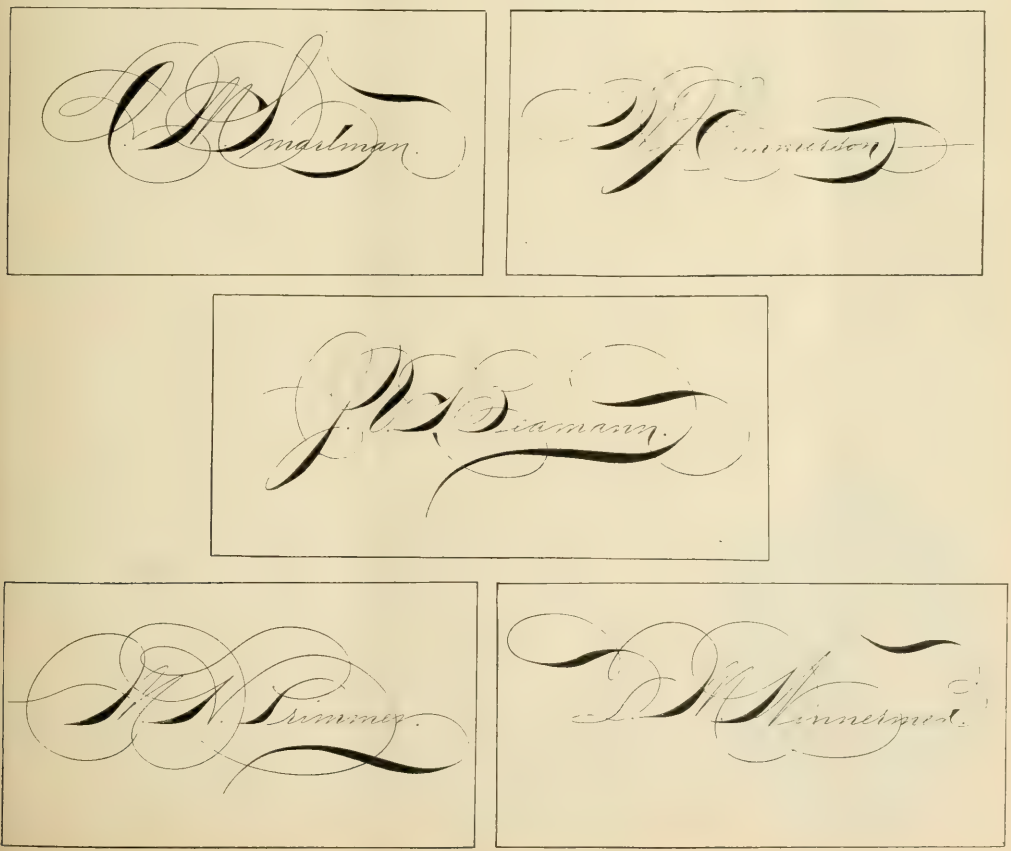
fife fife fife fife fife fife fife fife fife fee

"Because the soul is progressive, it never quite repeats itself but in every act attempts the production of a new and fairer whole" Emerson

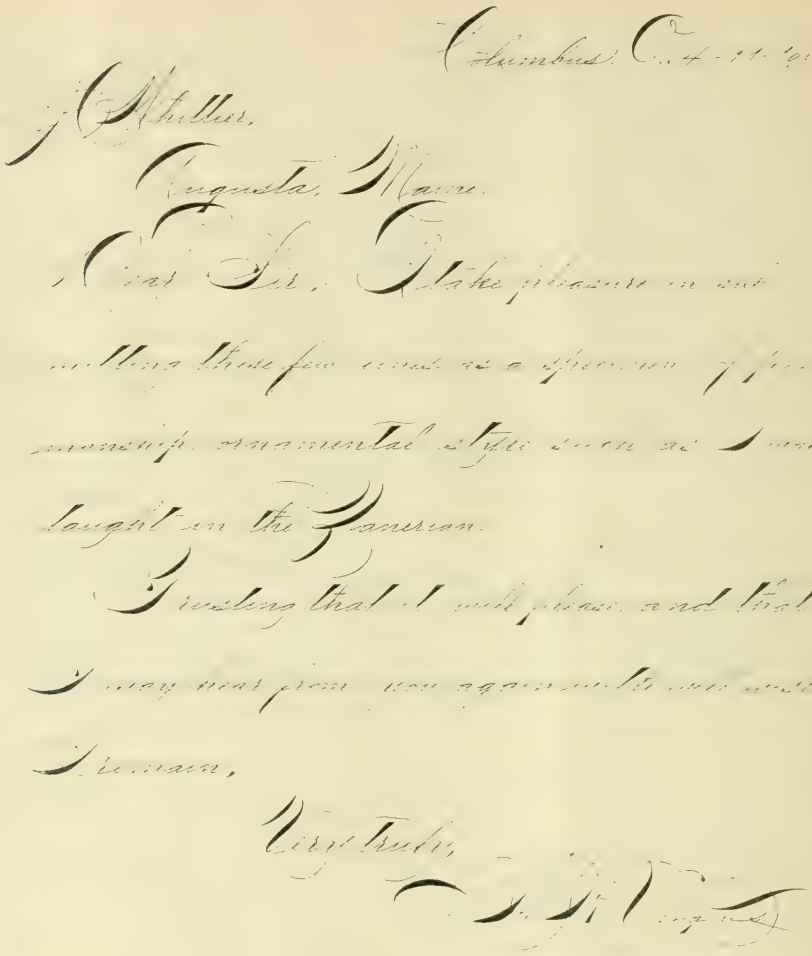
BY J. G. CHRIST, LOCK HAVEN, PA.



The first set of capitals is by Larita F. Dennis; the second, by John J. Boyle, both pupils in the Commercial Department of the Beverly (Mass.) High School. It is almost unnecessary to say that they take the P.-A. & B. E., and practice daily from its copies.



BY S. M. BLUE, BROKEN BOW (NEBR.) BUSINESS COLLEGE.



Columbus, O., 4-11-1902

J. C. Miller,

Augusta, Maine.

Dear Sir, Take pleasure in sending you specimen of my ornamental style such as I was taught in the Zanerian.

Trusting that I will please, and that I may hear from you again with your order,

I remain,

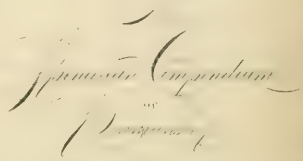
Very truly,



Mr. W. H. Vigus, whose portrait and pen. manship appear herewith, is a product of Hallowell, Me., having spent his boyhood days in the public schools and stone quarries near his home. In '97 he graduated from the high school of his native town, and in '98 he graduated from the Shaw Business College of Augusta, Me. In 1900 he entered the Zanerian, since which time he has served in the capacity of student, all-round office rustler, and assistant teacher. Mr. Vigus had little of the so-called natural talent in penmanship, but through perseverence has developed a hand which speaks for itself. Few indeed, have worked more unceasingly, or made greater progress, but his ambition is still unsatisfied. He hopes to improve still more, and we believe will.

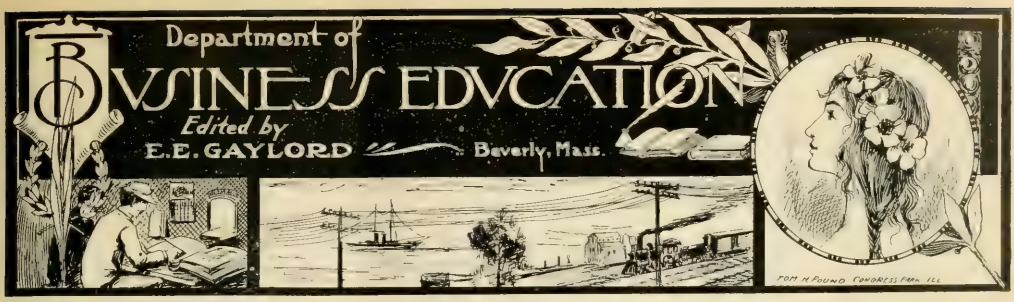
Mr. Vigus not only possesses a handwriting of more than usual strength, but he possesses a straightforward moral character as well, and we predict for him a successful future. He intends remaining with the Zanerian for some time to come.

IF YOU WANT THE



THE GREATEST OF COMPENDIUMS

Address ZANERIAN COLLEGE, Columbus, O.



ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD BEVERLY, MASS.

Educational Strabismus; or, a High Caste Hindu.

Cross-legged on a rug, in the city of Gotham, deep in thought, sat a great high priest, of the order C. P. A. His weekly paper had become a monthly, and now it looked as though it would dwindle to a quarterly because advertisers begged to be excused and the subscription list was painfully brief; his Self-Assurance Company, Unlimited, was working overtime, but it needed advertising; his job as a "professor" seemed sadly uncertain; his half-dozen other little schemes were not producing shekels in visible quantities. The spirit of caste was upon him, and he sought a worthy object on which to visit his holy wrath. "I have it," said he at last, "I shall inscribe a diatribe against those insufferable Pariahs, the commercial teachers." Thereupon he prepared a derisive attack on commercial schools and commercial teachers, (based on a report of the St. Louis meeting of the National Federation of Commercial Teachers) and then, with the fatuity of an ostrich, he signed the *nom de plume*, "Vannant," to his article, thinking that his name being concealed, his identity would be unrecognized. The lion's skin was a good disguise until the ass began to bray.

Who Is "Vannant?"

Unless all signs fail, "Vannant" is a graduate of an Ohio Commercial School, but the proprietor of that school is not proud of the fact. On the last page of the paper in which "Vannant's" strictures appear is an advertisement of a company, the principal member of which is supposed to be responsible for a system of accounting which is called the Balance Sheet System. The advertisement modestly says: "The Balance Sheet System of Accounts is the first and only accounting system that the business man of average attainments has been able to understand and intelligently direct as a part of his office machinery." If John D. Rockefeller only knew! How in the world do J. P. Morgan, John Wanamaker, Marshall Field, Nelson Morris, *et al* manage to plug along in their counting rooms? "Vannant" used about one-third of his space in treacherously quoting extracts from an address by H. M. Rowe, on "The Balance Sheet: What it Represents; How Made." Is "Vannant" especially interested in The Balance Sheet System? Is that his reason for trying to discredit Mr. Rowe's article by quoting only such parts as suited his purpose, omitting illustrations? Mr. Rowe, we are directly informed by a New York accountant of the first rank, is technically correct. But Mr. Rowe is amply able to fight his own battles, as is also Mr. Enos Spencer who was in like manner singled out for censure. It is, therefore, not our purpose to take up the technical side of this attack.

Vannant as a Teacher

"Vannant" presumes to set himself up as a judge of the proper qualifications of a commercial teacher, and yet, unless somebody is counterfeiting closely the characteristics of the man we have in mind, "Vannant," is not a brilliant demonstration of the effectiveness of a C. P. A., as such, in the class-room. We have recent letters from some men well qualified to judge, who think that "Vannant" is their teacher. The sentiment is the same in all of them. We quote from one: "If we take him [the writer is speaking of the man he believes to be "Vannant"] as an instructor to be a standard, then the very humblest commercial teacher is a howling success. They may be ignorant in general and thoroughly unlearned in "accounting," but no one can accuse them of the unpedagogical trait of trying to stuff roast beef down the throat of the infant that three nights before they believed should have, and to which they gave, a milk diet. From a two-hour lecture on Tuesday on the ledger, its modified forms, etc., to a lengthy and profound discourse on the "going system," on Friday, nearly upset our tender digestive apparatus. The pupils have caricatured him and his hobby and he has learned of it. The protests made to the authorities will, we think, result in different methods for next year." So much for "Vannant's" qualifications as a censor.

The Work of a Commercial School

The charges in "Vannant's" article are so absurdly untrue that they really deserve no reply but silence. Our excuse for noticing the attack is that a number of our readers requested us to do it, and that it affords us a desirable opportunity to set forth at some length, the purpose of business schools and the deliberate opinions of notable business men, regarding the value of a commercial school training in its relation to successful business life.

The business of the commercial school is to teach elementary matters indirectly related to the work of the public accountant, but primarily bearing upon the work of the prospective business man. The theory of the expert accountant's work may, perhaps, be successfully taught in those institutions that are offering courses in higher commercial education. There the students are of a class entirely different from those that attend a private business school, but the private business schools of our country, *as a class*, have never represented that they were fitting students to enter directly upon the the work of public accountants. The commercial schools take all kinds of material—even embryo "Vannants"—and give them a thorough elementary training for subordinate places in business offices. Contact with the practical affairs of business life does the rest; and it is exactly thus that "Vannant" has risen to such place as he occupies. His position does not seem secure enough, however, to justify him in kicking down his ladder.

Commercial Teaching a Distinct Profession

The commercial teacher has to perform a work absolutely different from that required of an expert accountant. He must teach principles, and he must do it so well that his students can afterward themselves apply these principles in adapting themselves to the many different conditions that they will meet when they enter business life. Four-fifths of the commercial teachers have no occasion to use the expert knowledge that to a public accountant is a daily requirement, nor have they the time to acquire it. It might be well if the commercial teachers of the country would all qualify themselves for expert work, but it is far from being necessary. A man may be a good editor without being a Watterson or a Pulitzer; a good ship-builder without being a Cramp or a Nixon; a good teacher of chemistry without being an Ira Remsen; of electricity, without being a Lord Kelvin or a Nikola Tesla. What would become of our young people who study English literature, if no one might teach the subject except authors? How many Choates, Knoxes, Dills, Griggses, Olneys, and Roots are there among the law schools of our country?

Commercial Teachers in Business

Nevertheless, commercial teachers do audit and design books for business men, make expert examinations of the affairs of corporations, etc., and we surmise that they succeed quite as well as does the public accountant who leaves his special field to make an occasional excursion into the field of teaching.

Says "Vannant," "Where is the commercial teacher that is really wanted in a business office, or who could, in fact, hold his place in the practical work of business if perchance he once made his entrance therein?"

We humbly suggest that the Secretary to the President, Geo. B. Cortelyou is a graduate of, and for a time was a teacher in, the Walworth Business Institute of New York city. Mr. Cortelyou held a number of important business positions before he was chosen for his present place, among them being the private secretaryship to the Appraiser of the port of New York It may interest "Vannant" to know also that Edgar M. Barber, who is now connected with the Ap-

praiser's office, a man whose expert ability was utilized in exposing the gigantic embroidery and silk frauds, the ultimate result of which was a complete overturning of the executive force of the Customs Department of the port of New York, was for several years a teacher in the Packard School.

Mr. Barber says: "There are many good teachers in the world and there are some bad ones. Not all of the bad teachers are commercial teachers, and not all of the good teachers are public accountants. I believe that the best commercial schools give courses of incalculable value to those students who intend to follow a commercial career."

A. R. Haskin, for thirty years an honored teacher in the Eastman School at Poughkeepsie, is the auditor of the American Cigar Company, an accountant of high rank.

Furthermore, it may surprise "Vannant" to learn that Theodore C. Search, for many years the honored president of the National Association of Manufacturers, the foremost authority in this country today on matters of foreign trade, was once a teacher in the Quaker City Business College, Philadelphia, and a man who has completed a business college course. Of the value of commercial school training, in its relation to successful business life, he has this to say:

"I took the full course of a Pittsburg Business College, through correspondence with a friend of mine who took the course, and kept me posted during his entire proceedings, as it was impossible for me to attend the school.

"My opinion as to the value of commercial schools is that they are like all other schools. Where the men in command are thorough-going, conscientious men, fully posted in their business, such schools are good, and the benefits which they confer on the community cannot well be estimated. A commercial training is an excellent thing for any young man to have before going into actual business. It gives him an all-round view of affairs; makes him more confident, able, and of more value when he enters business life. He will find many things in active business not referred to in the school, and he will also find many things in the school that in actual business he would not come in contact with perhaps for years. One therefore supplements the other and this mutual relation is of great value.

"I think the greatest injury that the business colleges have experienced has been due to the imperfect education that has been given by some so-called commercial colleges, and it is quite true that many commercial teachers in the past have not been worthy of the positions which they have held; but there have always existed commercial schools in our country, a course in which has been of the greatest advantage.

"The commercial college business was greatly abused at the close of our Civil War. Circulars of advertisements were sent over the country broadcast, which promised to one and all alike extraordinary capacity in business matters after a short course of perhaps three or four months at one of these institutions. The harm done at that time was almost incalculable to the cause and, as I view it, our commercial system has only within recent years emerged from the cloud which overspread it. At the present day I understand the course in these institutions to be longer, much more thorough, and therefore more far-reaching in their results. Wherever such schools are found it means competent teachers and instructors, and with these at hand commercial schools are a great advantage to the community and the business world."

Mr. John R. Sparrow, C. P. A., Chief Expert in the Controller's Office, New York City, and one of the three state examiners of Certified Public Accountants, was for many years a teacher in the Long Island Business College, Brooklyn, N. Y. He received his commercial instruction and his start in public accounting from Mr. Henry C. Wright, C. P. A., President of the Long Island Business College. He says: "I have your letter of the 14th inst. I spent fifteen years of my life in the work of commercial education, and left the school room to pursue actively my profession. In the practice of it I have had a fair measure of success. I do not agree that commercial teachers are as a class impractical. On the contrary some, yes many, men of my acquaintance, are filling honorable and responsible positions, who are indebted for their early training to the commercial school.

"The wide awake, up to date, commercial instructor and practicist, not a mere theorist, is the best mentor a youth can have. He can and frequently does arouse in the lad an interest in public and economic affairs, by unfolding before him a view of the whole realm of Commerce, which he can obtain in no other way. The lad studies and "does" business, and the great difficulty is to keep him restrained, so eager is he to get out and do battle for himself. It is not to be wondered at that bright men, whose lines were laid in the commercial schools, are to be found in the front rank in every walk of life throughout our broad land. So much for the boy. A teacher bright enough to fire a boy in matters commercial very often chafes at the confinement of the school-room and longs for larger worlds to conquer. It is not surprising then, that many men prominent in business and the professions began life as commercial college instructors."

In view of "Vannant's" oracular utterances, is it not a bit singular that Theodore C. Search and Geo. B. Cortelyou, two former business college teachers (and therefore outcasts from the sacred circle to which this Brahminical high priest belongs) should be the men chiefly mentioned for the secretaryship of the new Department of Commerce about to be organized by the government?

Shades of Alexander Hamilton! Can it be possible! An ex-business college teacher to be Secretary of Commerce! Oh "Vannant," hie thee away to some sylvan dell, and there, on a mossy bank, beside a babbling brook, to the merry music of the birds, laugh thyself to death!

O. M. Powers, of Chicago; L. L. Williams, of Rochester; W. H. Sadler, of Baltimore; H. T. Loomis, of Cleveland; Jno. R. Carnell, of Albany; E. P. Heald, of San Francisco; A. J. Rider, of Philadelphia, and H. E. Hibbard, of Boston, are a few, among many, well-known business school teachers who have won wealth and influence in business pursuits, aside from the reputation they have made as eminent commercial teachers.

The Influence of Public Accountants

Moreover, commercial teachers everywhere acknowledge their indebtedness to puplic accountants who ring true. They know the difference between Dicksee and Dixie. They are grateful to such men as S. S. Dawson, Benjamin T. Norton, G. E. Stuart Whatley, J. Alfred Fisher, F. Whinney, J. Slater Lewis, Frank Broaker, Charles W. Haskins, and Joseph Hardcastle.

Through the writings of these men the majority of the best commercial teachers have become acquainted with the technology of the higher accounting, and the terms "trading and profit and loss accounts," "statements of affairs," "deficiency accounts," "incidence of charges," "machine rate," "depreciation," "cost accounting," etc., have a place in the range of their thinking. The obituaries of these eminent accountants will be read with genuine regret by commercial teachers, throughout the country. Their attitude toward the commercial teacher, as toward honest men and women the world over, has been one of forebearance, respect, and dignity.

The Discrimination of Business Men

"Vannant" writes: "The practical, hard-fisted, common-sense man of business is afforded additional arguments as often as these papers [containing reports of commercial teachers' conventions] come out, why he should discriminate against commercial college graduates whenever he needs more clerks. By these proceedings he is afforded a conception of the misinformation with which the deluded youth of the land who go to these institutions are loaded, and which must of course be removed before they are worth anything to themselves or others in real business life."

Do business men discriminate against business college graduates? Without going all over the United States, we shall confine ourselves to a very few of the large number of examples furnished by the Packard School, in New York, and by a half-dozen other reputable business schools. The following New York business institutions employ Packard graduates, as indicated:

Fifth Avenue Trust Company.....4
Borden Condensed Milk Company.....5
Andrew McLean Co., Cotton Goods.....7
Steinhardt Bros. & Co. (besides stenographers).....7
The Fifth Avenue Bank.....13
Chase National Bank.....18

Men will hardly discriminate against the graduates of an institution to which they send their own children. The officers of the following institutions in New York have recently had their children pursuing courses in the Packard School:

The Fifth Avenue Bank.
The American Exchange National Bank.
The East River National Bank.
The Fourth National Bank.
The Astor Bank.
The First National Bank.
The National Bank of North America.
The Manhattan Savings Institution.
The United National Bank.
The Union Trust Company.

Distinguished Commercial School Graduates

The following distinguished business men are Packard graduates:

Jas. G. Cannon, Vice-President Fourth National Bank, New York; one of the most eminent among American financiers.

Herbert H. Swasey, Secretary Fifth Ave. Trust Co., New York.

Henry A. Patten, Cashier Astor Place Bank, New York.

Albert I. Voorhis, Cashier State Bank, New York.

Geo. J. Bauman, Cashier Bank of New Amsterdam, New York.

Wm. B. Gennerich, President United National Bank, New York.

Wm. Poillon, Assistant Treasurer Mercantile Trust Co., New York.

Ralph Shainwald, President Standard Paint Co. (large factories in the East, on the Pacific Coast, and in Germany).

Hon. John S. Woolson, Judge of the U.S. District Court, Des Moines, Iowa.

Cornelius Doremus, President Germania Insurance Co., New York.

Erastus Young, Auditor Union Pacific R.R.

Charles Rohe, Member Rohe Bros., Beef and Pork Packers, New York, Kansas City, etc.

These examples might be duplicated over and over again, if we had space and patience to compile lists from the many other available first-class schools. We speak especially of the Packard School because "Vannant" must know of its first-class work. Below we mention a few other schools with the names of some of their eminent graduates:

ALBANY BUSINESS COLLEGE, ALBANY, N. Y.

John A. McCall, President N. Y. Life Insurance Co.

SPENCERIAN BUSINESS COLLEGE, DETROIT, MICH.

A. J. Burt, Auditor Mich. Central Ry.

Jno. T. Shaw, Vice-President and Cashier First National Bank, Detroit.

Wm. B. Thompson, City Treasurer, Detroit.

F. F. Tillotson, Cashier Citizens' Savings Bank, Detroit.

EASTMAN BUSINESS COLLEGE, POUGHKEEPSIE, N. Y.

A. W. Teele, C. P. A., Member of Teele & Dennis, 30 Broad St., N. Y.

D. A. Keister, Public Accountant and Auditor, 88 Wall St., N. Y.

James B. Duke, President American Tobacco Co.

Mr. Fuller, General Counsel American Tobacco Co.

M. W. Hicks, Auditor American Tobacco Co.

Thomas F. Jeffries, Director and Manager of the Richmond Branch of American Tobacco Co.

Henry B. Fonda, Assistant Cashier National Bank of Commerce, New York.

Frank A. Munsey, Publisher Munsey's Magazine.

S. S. McClure, Publisher McClure's Magazine.

Mr. Werner, Publisher Modern Culture.

T. J. Foster, Founder and Manager of the International Correspondence Schools, Scranton, Pa.

Timothy L. Woodruff, Lieutenant-Governor of New York.

BRYANT & STRATTON SCHOOL, BOSTON.

J. E. Toulmin, President National Bank of Redemption, Boston.

Daniel W. Field, Shoe Manufacturer, Brockton, Mass. (Mr. Field has made an independent fortune, and has paid the tuition of at least twenty young men whom he has sent to the B. & S. School.)

E. J. Dillaway, Treasurer Jenny Manufacturing Co., Boston.

Lester Leland, Treasurer Boston Rubber Shoe Co. (one of the largest concerns of its kind in the world.)

B. & S. SCHOOL BALTIMORE.

Sterritt McKim, McKim & Co., Bankers, Baltimore.

Robert Rother, President Hopkins Savings Bank, Baltimore,

Jno. W. Sipple, Cashier Third National Bank, Baltimore.

Frank R. Blacklock, C. P. A., Baltimore.

PEIRCE SCHOOL, PHILADELPHIA.

T. J. Fernley, Secretary and Treasurer National Hardware Asssociation, Philadelphia.

F. N. Thompson, Chief Accountant, U. S. Mint, Philadelphia.

Jacob L. Read, President Wm. F. Murphy's Sons Co., largest stationers and printers in the country.

The Language of a Great Financier

Does the commercial student have to unload "a mass of misinformation before he is of any use to himself or others in real business life?" It will hardly be disputed that Lyman J. Gage is in real business life, and that he is and has been of some use, both to himself and to others. Here is what he said about it, last October, in an address before the school conducted by Mr. Gage's former teacher, Robert C. Spencer, in Milwaukee. [Italics are ours]:—

"No episode in my career now stretching over a long period do I regard as so valuable in itself as that period spent in the Chicago branch of the Bryant & Stratton educational institution. *It taught me what I know about accounts; it gave me the power to analyze financial propositions; it taught me how to keep accounts myself*, and when I passed away from the period of apprenticeship or clerkship to higher duties I was enabled by the education I derived in that school to determine the quality of those discharging similar functions over whom I had charge."

But "Vannant" says further: "It [the United States] is the only nation in which the commercial college has found root and grown, and the business public of which has allowed itself to be bluffed into supporting the institution in the belief that it was doing a good work." Has the business public been "bluffed" by the business schools?

The fact that the eminent men in the foregoing list, and hundreds of other notable men are commercial school graduates is not necessarily evidence to disprove "Vannant's" assertion. These men might have been deceived. But when these self-same men send their own children to these schools and pay the tuition of other young people in them, after having found out by personal experience just what the commercial schools do accomplish, it cannot be called "bluff," —except by a "bluffer."

Here, picked up on short notice, are some expressions of opinion worth reading. They are from men who "are worth something to themselves and to others in real business life," and, except the last, they wrote these letters to us with the full knowledge that they would be used to refute some of the unbalanced assertions of "Vannant." The expressions in parentheses indicate the school from which the writer graduated:—

TREASURER, AMERICA COMPANY, PUBLISHERS "NEW ENGLAND MAGAZINE."

Replying to yours of the 7th, I take pleasure in acknowledging my indebtedness to commercial training received at the Bryant & Stratton Boston school. I took the bookkeeping course after I was graduated at Harvard, and had been some years an employe and employer. I find the knowledge of double entry then and there acquired of use every hour in the day. I now *know how*, instead of *wondering why*. I opened the books for the several concerns in which I am interested, and direct, rather than follow, my book-keepers. No part of my education has been of greater practical value.

Yours truly,
WARREN F. KELLOGG,
[B. & S., Boston.]

ASSISTANT CASHIER, THE CHASE NATIONAL BANK, NEW YORK.

Replying to your favor of the 7th inst., I would say that I consider a course in any of the good commercial schools of our country, a very good investment for any young man, college graduates not excepted, regardless of what he may take up for his life work.

Very truly yours,
SAMUEL H. MILLER,
[Eastman, Poughkeepsie, N. Y.]

FACTORY SUPERVISOR, NATIONAL CASH REGISTER, CO., DAYTON, OHIO.

[Mr. Carpenter is writing an invaluable series of articles which are appearing in current numbers of the *Engineering Magazine*, on the subject, "Money-Making Management for Workshop and Factory." Every commercial teacher will be interested in this series of articles.]

Your letter of the 7th, regarding an expression of opinion upon the value of Commercial Education as given in the prominent Commercial Schools of today, is received.

The value of my training in a Commercial College has been so great that I am pleased to give an expression of opinion.

It has been a long time since I have used, in a direct manner, the commercial education I secured, but I realize that the fundamental ideas secured at the Miami Commercial College have formed a most valuable complement to my college and business education. As a gymnast, by proper exercise, secures a well developed and well trained muscles, so the college man, when conscientious in his work, will secure a well developed and well trained mind. Coming out of college without even an indistinct idea of business, a business college course, including general commercial practice and Commercial Law, is sure to prove invaluable to him, especially at that time. A first-class business college education will give him fundamental ideas in business practice which will form a foundation of which he cannot but make good use in the future.

In the execution of the many different duties I have to perform I have found my commercial education to be of the the greatest use. This is so especially in the line of developing organizations and Factory Systems. In fact, my experience leads me to make the statement that no man can afford to be without a first-class commercial college education.

Yours very truly,
C. U. CARPENTER,
[Miami Com'l College, Dayton, O.]

MANAGER DRAPER MANUFACTURING CO., HOPEDALE, MASS.

In reply to yours of the 8th, regarding the value of commercial school training in practical business life, I have to say that I believe thoroughly in the training given by those commercial schools which present a course of study that will teach principles as well as details, and where these principles are taught under the supervision of experienced men who understand their pupils as well as their subject.

The graduate who has been taught to *think*, as well as use his fingers, cannot fail to be better equipped for his life work than he could possibly be were the details incident to his daily work in an office his only training.

Yours truly,
H. F. SEARLES,
[B. & S., Providence.]

PRESIDENT ACCOUNT AUDIT & ASSURANCE CO., 25 PINE ST., NEW YORK.

I am in receipt of yours of May 6th, and note contents. In reply I would say that you have been misinformed by whoever has asserted that I am a graduate of a commercial school. Along in 1883, and 1884, I attended the night sessions of a commercial school for a few weeks. I did not complete the course, much less earn a graduation diploma.

I have always regarded the instruction of a commercial school valuable up to a certain point. So long as the schools restrict their efforts to teaching elementary principles, and do not assume to instruct in that of which the principals and teachers have no practical knowledge, they are unquestionably doing a great good. By "elementary" matters in the foregoing I mean such things as the principles of debit and credit, the features of books of original entry, and also of journal and ledger, of the

mechanics of bookkeeping, including such matters as journalizing and posting. In these things the average youth who enters a business office is sadly deficient.

The commercial schools have failed of accomplishing their mission whenever they have aspired to instruct young men intrusted to their care in matters with which, as already remarked, the principals and teachers are not practically familiar. From my own experience in meeting the graduates of business schools, they are insufferably self-sufficient in their own estimation, and are ready to tell business men how to manage their business. They have failed, apparently, in the course of their instruction to realize that there are several ways of doing almost anything that arises in business, and that, however well posted they may be in one way, still they do not know it all.

The question that you raise is fundamental in character, and is one that is not likely to have satisfactory settlement by any effort whatsoever that could be put forth at the present time.

Answering as to the point whether I have found the course of a commercial school valuable to me in my work as an expert accountant, or in any way in my business life, I would say that as it appears to me at this moment there has never been a particle of experience in my whole life that has not of late years been made use of in in my work. This assertion includes all of the little that I acquired while attending a commercial school, but more particularly does it refer to that in it appears to me at this moment there has never been a particle of experience in my whole life that has not of late years been made use of in in my work. This assertion includes all of the little that I acquired while attending a commercial school, but more particularly does it refer to that in my subsequent matters which I had in an office directly after leaving the commercial school. My opinion is that if the right material is in a man, a commercial school will not hurt him. In all probability it will do him good. On the other hand, if a man be unfortunately constituted with too great an opinion of his attainments and usefulness in the world, that which he gets at a commercial school is likely to be disappointing to the business world at least, rather than otherwise.

To sum up my opinion in a nutshell, I would say that I regard the commercial schools theoretically as one of the most useful means of education now before the public. That they fail of accomplishing what they might is due to their management and the fact that teachers are employed who have not the practical training in business itself.

Yours truly,
A. O. KITTRIDGE,

The Study Of Self

No one more fully than commercial teachers themselves recognizes the imperfections of commercial schools, and the shortcomings of commercial teachers. If "Vannant" were desirous of being helpful and sympathetic in his criticisms, as the sensible men of his profession are, he would be welcomed at commercial teachers' conventions as Chas. W. Haskins was welcomed at the Philadelphia Convention of the E.C.T.A.

Commercial teachers are earnestly trying to strengthen the weak places in their teaching and are conscientiously striving to do a noble work. A great deal of the time of each annual convention of the various commercial teachers' organizations is given up to a consideration of ways and means of improving the work of the schools: and such men as Prof. Edmund J. James, Alexander H. Revell, Charles T. Yerkes, James H. Eckels, Melvil Dewey, Robert Ogden, Dr. W. P Wilson, Theodore C. Search, John H. Converse, Dr. W. A. Scott, Dr. J. B. Johnson, Chas. G. Dawes, and Prof. Chas. DeGarmo have been asked to attend these meetings in order that teachers might come into personal contact with eminent men outside their own profession. They will receive fair and honest criticism with the readiness that characterizes an open, growing mind, but they are too busy to bother with the rantings of bigoted blatherskites.

In Retrospect

As we close the year, it may not be out of place to direct attention briefly to some of the things we have accomplished, and to foreshadow, at least in part, what may be expected next year.

We have kept in touch with the spirit of organization in our profession, and our columns have contained carefully prepared reports of the conventions held by the three large associations, as well as of those held among the states. Carefully selected papers from those read at the various conventions have been published, but we have not attempted to make this department a place to get merely warmed-over victuals. The space at our disposal has not been sufficient to permit us to publish all of the papers that we should have been glad to publish, but not a little of what passes for serious treatment of important topics, at our conventions, is really too hastily prepared to justify our printing it, or your reading it.

Miss Laura E. Horne's practical review of current literature, with a view to assist the teacher of Commercial Geography, is a feature that has caused much favorable comment.

An increasing interest is being felt among commercial teachers regarding Higher Accounting, and we have been fortunate in being able to present a series of articles on this subject, introductory to what we intend to do along this line. Mr. Bennett is a commercial teacher of extended experience in this country and Canada, and besides his present work as a teacher in the Woodstock, Ontario, Commercial School, he is the city auditor of Woodstock.

It has been, and is our policy to serve the interests of all departments of commercial education, whether the work be done in a private commercial school, a public high school, or an institution of higher education. In this connection the spirited discussion participated in by Doctor W. A. Scott, of the University of Wisconsin, Doctor C. A. Herrick, of Philadelphia, Mr. I. O. Crissy, of Albany, and Mr. L. L. Williams, of Rochester, has been of much interest and profit. In harmony with this idea, too, were the descriptions of high school commercial work.

The article by Mr. Bishop, in this number, is indicative of a class of contributions which we expect to utilize freely during the coming year.

In Prospect

Mr. Bennett will contribute to at least two more numbers on the subject of Higher Accounting. Articles giving an estimate of Higher Commercial Education, from the point of view of a commercial teacher who is taking the work as a student, will prove interesting Glimpses of the schoolroom will provide some experience meetings for practical teachers in search of practical ideas. Commercial Geography in Current Literature will continue, with special contributions on the subject, from eminent teachers outside our profession.

The Editor's impressions, by the way, during his annual summer pilgrimage among the schools will find a place not too conspicuous, and the editorial page will set forth, from time to time, a consideration of subjects that are deemed worthy of such attention. The article, "Educational Strabismus," in this number is an instance of our purpose.

We desire to obtain next year, from practical and successful school managers short contributions on practical topics of daily interest. In short, with eight pages, instead of five, at our disposal next year, we hope to increase the quality of our material in proportion to the increased quantity.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

SUGAR

Import Bounties on Sugar in Europe. R. Hotowetz, Prague, Austria. The International Monthly. April, 1902.

FOREIGN TRADE

Our Foreign Commerce. Frederic Emory. Popular Science Monthly. April, 1902.

SIBERIA

The Russian Immigrant in Siberia. Wirt Gerrare. The Outlook. April 19, 1902.

SHIPPING

The Gloucester Fishermen. James B. Connolly. Scribner's. April, 1902.

A New Factor in Lake Shipping. George W. Cushing. Review of Reviews. April, 1902.

The Expansion of the American Shipyard. Arthur Goodrich. World's Work. April, 1902.

MEXICO

The New Era in Mexico. Current History. April, 1902.

IRRIGATION

The Transformation of the Desert. Robert T. Hill, World's Work. April, 1902.

ABYSSINIA

New Trails in Abyssinia. Hugues Le Roux. Century. April, 1902.

Personal Impressions of Menelik. Oscar T. Crosby. Century. April, 1902.

ENGLAND

Is England Being Americanized? Herbert W. Horwill. Forum. April, 1902.

SOILS

The Soil as an Economic and Social Factor. Frank K. Cameron. Popular Science Monthly. April, 1902.

HOLLAND

The Draining of the Zuyder Zee. Prof. J. H. Gore. Popular Science Monthly. April, 1902.

ECONOMICS

The Amendment of the Interstate Commerce Act and Railroad Pooling. William A. Robertson. Forum. April, 1902.

The Security Holding Company. World's Work. April, 1902.

FRUITS AND NUTS

The Pecan, Its Culture and Commercial Value. E. G. Littlejohn, Principal in the Galveston Public Schools. Journal of Geography. March, 1902.

SOUTH AMERICA

The Trade and Industries of Western South America. Emory R. Johnson. Journal of Geography. March, 1902.

TRANSPORTATION

The Great Canals of the World. O. P. Austin. U. S. Treasury. Bureau of Statistics. In Summary of Commerce and Finance. Dec., 1901. Free.

How I Teach Commercial Law.

BY W. G. BISHOP, LINCOLN BUSINESS COLLEGE, LINCOLN, NEBR.

My experience has been that careful preparation for *each recitation* is the keynote to success. By "success," I mean getting satisfactory results—having students know the principles of law applied to ordinary business transactions. While one can accomplish little when students are uninterested, it is possible to interest, perhaps I should say *entertain*, a class without giving them much real value. The time for recitation is usually short, and one cannot afford to lose a moment. Lack of preparation means loss of time. Blundering around will follow, unless all details have been carefully worked out. In my preparation, I try to get every point in mind and know just what I am going to do. The time should be carefully considered, that more may not be undertaken than can be well presented during the period. While a certain amount has been assigned for the students' preparation, each lesson will usually contain points of minor importance which need consume very little time. Careful preparation enables one to see the lesson as a whole and select the points of importance. This saves time, and when well presented, students more readily grasp the entire subject. Such preparation usually avoids the danger of being side-tracked by interesting but unimportant questions asked during the recitation. Not that students should be discouraged in asking questions, but if the teacher knows just what he is going to do, just a word will satisfactorily dispose of such questions.

My plan has been to outline each lesson carefully before the term opens. Under each topic, notes are made of references to other books, cases in point, and any illustrations that may be desired. In some cases a few catch words are written to indicate a particularly important question to be asked. When completed the outline is typewritten. It is then in a neat, condensed and convenient form for use in the class as a guide in conducting the recitation. It also saves much time in the daily preparation. A few minutes spent in looking over the outline will usually bring to mind the entire subject. At least, it is very helpful in preparing the lesson. As time goes on, I find it necessary to make changes in the outline. The courts hand down new rulings, new illustrations are found, and additional information is gathered from general reading. These things are jotted down on the outline and when the paper becomes too badly marked up, a revision takes place and a new outline is made. This furnishes the teacher a convenient, up-to-date fund of information and illustrations. A portion of an outline is given below.

NEGOTIABLE INSTRUMENTS.

1. Assignability.
   1. Transfer.
   2. Defenses.
   3. Action in name of assignor.
   4. Illustration—A, B, C.
2. Negotiability.
   1. No set-off.
   2. Better title.
   3. Action by assignee.
   4. Substitute for money.
   5. Illustrate.
3. Definition.
4. Necessary Elements.
   1. All elements of a contract.
   2. When of importance.
   3. Name elements.
5. Competent Parties.
   1. Original—subsequent.
   2. Same—ordinary contract
   3. Certainty—why?
   4. Case: Payable to "The Administrator of Abner Chase, deceased." Objection—Payee uncertain. Court held description sufficient (Adams v. King, 16 Ill., 169.)

The method used in the recitation depends entirely upon the class of students. One who teaches in a school located in one of the larger cities, where the average age of students is much below that in the smaller places, would be apt to find that his methods should change with a change of places. Our students are older than those in many schools I have visited; in fact, to have a student under sixteen years of age is an exception. It necessarily follows that methods must be adapted to suit the age of the students. Then, many of our boys and girls come from the farm, they



MR. W. G. BISHOP.

have had little or no business experience, their reading in this line has been very limited, and they find the subject hard. Great care must be observed or the guns will be pointed to shoot over the heads of the majority of the class. Classes also vary during the year. The more advanced and apt students usually complete the work earlier in the year, and the slow ones, and those who find it necessary to take work over in order to receive proper credit, are sometimes found to be largely in the majority later on. When this occurs, one must resort to methods that will suit the students of this particular class.

In class, I sometimes call upon a student to recite upon a certain topic, but usually I put a direct question to him. I have tried the lecture method, but failed. I was not cut out for a lecturer. I found it an easy way to teach; it was good practice for me, but the examinations told tales of woe which I shall not repeat. I believe students will do more work outside of class, if they know they are to be called on. While I have a student on his feet, I ask him a sufficient number of questions to satisfy myself whether or not he understands the subject. Wherever it can be done, I call on a student and state a case covering the subject discussed in the text and let him give the decision of the court. Frequently the answer is "yes" or "no." If so, I follow immediately with "why?" "How many agree?" is generally the next question following the student's answer, and then we hear from those who disagree. Sometimes when the student answers "yes" or "no," another is immediately called on for the reason. When a wrong answer is given, I sometimes ask other questions, going back to something the student knows to be true, and gradually question him until he sees his error; or I call on someone else to answer the same question and keep calling until the correct answer is given. These calls are made without comment on answers given

To illustrate the use of a case: When we are studying Notes, Bills, and Checks, a student is called and I put the following question to him: "A check was given and the payee failed to present for payment. Eight days after it was drawn, the bank closed its doors. The day before the bank closed, the drawer of the check drew out all his money, part in favor of himself and part in favor of another. Was the drawer discharged from liability?" After the answer and discussion, the holding of this particular case is given. This case is given to bring out the information, that if neglect on the part of a holder of a check to present the same within a reasonable time does not prejudice the drawer, he is not discharged. Had the drawer sufficient funds in the bank at the time of the failure, the case would have been different.

Of course, explanations are frequently given by the teacher, thus combining the lecture and question, or class-room methods. Presenting cases to a class excites interest, secures attention and aids retention. Great care should be observed in selecting cases. Those arising in our own state are usually given. These cases may be obtained from the state reports. If they are not to be found in your public library, local attorneys will be glad to turn you loose among their books, and also make many helpful suggestions.

Good illustrations are very helpful. As far as possible, I use cases that have come under my own observation—cases in which I am familiar with the particulars. When this cannot be done, actual cases are taken from the reports. If questions arise over some point, the cases can be cited or read to the class. As was said before, reports of cases can be gotten from the libraries of local attorneys. Now that so many case books have been arranged for students of law schools, the teacher can, at a very moderate cost, supply himself with books on all the subjects treated in the text. The writer has found the following case books very helpful: Hufcut and Woodruff on Contracts; Burdick on Partnership; Bigelow on Notes, Bills and Checks; Hufcut on Agency, and Elliot on Insurance. These books can be procured of Little, Brown & Co., Boston, Mass.

We insist on students making good use of their eyes when studying Commercial Law. When we take up the subjects of Conveyance of Real Property, and Landlord and Tenant, each student is required to fill out a deed, mortgage, lease, and assignment of mortgage, and release of mortgage. For five cents the school furnishes each student with sufficient blanks. These are printed on railroad manila and are copies of forms used in Nebraska. For instance, the day we recite on the requisites of deeds, each student has with him, having previously filled it out from the form furnished by the

teacher, a warranty deed full covenant. He has used his own name as grantor. When we talk about the parties signing, covenant or warranty, relinquishment of dower, attestation, acknowledgement, etc., he has the paper before him and the eye assists the mind in grasping the essentials. Genuine deeds, releases, abstracts, etc., are brought into the class and passed around for inspection. This gives the teacher an opportunity to drive home practical points, such as the purchaser requiring an abstract, an examination of same, which so many learn through the school of experience, where the instruction is thorough but tuition high. The same plan is followed in the study of Mortgages. A bill of sale is filled out when we study sales of Personal Property. This method is also used in the subject of Notes, Bills and Checks. In the study of Life and Fire Insurance, a liberal supply of policies is on hand. Students see, read for themselves, and thus learn much of a practical nature that they would not get without these papers before them. Policies showing transfers, vacancy, and building permits, and other special conditions attached, are there for them to examine. These recitations are always informal. However, the best order is retained and there is no lack of interest. After having studied and recited in this manner, it is an easy matter to sum up the whole subject and have the class note the points of importance to the man who buys insurance.

Of course we do not try to make lawyers out of our students in the short time we have them. If we succeed in leading them to know the necessary elements of a contract, to know what to do in an ordinary business transaction, to know that when in doubt it is best to seek a good attorney's advice, that trouble may be avoided, we have accomplished all that can be expected.

In teaching Commercial Law many opportunities arise for inculcating right ideas of life in the minds of the students. I do not advocate preaching to students, but just a word dropped in class at an opportune time may entirely change a student's idea of life. Questions of right, justice, duty and of obedience to law, frequently arise, and when they do, the teacher should leave no uncertainty in the minds of his pupils.

Nothing short of the highest type of manhood should at all times be held before students, and I should consider myself unworthy of a place in the profession did I not strive to have students leave my classes with higher ideals of life than when they came.

MR. A. D. WILT, DAYTON, PRESIDENT OHIO COM'L AND SPEC. TEACHERS' ASSO., DAYTON, 1902.



Report of the Ohio Commercial and Special Teachers' Association, Dayton, May 15-17, 1902

A. D. WILT, PRESIDENT

The Sixth Convention was a success The program, as carried out, was by far the best thus far enjoyed. The attendance was not as large as expected, or as large as heretofore, but more was accomplished in the way of directness and timeliness of discussions, and in the number of them. And that is the primary function of such meetings.

The social phase of the meeting was a delightful success. Cordiality was the password. Discussions were remarkable for their candor and consideration of the feelings of those opposed.

The rooms of the Miami Commercial College in which most of the meetings were held were large, convenient, and cheerfully lighted. The president succeeded in having the meetings called to order on time, something quite unusual but most commendable indeed.

Put-in-Bay was selected for the next meeting in 1903 at the time of the Ohio State Teachers' Association, usually in June.

The first session was held Thursday evening in the parlor of the Phillips House, and was in the nature of a Round Table meeting, Mr. Jerome B. Howard, Chairman of the Executive Committee, presided. By call of chairman the following persons responded extempore upon topics suggested by the chair: J. F. Barnhart, Akron, the father of the Association; W. S. Rogers, Sandusky; M. H. Davis, Toledo; J. J. Rogers, Cleveland; A. D. Wilt, Dayton; R. L. Meredith, Zanesville. The following also participated in the discussions: Zaner, Weaver, Musrush and Howard.

GENERAL MEETING

The second session was called to order promptly at 8:30, Friday morning, at which time the President read his address, which was able and timely. The Dayton Journal, Saturday, May 17, printed the entire address, together with a report of the entire day's meetings.

Reports of committees were then received, and committees on Press, Resolutions and Nomination were appointed as follows: Press, Ditmer, Miss Valter, ———; Resolutions, Peirce, Zaner, W. S. Rogers; Nominations, Barnhart, Curry, Krider.

The meeting at 9:30 dissolved itself into sections, the Business teachers remaining in the large room; The Shorthand section adjourned to the Shorthand room, and the Writing and Drawing teachers met in the room of the Gem City Business College across the street.

FRIDAY NOON

The Convention adjourned to the National Military Home, where, after inspecting the grounds and buildings, an excellent banquet was served and enjoyed by all, after which a visit was paid to the famed National Cash Register Company, too much of which can scarce be said in its favor.

FRIDAY EVENING'S

Public meeting was held in the auditorium of Steele High School. Mr. E. M. Thresher, President of the Board of Trade, etc., welcomed the Association in a most cordial and instructive manner. Mr. E. A. Hall responded on paper. The principal address of the evening, entitled "The Public Schools and the Practical Concerns of Life," by Superintendent W. N. Hailmann, Dayton Public Schools. Dr. Hailmann is one of our foremost educators, and the talk was unusually instructive and interesting.

SATURDAY MORNING

Committees reported, business was transacted, officers elected, resolutions offered, place of next meeting decided, etc.

THE OFFICERS

Elected for the ensuing year were as follows: President, W. S. Rogers, Sandusky; Vice President, H. C. Ditmer, Cleveland, Secretary, Miss Minnie Kriegbaum, Springfield; Treasurer, J. J. Rogers, Cleveland; Executive Committee: L. P. W. Stiehl, Uhrichsville; M. H. Davis, Toledo; J. S. Merrill, Urbana. Delegates to the National Commercial Teachers' Federation: Association, Jerome B. Howard; Business, M. L. Meredith; Shorthand, F. W. Willis; Penmanship, Mrs. Belle Wilcox.

After considerable discussion, Put-in-Bay was selected for the meeting in 1903, at the time of the State Teacher's Association. The object of such place and time was to come in contact with other educators and to secure the reduced railroad rates which the Association failed to do at Dayton.

MR. W. S. ROGERS, SANDUSKY, PRESIDENT OHIO COM'L AND SPEC. TEACHERS' ASSO., PUT-IN-BAY, 1903.



Mr. D. D. Mueller, on behalf of the Bartlett Commercial College, Cincinnati, cordially invited the Association to meet there, but the tide fiaally turned lakeward.

The usual resolutions thanking the city, press, officials, etc., were adopted and the following was ordered engrossed: "Resolved, that the thanks of the Ohio Commercial and Special Teachers' Association are due and hereby extended to the National Cash Register Company for their courtesies and instructive object lessons in the humane treatment of our fellows."

Slight changes were made in the constitution, the music and manual training sections were dropped and shorthand substituted.

The city of Dayton proved beyond doubt to be the Gem City, not only of Ohio, but of the middle west. It is worth seeing in itself.

At the conclusion of the session the association enjoyed the splendid parade of Ringling Bros.' circus, after which the several sections held their closing, interesting, instructive sessions.

Penmanship and Drawing Section.

F. F. MUSHRUSH, CHAIRMAN.

The first number on the program was a paper by Mrs. Belle Wilcox, Supervisor of Writing, Dayton, entitled "What is the Educational Value of Writing?" The paper was able, sincere, and progressive. The same was discussed and commended by Mr. J. S. Merrill, Supr. Writing and Drawing, Urbana.

The second number on the program was a paper by Mr. J. J. Rogers, Supr. Drawing, E. Cleveland, entitled "Drawing, a Potent Factor in Education." Mr. Rogers said many helpful, truthful, timely, inspiring things. The paper was gracefully discussed by Miss Gillespie, Supr. Drawing, Zanesville.

The third number on the program was a paper entitled "Poisons," by C. H. Peirce, late Supr. Writing, Evansville, Ind. The paper was peppery, well laden with invectives, but sincere and courageous; vertical and copy-books being the two leading and deadly poisons.

The fourth paper was by L. P. W. Stiehl, Uhrichsville, entitled "Utilitarian Penmanship." The paper was noted for its liberality. The same was discussed by Miss Lenna Dickinson, Supr. Drawing, Elyria, O.

SATURDAY MORNING.

The first Demonstration was by Mr. J. F. Barnhart, Akron, entitled "How I Teach Penholding and Movement." The same indicated that Mr. Barnhart was experimenting and discovering some new and valuable things concerning children and penholding.

The second Demonstration was by Miss Humphreys, Supr. Drawing, Delaware, entitled "How I Teach Water-Color Work from Nature." The talk and lesson consisted in part of painting a flower before the members, and disclosed the fact that Miss H. is in touch with the soul and technic of modern art instruction.

Miss Wilcox had on exhibition as fine lot of specimens of students' writing as we have ever seen.

Business Section.

M. L. MEREDITH, CHAIRMAN.

The first paper on the program was entitled "Accounting in Business." by Mr. R. L. Meredith, Meredith Business College, Zanesville. The paper was to-the-point, thorough, and up-to-date. Discussed by H. H. Beck, Hamilton Business College, Hamilton.

The second paper and blackboard presentation, entitled "Mensuration as it Should be taught in Business Colleges," by Mr. M. H. Davis, Davis Business College, Toledo, was practical to a high degree. Discussed by Mr. F. T. Weaver, Ohio Valley Business College, East Liverpool.

The third paper, entitled "Modern Bookkeeping—A Review of the Most Radical Changes That Have Been Made in Bookkeeping in the Last Twenty-five Years," by Mr. E. A. Hall, Hall Business University, Youngstown, was interesting and instructive. Discussed by Davis, Meredith, and Wilt.

The fourth paper by Mr. H. C. Ditmer, Public Schools, Cleveland, entitled "The Business Course," was what might have been expected from this progressive, able gentleman.

SATURDAY MORNING.

The first number on the program was a Demonstration entitled "How I Teach Interest and Discount," by Mr. A. D. Wilt, Dayton. The same was ably presented and heartily received.

The second Demonstration was by Mr. W. D. Ferris, Cincinnati, entitled "How I Teach Business Correspondence." Mr. Ferris presented the subject in a practical and modern manner.

Shorthand Section.

JEROME B. HOWARD, CHAIRMAN.

"The Educational Value of Phonography," by Miss M. Elizabeth Valter, Steele High School, Dayton. Discussed by Chas. E. Berry, Norwalk, and A. C. Van Sant, Omaha, Nebr.

"Scientific Treatment of Word-signs and Phrasing," by Mr. W. S. Rogers, Sandusky City Business College, Sandusky.

"Shorthand in Colleges," by Mabel K. Brown, Ohio University, Athens.

"Phonography, its Place," by Mr. J. H. Walcutt, N. High School, Columbus. Discussed by F. W. Williss, Williss Business University, Springfield, O.

SATURDAY MORNING.

"How I teach Dissyllabic Dipthongs," by Clarence Balthaser, B. School of Shorthand and Business, Circleville, was the first number on the program.

Those desiring a complete report of the Shorthand Section should secure a copy of The Phonographic Magazine, Jerome B. Howard, Editor, Cincinnati.

The Iowa Commercial Teachers' Association.

A meeting of the special teachers of Iowa has just been held at Cedar Rapids, in the Cedar Rapids Business College. Mr. A. F. Harvey of Waterloo, the moving spirit of the present organization, was elected temporary chairman, and Mr. Herring, teacher of shorthand in C. R. B. College, secretary, and the program well carried out.

The greetings to the members were particularly appropriate, and sounded the keynote of character building and high ideals. This idea prevailed in many of the papers prepared, so that a bond of fellowship and good feeling was established that continued throughout the session. In fact there was scarcely enough counter-discussion to make a lively meeting. The principal debate was over the extension or restriction of the course of study, both points of view being ably defended.

The *event* of the day was the ten course dinner served at the Delavan, the members being gathered around a long table. The length of time consumed is not indicative of a teacher of business or shorthand branches.

In the afternoon some of the sections organized, and as much as possible of the separate programs carried out in the main body. Mr. A. F. Harvey of the Waterloo Business College was unanimously elected President for the ensuing year, and Miss Carrie A. Clark, of the Capital City Commercial College, Des Moines, Secretary. The next place of meeting being the last named city and school, but the date is to be selected later by the committee on program and arrangements.

Certain it is that all present felt amply repaid for time and outlay, and that Iowa now has an organization second to none of the states in the union.

[We are indebted for the above to our good friend, W. F. Giesseman, C. C. C. C., Des Moines, Iowa.—EDITORS.]

National Educational Association, Minneapolis, Minn., July 7-11, 1902.

Department of Business Education.

SESSIONS IN MINNEAPOLIS SCHOOL OF BUSINESS.

I. O. Crissy, President, Albany, N. Y.
J. H. Francis, Vice Pres., Los Angeles, Cal.
T. P. Twiggs, Secretary, Detroit, Mich.

WEDNESDAY AFTERNOON, JULY 9.

2:15 standard time.

Registration of members.

1. President's Address—I. O. Crissy, State Inspector of Business Education, Board of Regents, Albany, N. Y.

2. Are Business Courses in Public Schools Inimical to Education?—A. E. Winship, Editor Journal of Education, Boston, Mass.; Durand W. Springer, Director Commercial Department, High School, Ann Arbor, Mich.

General Discussion; questions answered by the speakers.

3. Object of Business Courses in Public Schools.—William McAndrew, Principal Public School 44, Brooklyn, N. Y.

Discussion by L. L. Williams, President Rochester Business Institute, New York. General discussion; questions answered.

4. Length and Content of Commercial Courses in Public Schools—William E. Doggett, Assistant Principal Commercial High School, Brooklyn, N. Y.

Discussion by C. E. Stevens, Director Commercial Department, South High School, Cleveland, Ohio. General discussion; questions answered.

5. At What Age Should the Student Begin the Business Subjects, (*a*) When expected to complete a four-year Commercial Course in a High School; (*b*) When not expected to complete such a Course—J. H. Francis, Principal Commercial High School, Los Angeles, Cal.

Discussion by Edward W. Stitt, Principal Public School, '89, New York, N. Y.; E. N. Bonnell, Central High School, St. Paul, Minn. General discussion; questions answered.

6. Business: Appointment of Special Committees.

THURSDAY AFTERNOON, JULY 10.

3 o'clock standard time.

Open Conference Meeting of the Committee of Nine, D. W. Springer, Chairman.

NOTE.—This meeting is called specially for the purpose of enabling the committee

(Continued on Page 28.)

PENMAN-ARTIST AND BUSINESS EDUCATOR.

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COLUMBUS, OHIO, JUNE, 1902

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Change of Address If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

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Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the P.-A. AND B. E. is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The PENMAN ARTIST AND BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Advertising in The Penman-Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequaled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it." That seems to be the advice of all successful advertisers. One advertisement as a rule, does not amount to much. To illustrate: Mr. M. B. Moore, of Morgan, Ky., who has been carrying a small advertisement in our columns for quite a while past, received one order for pen work with the cash accompanying the same amounting to $20.45, and that too from a gentleman in England. Had Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. He writes:—"Business is certainly looking up, and my little ad. in the P.-A. AND B. E. seems to be getting in its work."

Of course it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that the advertiser is expected to keep his name continually before the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement.

Be Thou Consistent!

For sometime we have been hearing not a little concerning "natural" slant; "medium" slant; "uniform" slant; "slight" slant, etc. We hear that "almost any slant will do so long as it is uniform and not extreme." In fact we have heard it whispered that "any old slant" will do. As a rule these new names are used by persons who disclaim or avoid acknowledging that they ever taught fifty-two degrees or any one slant to all. Also by those who love vertical as they do "pison" and snakes. Strange, however, that these names and their corresponding conditions were un-heard-of before vertical came!

Another strange part of this question is that many who are so *liberal* about slant are still hide-bound on the movement question. If slant is a flexible, individual quantity, why not so of movement? If one person can use one slant advantageously and another person another slant, why may not one pupil use one movement advantageously and another pupil some other movement?

Certainly, if we have flexibility in the slant question, we must have it in the movement question as well, or be inconsistent.

Where are the "one-movement" advocates "at," since they have embraced "natural" or "individual," or "slight" slant? They are now in the act of finding new names, such as, "vigorous," "business-like," "practical," "elastic" movement, etc. "Muscular" one-movement," "simon-pure," etc., now seem too narrow—as they were, in fact.

For some years the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR have advocated *individuality*, not only in *slant*, but in *movement* as well. They have insisted that there was *no one slant that was best for all, and no one movement that was best for all, but that there was for each.* They have for some years contended that the individual was greater than any system, and that systems should be adapted to the individual instead of the individual to the system.

The "one-movement" system for all must go, just as surely as the "one-slant" system for all has gone. The day of narrowness is past, the day of universality is here.

Penmen and Milwaukee.

Those who are interested in the Penmanship section of the National Penmanship Teachers' Association which meets in Milwaukee next holidays, and who have ideas or suggestions to make concerning the same, will do well to correspond with C. P. Zaner, A. N. Palmer, Cedar Rapids, Iowa., or J. F. Fish, Chicago, Ill The Executive Committee is desirous of arranging an unsurpassed program, and to do so will require the co-operation of the entire profession. If you have a subject you wish to present, let us have it. If you have the name of some one you wish to submit whom you should like to see placed on the program, let us have it.

The Battle of Life.

It is true that life is a battle to the serious and earnest soul. One has many things with which to struggle in this life, and the young man and woman who fights to subdue evil is the one who in the end stands the best chance of receiving a crown of life. The battle in life does not mean a battle for bread, though that is a battle; nor does it mean a battle for place or position, although this, too, means much to one. While we strive for position it does not signify that, in the keen rivalries and wholesome competitions of life, we should do anything to hinder our brother from rising in the world. The story is told of Garfield when he was in college that a young class-mate of his used to have his lessons better than he, and Garfield resolved to ascertain why this was. He found that the young man was giving just fifteen minutes more a day to his studies than he was. Young Garfield determined to get ahead of him in some way, so he commenced to give fifteen minutes more a day to his studies than the other young man had been giving, and in so doing made better recitations than his class competitor. Garfield did not do this by injuring his class-mate in any way, not at all. He simply determined to work a little harder himself so as to get better grades than his rival, and in doing this he aroused other young men in his class to harder and better work. But the real battle in life is the battle between right and wrong, between good and evil, between light and darkness. This is the real battle of life. Try to suppress the wrong with the right, the evil with the good, the darkness with the light. And, too, it is not a question of how we live, but rather do we try to live honest, clean, pure, and noble Christian lives. Are the methods that we use in the battle of life, true and noble?

C. E. DONER.

Utah Commercial Teachers' Association

A meeting of the commercial teachers of Utah was held Saturday, April 5th, at the Salt Lake Business College, at which the Utah Commercial Teachers' Association was organized with the following officers: President, Prof. J. W. Faris, of the Agricultural College, Logan, Utah; first vice-president, Prof. Hinckley, of the L. D. S. University; second vice-president, Prof. Jos. Nelson, of the Salt Lake Business College; secretary, Prof. W. A. McKay, of the Salt Lake High School; and treasurer, Prof. Beal, of Snow Academy, Utah. A constitution and by-laws were adopted.

National Shorthand Teachers' Summer School.

A summer school where teachers, both experienced and inexperienced, may further perfect themselves as teachers in their special commercial lines of work, will be conducted under the direction of the National Shorthand Teachers' Association, at Ann Arbor, Mich., in the rooms of the University of Michigan, for two weeks, beginning Aug. 4th.

A catalogue, giving courses of study, names of instructors, and other detail information, will be sent by either of the directors, Mr. L. A. Arnold, 26 Stanley Terrace, Chicago, or Mr. S. A. Moran, Ann Arbor, Mich.

Starts Chills of Ambition.

"I received the May number of the PENMAN-ARTIST AND BUSINESS EDUCATOR, and wish to congratulate you on its superior qualities. When I scan its pages chills of ambition run through me."

E. P. KUHL,
Penman in Elliott's Com'l. School.
Fairmont, W. Va.



BLACKBOARD FLOURISHING BY A. H. HINMAN, WORCESTER, MASSACHUSETTS.



Mr. D. A. Casey, of the Woonsocket Business University, has recently been elected principal of the commercial department in the High School of Woonsocket, R. I.

Mr. S. McVeigh, of North Adams, Mass., on April 8th delivered an interesting and instructive lecture entitled "Business Training" before the Men's Union of the Baptist Church of that city.

H. C. Bentley, former proprietor of the Winsted, Conn., Business College, is now on the staff of Haskins & Sells, public accountants and auditors, of New York. This is probably the leading American firm of its kind, employing in different cities upward of two hundred men.

W. W. Merriman, of Stanley's Business College, Thomasville, Ga., has contracted with the Lanier Southern Business College, Macon, Ga., for the coming year. Mr. Merriman is one of our up-to-date, hustling, skillful penman and commercial teachers.

Prof. G. E. Weaver, our old-time friend and former pupil, of Mt. Morris, Ill., is about to sever his connection with the Mt. Morris College with the view of going on the platform professionally as a chalk-talk artist. Mr. Weaver has two good qualities which are talent and toil, and when you find the two combined they are sure to triumph. We wish him the best of success.

Mr. D. W. Hoff the accomplished penman, artist, and supervisor of Lawrence, Mass., delivered, on Thursday evening, April 24th, before the Unity Club of that city, a lecture entitled "Sea Mosses." From extracts published in the daily papers we infer that the lecture was one of unusual interest. We compliment Mr. Hoff upon his extensive research in this intensely interesting and little known field of knowledge.

Mr. S. L. Caldwell, teacher of penmanship and drawing in the Nebraska State Normal School, Peru, Nebr., has been re-elected at an increase of $200 per year in salary. Mr. Caldwell is preparing an exhibit of his work for the National Educational Association at Minneapolis in July.

Mr. E. W. Engles severed his connection with the Literary and Commercial College of Fall River, Mass., as principal of the Commercial Department, to accept a similar position in the English High School of Lynn. He began work in his new field on the 14th of April, the beginning of the spring term.

Frank R. Moore has been elected principal of the Commercial High School, Brooklyn, N. Y.; and James J. Sheppard has been chosen principal of the New York High School of Commerce.

We acknowledge an invitation to the Thirteenth Annual contest between the Emanon and Knickerbocker Societies of Pittsburg Academy at the Carnegie Music Hall, Pittsburgh, Friday evening, April 4th. Mr. E. T. Overend is in charge of the commercial department of this very popular Pittsburgh school.

I. A. Zeigler is the new teacher of penmanship and commercial branches in the Hazelton, Pa., Business College. Mr. Zeigler is an old Zanerian boy, and we wish him much success in his new field of labor.

Redmond Kerr & Co., of 41 Wall St., N. Y., and 232 LaSalle St., Chicago, are sending out free a pamphlet describing the letters of credit they issue. The pamphlet is well got up, and will be found well worth having by commercial teachers. The firm announces that it will be glad to send these pamphlets to commercial teachers for instruction purposes.

T. J. Risinger, the accomplished penman and teacher of Utica, N. Y., School of Commerce, recently engrossed a handsome set of resolutions which were presented to Admiral Schley. They were passed by the Chamber of Commerce of that city, of which Mr. Risinger is a member.

Mrs. L. H. Packard and Mr. and Mrs. L. L. Williams recently returned from a delightful Mediterranean cruise on the great steamer, "Celtic." They visited all the countries of the Levant, including Egypt and the Holy Land. Switzerland, France and England were also in their itinerary. We welcome them home again.

The 1902-03 announcements of Drexel Institute, Philadelphia, are at hand. The commercial courses outlined are very suggestive. Every commercial teacher should examine them. The Director of the Department of Commerce and Finance, Professor Parke Schoch, will be glad to mail copies free to inquiring teachers.

Announcements of the courses in higher commercial education, in the University of Michigan and of the School of Commerce of the University of Wisconsin, have been received. We trust that the teachers among our readers will write to Dr. W. A. Scott, Madison, Wis., and to Professor Edward D. Jones, Ann Arbor., Mich., requesting copies of these announcements.

H. E. Wyman, formerly with the Willimantic Business College, Willimantic, Conn., has been chosen commercial instructor in the High School, Livingstone, Mont.

We acknowledge an invitation to the forty-fourth anniversary and commencement exercises of the Packard Commercial School, Friday evening, May 23rd, at Carnegie Hall, New York.

The Packard Budget is the name of a very bright little school paper got up by the students of the Packard Commercial School. Such work is excellent drill for students and fosters a spirit of fraternity among the students, a spirit which the brief courses of former days did not permit to develop.

The high schools of Revere and Hyde Park, Mass., suburbs of Boston, are putting in commercial departments for next year. The salary will probably be from $1000 to $1200. No doubt many commercial teachers in private schools will be, as usual, in such cases, applicants for the positions.

Specimen of easy business writing, such as I was taught in the Zanerian Art College

E. P. Kubl

ELLIOTT COMMERCIAL SCHOOL,
FAIRMOUNT, W. VA.

Student's SPECIMENS

TOM M. POUND - CHICAGO

The editors recently had the privilege of looking over some specimens of writing done by the pupils of the Metropolitan Business College, Minneapolis, Minn., Mr. H. A. Franz being the teacher of penmanship. The specimens showed first and last efforts, and disclosed the fact that the pupils, one and all, made more than ordinary improvement. In fact, we do not remember of having ever looked over specimens that showed more uniform improvement on the part of all. Mr. Franz is teaching simplified penmanship, which also means individual penmanship, as each one's writing partook of the individual's characteristics. B. Prestegard made most improvement, Josephine McDermott, made second; Martin Hanson, third; Simon Monson, fourth; and Della Frykolm, fifth. All deserve much credit, as does also Mr. Franz.

M. W. Cassmore, penman in the Richmond, Ind., Business College, writes a thoroughly professional hand. He recently favored us with some specimens of speed writing from the pens of his pupils, which indicate that he is teaching an unusually practical style of writing. His pupils averaged upwards of twenty-five words per minute of five letters to the word, and the writing was good at that.

Mr. C. A. Braniger teacher of penmanship in the Mountain State Business College, Parkersburg, W. Va., submitted work on figures and wide spaced writing of students. The work is among the best received at this office. Much of the work has a decided professional appearance, and leads one to conclude that Mr. Braniger is giving something more than merely business penmanship. The skill he is developing is something certainly above the common.

Mr. W. W. Fike, of Manistee, Mich., favored us with a number of "before and after taking" specimens in writing, which show that Mr. Fike is entitled to the title of Dr. of Penmanship, as his pupils have made unusual improvement. He has certainly aided them in developing poor and weakly hands into vigorous practical ones. The best specimens came from Harry Bickell and C. A. Preston. From the appearance of the specimens and the improvement made we think that a half dozen or more of the ones sent could become professional penmen of more than average excellence.

W. N. Currier, Principal of the Commercial Department of the Danville, Va., Military Institute, sent specimens of student's writing, which show unusual ability. The one making what seems to be phenomenal progress is Wilson Miller, and one doing nearly as good work is Ernest Wilton. Mr. Currier writes a masterful hand himself, and he has the faculty of inspiring his pupils in such a way as to lead them on to a high order of business skill. Mr. Currier's method of inspiration consists of hard work by himself as well as his pupils.

Mr. E. E. Gaylord, Principal of the Commercial Department of the Beverly, Mass., High School, favored us with a batch of specimens which clearly demonstrate that he is doing quite as proficient work in penmanship as our best business colleges are doing. The specimens received from him are among the best received at this office. One specimen in particular from Larita F. Dennis demonstrates ability capable of becoming one of the finest.

Specimens of students writing from the Rider, Moore & Stewart School of Business, Trenton, N. J., H. O. Keesling, teacher, were received. They are intensely practical. They are not fine from a professional standpoint, but from a purely business standpoint they are excellent, and that is what the students paid their money to acquire. Such work and such teaching deserves the highest praise.



Mr. G. A. Henry, whose portrait and signature appear herewith, was born March 4, 1880, on a farm near Vernon, Iowa, where he attended country school, and later high school at Keosauqua, Iowa, graduating therefrom in the Spring of '97. He next attended a Business College in Ottumwa, Iowa, afterward attended the Capital City Commercial College of Des Moines. On January 2, 1900, he entered the Zanerian, and graduated in the professional course.

After leaving the Zanerian, he wrote policies for the Des Moines Life Insurance Co. of Des Moines, until he secured a position as penman and bookkeeping teacher for the Iowa Business College of Des Moines, which position he held until April, 1901. The same month he was employed by the Central College of Business and Shorthand of Kansas City, Mo., as principal of the Business Department of that Institution, which position he still holds.

Mr. Henry is a young man of excellent character, a splendid penman, and a progressive, practical teacher of penmanship and commercial branches.

Situations

"How to apply for one and get it," "How to make advertising pay," and "Every Day Law for Every Day People," are the titles of three books which should be in the hands of every young person just starting in to make a living. The regular price of these three is 75c, but to get your order to day *we'll give you three other books* such as "How to Read Character from Handwriting," "How to Read and Recite or Make a Speech," 50 Games, Puzzles, Kinks and Wrinkles etc *if you will send us 10 cents in stamps*

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Have recently had five applications for book-keepers!

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J. H. GOODWIN,
ROOM 896,1215 BROADWAY,
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Turn it over and write on the back the following:

Dear Sir:
Please send me a descriptive pamphlet of your "Improved Book-keeping and Business Manual," and oblige,
Yours truly,
(*Your name*).....
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Hand it to "Uncle Sam," and you will receive by return mail something which every good book-keeper and progressive business man who wishes to keep UP WITH THE TIMES should possess.

Guide to Success in Practical Drawing.

This is unlike anything heretofore published, in that it is not a cheap picture book, but a work of original size pen and pencil drawings, the author being a practical artist. He has spared no effort in making this the most practical instructor in the art of drawing for the advanced student, as well as the beginner. The most difficult drawings are here made plain and simple in a true and practical way, and success is as sure to the student as if he were receiving personal instruction from the author. All the illustrations in this book are the same size as the original drawings. The size of the book is 9 1-2 x 11 1-2 inches, and contains 42 illustrations.

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Commercial History

By J. R. V. MARCHANT, M. A.

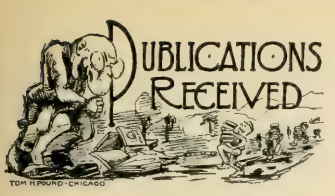
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"Business Letters" by Benn Pitman and Jerome B. Howard, Cincinnati, is a sixty page book containing model letters in Pitmanic shorthand with keys to the same printed in a neat, small, typewriter style of type. Price twenty-five cents. You will do well to secure a copy of the same, as it is a very compact, to-the-point, practical work.

"Business Correspondence in Shorthand Number Two," contains actual correspondence, giving the forms and expressions generally met with in the office of various branches of business. Forty pages, price twenty cents. Isaac Pitman & Sons, 33 Union Square, N. Y. City.

"The Science and Art of Phrase-Making," David Wolfe Brown. This 354-page reservoir of invaluable information to the shorthand writer was prepared by a veteran reporter whose ability and authority is recognized everywhere.

We touch briefly and but imperfectly on a few of the salient features of the book.

The author's comments on the requisites of a good phrase are excellent. He calls attention to the fact that phrasing, if not naturally done by combining those words which run together in speech, not only destroys legibility, but at the same time retards speed instead of increasing it. His comment on the bad or difficult junctions to be tolerated, should command the attention of every young writer who avoids certain phrases because they seem hard to execute at the beginning; and the remarks on exclusion, variation, and vocalization of outlines used in phrasing are worthy of most careful study by every earnest writer of shorthand.

The distinction made between "implication" and "indication" is a good one; it puts the subject in concrete forms so that the student can readily understand these points, which always seem more or less difficult of comprehension. This explanation being supplemented by a good list of phrases affords excellent practice to fix the principle.

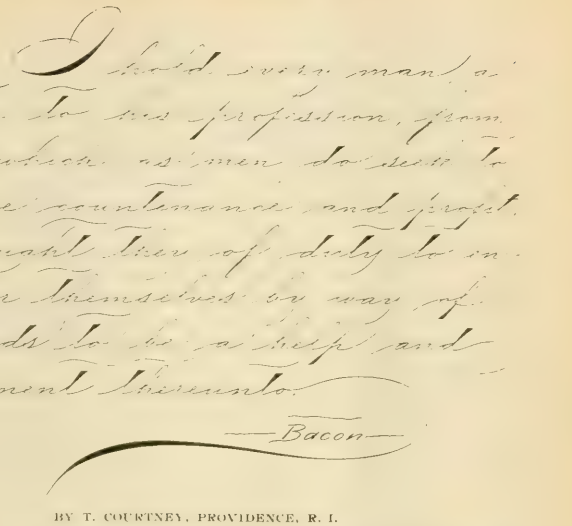
Under the heading of "Contra-Normal Expedients" phrasing is set forth which, though excellent for more advanced reporting, seems somewhat difficult for the beginner.

The "Tick" word signs, the use of the circle, the brief "w" and "y" the "l" and the "r" hooks, special phrase-signs, the double-length principle, its possibility and restriction, the "n" hook, the shortening principle, and the "f" and "v" hooks as made use of in phrasing are taken up in their order and disposed of in a most clear and commonsense manner. The splendid list of phrases to illustrate each principle is a feature of no small importance. In short, it is a work worthy of the highest commendation.

"Pitman's Commercial History," published by Sir Isaac Pitman & Sons, Ltd., London. This book of 272 pp. is interesting and concise. Beginning with Assyria, Babylonia, and Egypt, a rapid survey of commerce among the ancients is made. Beginning with the Middle Ages, a somewhat more detailed presentation is attempted, although it is well arranged for classroom use. The main purpose is to present the subject from the English point of view, and with especial reference to British Commerce. Nevertheless it is a book that should have a place in the library of every teacher of the History of Commerce.

The book is profusely illustrated with maps and half-tone plates, wherein it sets a much-needed example to our American publishers of works on Commercial Geography. The maps representing British and Continental railway and steamship lines are particularly good, but the map representing trans-continental lines here is quite inaccurate.

"Guide to Success in Practical Drawing," by George Jensen, Port Clinton, Ohio, price $1, is the title of a book recently received. The same is intensely practical and to-the-point. The binding, printing, paper, etc., are unique and tasty. The text and illustrations are simple, plain and up-to-date. The engravings were made the same size as the original pen drawings.



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If you want good reading good copies for home practice in writing lettering, pen drawing engrossing card writing, send fifty cents and get by return mail sixteen assorted copies of *The Penman's Art Journal* More than 650 pages of the best matter pertaining to penmanship. The regular subscription price of *The Penman's Art Journal* is $1 per year, but if you order the 16 assorted copies and a year's subscription now, we'll make both for $1.25

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The Steel Pen, Its Manufacture, and How to Test It.

By Francis B. Courtney.

One of the greatest inventions of the 19th century was the steel pen, the instrument used in recording thought. The steel pen belongs to the age of mighty machinery. It could not have existed in any other age. The demand for the instrument and the means for supplying it came together. When the steel pen came into use, is hard to say. It is certain that steel and other metallic pens were occasionally made long before they came into general use, but they were too stiff and hard to find much favor.

In 1803 the first metallic pens were regularly introduced for sale. They were made in barrel form, being adapted to slip on a stick, and under the name Perpetual Pen were industriously distributed throughout the stationers' shops of London. The prejudice was strong against them, and up to 1831 or thereabouts, quills maintained their full sway, and much later among people of a conservative cast of mind. Joseph Gillott devoted much pains to the improvement of the material and manufacture of steel pens. One of his patents was in 1831.

It is certain that the advent of the steel pen, with its crispness and delicacy, its strength and elasticity, and its expressive temper, marked and perhaps inaugurated an advance in the intellectual and material condition of the world's population. This crispness and delicacy, this strength and elasticity, this expressive temper were imparted and developed under the hand and by the head of the true founder of the steel trade, Joseph Gillott. He was the first to substitute the swift, precise action of machinery for the slow work of the human hand. Upon the market today, we find the pens of Joseph Gillott & Sons the finest product of the 20th century. This plant, which turns out millions of pens which are used with favorable consideration in all parts of the globe, is located at Birmingham, England, the home of the pen industry.

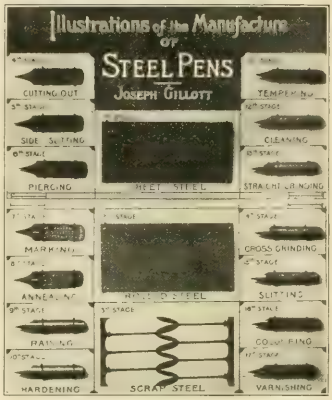
The penmen of America, and there are none so skillful in any other nation, can attribute their high skill and pleasing effects of the products of their brain to the perfect action of the steel pen, which is produced by Joseph Gillott & Sons.

The raw material out of which pens are made is steel, which must be the finest kind and of equal grain throughout. There is no other metal or alloy which possesses the elasticity or durability of steel. The process or manufacture is as follows:

The metal appears first as sheet steel, and in the selection of their material, Joseph Gillott & Sons exercise considerable experience and care, for poor steel makes a poor pen. The rolling of steel for pens is a work of great nicety, having to be performed with scrupulous regard to even thinness throughout. Pens are not counted into grosses, but weighed, and one gross should weigh exactly the same as another gross of similar pattern.

No. 1. Here is shown a piece of steel after it has been shred into long strips, wide enough to allow a double row of pens to be cut out of it end to end.

No. 2. These strips or ribbons are then rolled cold under enormous pressure, thus acquiring uniform density.



No 3. The strips of steel are given to the cutters. The cutter-out sits before a small press in which is a fixed die, the exact shape of a pen. The operator places the end of the ribbon on the die, moves the handle, the screw or punch descends, bites through the metal and another blank is cut.

The operation is continued until the whole side of one strip is perforated, which is reversed and the other side treated in a similar manner. The illustration shows the scrap steel after perforation is made by die.

No. 4. This shows the blank pen produced by the cutting out process.

No. 5. The blanks are passed to the next process, that of piercing where the side slits are cut, the shape and position of which largely regulate the flexibility of the pen.

No. 6. Piercing. The little slot in central perforation above the point are cut with instruments precisely similar to process three. These apertures or perforations regulate the flexibility or elasticity of the pen. Also furnish a reservoir for ink.

No. 7. Next comes the marking. The marking of a pen is impressed by a stamp. The punch or hammer containing die descends with considerable force upon the blank which produces an impression of the name cut upon the punch.

No. 8. Annealing. The blank must now be softened. This is effected by annealing. This subdues the refractory nature and imparts a proper pliability. They are placed in a muffle, heated to a dull red and allowed to cool. They are now soft and pliable, readily taking any shape without breaking.

No. 9. Raising is performed by a press which contains a die and punch. The material is placed over the die and the punch descends, forces the blank into the bed and gives the pen its shape.

No. 10. Hardening. The pen is still limp from softening and possesses no elasticity. They are heated to a dull red in a "muffle," and then given a bath in oil. They are then placed in perforated buckets and immersed in a tank of boiling soda water, which prepares them for the next process.

No. 11. Tempering. This is accomplished by huge tin canisters revolving on cylinders over a brisk fire. Within these the hardened pens are being roasted into a better temper. Their complexion gradually changes during this operation from a dull grey hue to a pale yellowish tint, then to a bronze, and lastly to a dullish blue, which indicates the spring temperature, believed to be the most suitable for a pen.

No. 12. Cleaning. The pens are scoured and polished by placing them in a barrel containing old casting pots pounded up and "emery bobs" which are well wetted. The barrel is fixed upon the revolving shaft of machinery, and churns the internal mass until every pen is scrubbed white, also rounding off by abrasion the raw outside of the pen, especially the point, which otherwise would be sure to scratch. A similar treatment with dry saw dust puts a smooth surface on the pens and makes them shine like silver.

No. 13. Straight or Grinding. This is done between the center pierce and point which is done by a "glazer."

No. 14. Cross Grinding. This means grinding a little off the back of the nibs to give them elasticity.

No. 15. Slitting. This is an important operation. In early days of pen making, this was the very deadest of dead secrets. It was performed with the utmost mystery in a locked and darkened room, the sacred floor of which no visitor, however distinguished, was ever allowed to tread.

The work people were picked and bound to secrecy. There was a tradition that they were required to kiss the book before initiation. The slitting is simply a cut made by a pair of scissors. The scissors do not resemble in the least that useful household instrument which bears the name, the two blades being square slabs of steel with short corners rather than edges, firmly fixed in a press, the one made to slide nicely past the other.

No. 16. Coloring. The pens are colored, excepting such as are to retain the natural or white appearance of metal. Many, after being colored, are again glazed crosswise, putting a bright belt upon them which looks lively, and perhaps adds a little to their elasticity or action.

Gillott's No. 1.—The expert penman's pride is a good example of this. The coloring is effected by heating the pens in metal bowls over a coke fire. The heat produces first straw, then bronze, purple and blue colors to appear in succession, according to temperature employed.



(Testing a pen by the flick of the thumb nail.)
EXHIBIT NUMBER ONE.

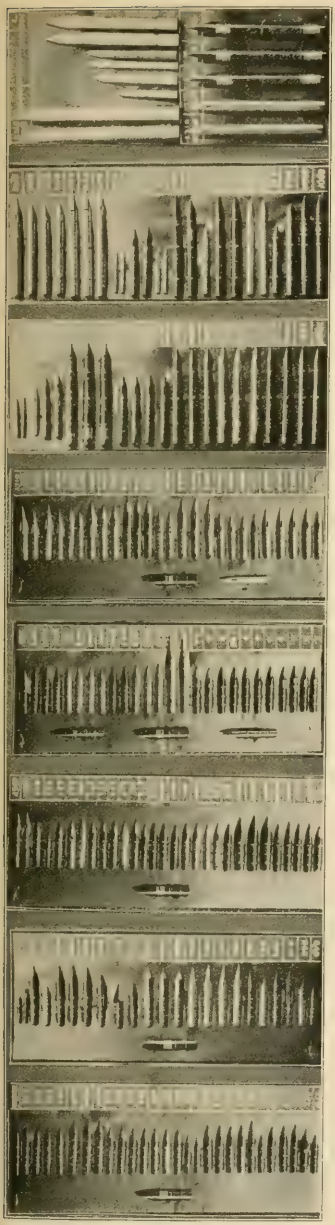


EXHIBIT NUMBER THREE.

No. 17. Varnishing. This is done to protect the pen from rust, and the driest atmosphere is no guarantee of its absence. This varnishing is what sometimes hinders the flow of ink from a new pen. The remedy is to moisten the pen slightly between the lips.

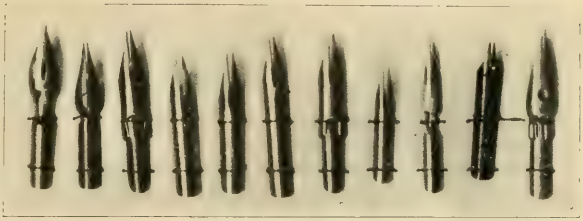


EXHIBIT NUMBER TWO.

The pens are now finished, but before they are offered to the public they are carefully looked over and sorted, and placed in boxes worthy of their quality. It is surprising how many different styles of pens are manufactured, each having its own special mission, and each being a favorite for all sorts of hands.

To test a pen to show its real worth, place the pen between the thumb and fore finger of the right hand. Then place the nibs or split points on thumb nail of left hand. Then by a flick of the thumb nail spread the nibs apart as seen in illustration. If the nibs fail to return to their former position the pen is worthless, and illustrates the fact that it did not pass through the 11th stage, that of tempering, which is so essential to the high grade pen.

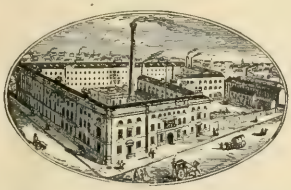
Exhibit 2 represents numerous makes of pens, tested by the flick of the thumb nail. The spread of the split points show that it does not possess the spring temperature, so essential to the high grade pen. Gillott's are the only ones which stand this test. This proves that they are the most perfect of pens.

Exhibit 3 represents a complete set of Gillott's pens. Here you will find pens adapted to all.

It has been stated that Joseph Gillott was considered the most wicked man in the world; because he makes the people steel pens and then tells them they do write.

The sort of a handwriting you mould depends to a large extent upon the implement you use. A careful critic will always select a good article, because he knows that poor pens mean poor results.

We are indebted to Henry Hoe, sole agent for Joseph Gillott & Sons of New York, for assistance in furnishing data to make this article interesting.



Manufacturing Plant of Joseph Gillott & Sons, Birmingham, England, the home of the pen industry.

Resolutions
Artistically Engrossed
by C. P. Zaner, Columbus, O.

The

Magnificent specimen *Ames' Masterpiece* the Centennial Picture of Progress, will be sent to your address for $4.00

The Penman's Art Journal,
203 Broadway, New York.

IF YOU WANT
A TEACHER
FOR YOUR
SHORTHAND
DEPARTMENT
OF COURSE YOU
WANT A GOOD ONE

We can give you expert assistance on just this point. Write, giving particulars, regarding the position you wish to fill, and we will place you in communication with the right teacher. No charge to you or to the teachers. : : : :

THE
PHONOGRAPHIC
INSTITUTE,
CINCINNATI.

BENN PITMAN, President.
JEROME B. HOWARD, Director

Bill on Penmanship

EVANSVILLE, IND., May 3, 1902.
MR. C. P. ZANER, Columbus, O.
DEAR MR. ZANER:

We are highly pleased with the last issue of the PENMAN ARTIST AND BUSINESS EDUCATOR, and we hope to soon be able to show our appreciation in a more remunerative form than mere words. The mechanical arrangement as well as the education features are worthy of the consideration of the profession at large.

I am much interested in the discussions relative to movements which should be employed in practical work; and by practical work, I mean work executed under the pressure of business, and not such as we see paraded before the public through many of our journals.

For the past five years I have, in a way, investigated the arena of penmanship; including the personalities, the executive abilities and the teaching results of the fraternity, and, in my opinion, the real possibilities are yet to be developed. There is a wide difference between the penman and the teacher of penmanship. The latter includes the former, but the former does not necessarily include the latter. Some of our friends recognize this fact and are giving their talents to such special lines as best suits their inclinations, thereby making a success of their work. My aim, however, is not to take up your time with a discussion of the subject as a whole, nor to condemn those who are laboring under disadvantages; but to unload a few stray thoughts which have been developed by school-room experience.

The successful teacher must possess an educational power, together with a personal magnetism, that will awake within his pupils dormant faculties and inspire them with a desire to excel. The average student recognizes form as a product, but from a lack of mental discipline, his creative faculties are inactive. He must first be taught that there are standards in idealism by which the public not only judges his writing, but judges his stability and character. Writing is a confession; a strong testimonial of general character written in open legible strokes, whether the writing is legible or not. Hence, the first thought I try to instill within my pupils is to put mind into their muscle and heart into their handiwork. When this has been accomplished, I have the confidence of my pupils, a conscience in their work, and the chances are that in the end the product will show a force of character, though his forms may not be truly Spencerian.

Both pupil and teacher are prone to seek the lines of least resistance, thereby robbing themselves of a power which can be developed only through persistent mental and physical labor. Physical penmanship is motion, mental penmanship is conception, and practical penmanship embodies all. A great army are teaching it physically, a great number are teaching it mentally, and a few are teaching it practically. I have never had trouble in teaching physical penmanship, in fact, my pupils invariably develop more movement than control, and the great problem is how shall I turn a worthless product, which the pupil brings us, into a practical channel whereby he may prepare himself for a commercial position in the least possible time. My business is not to make penmen, but to make commercial writers.

Teaching, which has for its aim mere knowledge, is uneducational and void of common sense. Every student knows enough to make him a success if the teacher has the faculty of reaching him and the power to centralize his knowledge. The average boy who enters a business college would feel more at home if the pen-holder looked like a plow-handle; in fact, he handles it as he has been accustomed to handle the hoe and ax, and the product has within it about as much force of character and legibility as an Egyptian Sphynx and the superscription theron. This constitutes a type of material that is familiar to every teacher of experience. Not only this, but each of these pupils has an individuality of his own, and just how to reach it and turn his attention to matters of importance is oftentimes a problem which brings into play every tact of ingenuity the teacher possesses.

I teach and use finger movement because it is a sure means of control, and when used in connection with the fore-arm action gives greater confidence and does not retard ease and grace. I find that every successful business writer and teacher uses and teaches it, notwithstanding the fact that in some journals we see in large letters: PURE MUSCULAR MOVEMENT. However, on the opposite page we often find copies to illustrate the movement, written with a combined movement. Speed in writing is a good thing; legibility is a better thing; the two combined is still a better thing. The world is not demanding great speed as many would have us believe, but rather it wants brains well mixed with common sense and legibility, with a fair degree of speed.

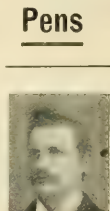
I enclose you a few samples which will give you an idea as to the character of work we are doing in our regular class work. These are simply taken from our regular class work.

With best wishes for your success, I am,
Very truly,
D. S. HILL.

[The above paper is "pat to the purpose." The specimens Mr. Hill enclosed were practical, and disclosed the fact that he is teaching that which possesses not only legibility and speed, but individuality as well. Yes, brother Hill, the "Pure Muscular Movement" monstrosities must go. You are helping out the old and in the new and true.—EDITORS.]

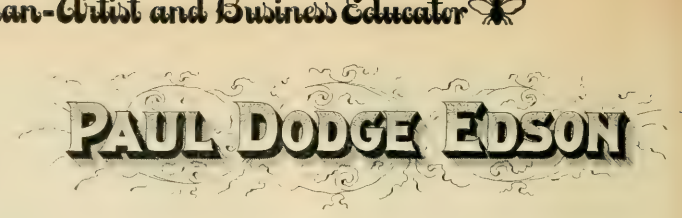
Pens

Three dozen of the best pens for business writing you ever wrote with for 10 cents. Send stamps.
The Penman's Art Journal,
343 Broadway, New York.



J. C. FOWLIE, Arlington, Ore.

Will send one dozen black cards, white ink, any name, for but 25c. One dozen white cards in plain or ornamental style, 20c. 12 lessons in Business Writing, $1.00. Letter showing style of business writing, 15c. Work will please you. Order and be convinced.



Lessons in Engrossing, No. 19.

BY H. W. KIBBE, TREMONT ST., BOSTON, MASS.

Lesson 18 was engraved same size as the original. We intended a reduction of about one-half in width, which would have shown the letters in about the size suitable for the cover of an engrossed memorial booklet, 8 by 10 in. This lesson is for the first page, inside, of such a booklet, and should be placed a little above the middle of the page. Dates of birth and death are sometimes added in very small, neat lettering or script, but for simple elegance the name alone is better.

FINEST SUPPLIES FOR PENMEN AND ARTISTS

CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid ..... 28c.
500 by express ..... 75c.
1000 by express $1.35

Black Cards—Best made for white ink.
100 by mail postpaid ..... 28c.
500 by express ..... 75c.
1000 by express $1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22 x 28.
6 sheets by express ..... $ .60
12 sheets by express 1.00
2 sheets by mail postpaid ..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 23.
6 sheets by express ..... $ .40
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Black Cardboard—Finest for white ink. Sheets are 22 x 28.
6 sheets by express ..... $ .50
12 sheets by express ..... .75
2 sheets by mail, postpaid ..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.
6 sheets by express ..... $ .50
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
1 bottle by mail, postpaid ..... $ .30
1 dozen bottles by express 2.00

Arnold's Japan Ink—
Nearly ½ pint bottle by mail, postpaid ... 40c.
1 pint by express ..... 45c.
1 quart by express ..... 75c.

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25
12 bottles by express 1 85

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express $2.15

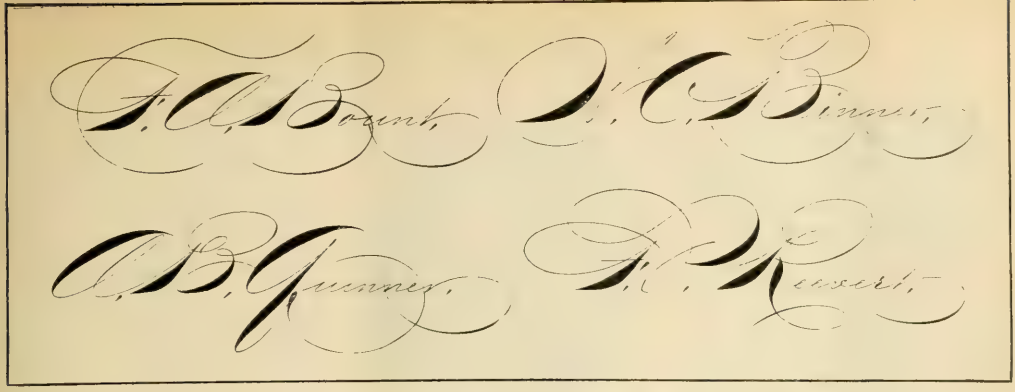
Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express $1.85

Practice Paper—Best for the money to be had. 1 ream by express $1.40

Send stamp for samples of paper.

Envelopes—100 fine blue by mail, postpaid .. 40c.
" 100 fine white " " .. 40c.
" 1000 either kind by express $1.50

Address, ZANER & BLOSER, Columbus, O.



BY FRANCIS B. COURTNEY, DES MOINES, IOWA.

Slant Writing, Vertical, or Both?

At the school board meeting in the City Hall last Monday evening many good speakers brought out some good points in favor of both systems of penmanship, and, to a close observer the slant advocates had the advantage, but they were in the majority. Only a few favored the vertical, and all of its good points were not brought out. The writer does not wish to be understood as favoring the vertical system, but has contended right along that the vertical taught to children below ten years of age in the public or parochial schools has some advantages in its favor, especially in the matter of uniformity, neatness and accuracy. Again, I do not favor returning to the old system of copybook writing, with its shading, slant, engraved forms, etc. I often heard the remark that some persons spoiled their handwriting on account of the vertical taught them in the public schools. This opinion should not be considered seriously, for the reason that pupils do not receive enough practice in the schoolroom to become fixed in their habits, which are only acquired through many years of constant work in the office.

This question of teaching writing can be considered from three or more standpoints. The principal or superintendent of the public school discusses it for his purpose. The business man who employs clerks knows pretty well what he wants, and the business college man who tries to satisfy his patrons and supply the wants of business houses, teaches another style of writing, which, in his judgment, is the best. For composition work in the public schoolroom and for neat page work the vertical excels. Many business men prefer the vertical for record work on books having lines with narrow spaces, as the work mainly resembles print. Where speed is not a consideration, for instance in a life insurance office, in the city offices for recording taxes, etc., or any other places where large books of records are kept, the vertical is preferred and even called for. The expert or professional penman's views should not be taken as conclusive, as his ideas are sometimes one-sided. The matter of teaching pure muscular movement to small children is still in an experimental stage, and it must be first demonstrated that this plan will meet with practical results. The teaching of slant writing and movement to young children is likely to lead to scrawling and careless writing. The pure muscular movement, as advocated by some penmen, is too cumbersome, even for advanced pupils, and practice should be confined to develop the muscles of the arm only, but for making capitals and small letters, the combined movement should be employed. The hand movement, which may be called the business movement, and which is generally used by people who were not taught writing in the modern way, should not be condemned or confounded with the schoolboy finger movement, which is so near like drawing. The "hand movement" is principally the result of teaching penmanship in the common schools in the old way where form is the main consideration, be it either vertical or slant.

At this point I would like to add that we have little or no trouble in changing the vertical writer of the eighth grade to slant writing, and must say that the style of writing developed by such students is a "happy medium" between the vertical and the slant, and instead of producing the old slant of 52 degrees it is nearer to the slant of 60 degrees, which is more satisfactory to the average business man than the slant or vertical. The business college will no doubt continue to teach the slant writing, but some of the larger and better colleges are producing some excellent results by teaching an unshaded style of writing with a coarse pen, small capitals and small letters a little larger than the usual. It will be noticed that some business men are inclined to favor the style of writing which is more vertical than the old style of 52 degrees, and if the public school people would at least compromise the matter by adopting the semislant system, with a different style of capitals and small letters than the present vertical, a slight change in positions and pen holding, the subject would be advanced considerably, and I believe, to the satisfaction of the public, business men and school principals.

O. A. HOFFMAN.

You can Materially Increase Your Earning Capacity

BY A JUDICIOUS USE OF YOUR SPARE MOMENTS.

Learn to Letter Signs, Price-Cards, Etc,

WITH THE

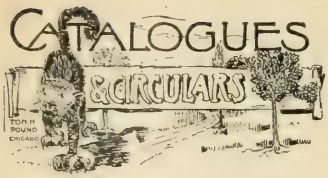
AUTOMATIC SHADING PEN.

A Profitable and Most Fascinating Line of Work Which is Coming Into Demand More and More Every Day.

We manufacture, and always have ready for shipment, a large and complete line of the best supplies for Automatic Pen workers. Goods first class in every particular and prices reasonable. Your inquiries shall have prompt attention.

ADDRESS

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago



A forty-eight page "Pamphlet and Perspectus" has been received from the Fitchburg, Mass., Business College, D. Fuller, Proprietor, and H. B. Cole, Penman. It contains some excellent advice and information on things concerning young people preparing for business and for life, as well as straightforward information concerning this excellent school.

A neat, two-color circular arrived at our desk from the Ruskin Business College of Trenton, Mo. Mr. W. A. Ross, an old-time friend and pupil of the editors, is principal of the business department. The expenses we find are unusually low in this school, and the principles governing the same are unique.

An envelope-size folder from the Nebraska Business and Shorthand College, Omaha, containing a half-tone illustration of their banking and actual business department, reveals the fact that they have one of the most elaborate and expensive equipments of the kind we have seen.

The Chattanooga, Tenn., Normal University and Southern Business College issues a fifty-two page catalogue revealing an enterprising institution.

"The New England Art College Illustrator" is the title of a four page paper issued by the New England College of Boston. The same reveals more than ordinary push and enterprise. We wish the same success.

Some fresh, neat, and effective small advertisements have been received from the Capital City Commercial College, Des Moines, Ia. Other timely advertising matter has been received from the following: The Harlan Commercial Institute, 67 W. 125th St., N. Y. City; Hazleton Business College, Brown's Business College, Bridgport, Conn.; Spencerian Business College, Cleveland, O. and Danville, Ill., Business College.

"Chat" comes to our desk regularly, laden with its condensed cargo of valuable thought material. Other pamphlets have been received from its editor, Patrick J. Sweeney, with whom you will do well to keep in touch.

"Which System of Shorthand Should We Learn," by E. Barker, Toronto, is the title of a thirty-two page booklet issued by the enterprising shorthand publishing company, Isaac Pitman & Sons, N. Y. City.

Those interested in art, as concerns education, will do well to keep in touch with J. C. Witter, Art Publisher, 26 W. 33rd St. N. Y. City, as he is issuing some timely art productions.

"Practical Penmanship as Taught in the Des Moines Business College, Des Moines, Ia.," is the title of a thirty-two page booklet showing specimens of students writing together with some work from the masterful pen of Mr. Francis B. Courtney. Some lessons in practical writing is also included in the booklet. It is free for the asking.

Recent college advertising literature has been received from the Wilson Modern Business College, Seattle, Wash.; Nebraska State Normal, Peru, Neb; Rider, Moore & Stewart Schools of Business, Trenton, N. J.; Brazil, Ind., Business University, and Bethany Business College, Lindsborg, Kans.

One of the best catalogues recently received at this office came from the Dallas, Texas, Commercial College, G. A. Harmon, President. The brown-grey cover, with embossed, gold title is especially soft and effective.

A neat circular announcing lessons by mail in drawing is received from Geo. Jensen, Port Clinton, Ohio.



W. E. Dennis

W. E. Dennis, whose portrait and signature appear above, is one of our most widely known penman. He first came into public notice through the agency of Gaskell's Compendium and Gazette. As a flourisher, he has for nearly twenty years been recognized as second to no other.

During the past decade he has been pushing rapidly to the front as an engrossing artist, until today in certain lines he is unequalled. He has not only marked ability and skill as an artist, but is noted also for his modesty. As a flourisher, he is a second John D. Williams. His work possesses more dash and downright boldness, together with artistic excellence, than that of any other penman.

Our readers will be interested in knowing that in our next number Mr. Dennis will begin a series of lessons in off-hand flourishing, the copies and instructions for which, if we may judge from those on hand, have never been equalled.

The portrait herewith bespeaks a vast amount of industry. Again clearly demonstrating the fact that geniuses, after all, become great through work rather than through inheritance.

A Few Cents

Invested now should bring you in dollars later on. For instance, you can get *AMES' COPY SLIPS*, portfolio of 216 moveable copy-slips, 4 1-2 x 8 inches, devoted to Writing, Business Forms, Shaded, Professional and Engrossing Hands, Alphabets of Old English, German and Engrossing Texts, and various useful Lettering Alphabets — Roman, Italic, Gothic, Brush marking, etc. Tens of thousands of copies of the work have been sold

Regular Price per set, - $ 50
OUR PRICE NOW - - - - 20

AMES' GUIDE TO PRACTICAL AND ARTISTIC PENMANSHIP. Sixty four pages 5 1-2 x 9 and cover. Devoted to the entire range of the penman's art-writing, flourishing lettering, etc. Many standard and fancy lettering alphabets

Heavy Manilla Covers, Regular Price, - - $ 75
OUR PRICE NOW - - - - 25

THE BOOK OF FLOURISHES.—The gem of its kind Seventy-two large pages, plate paper, 142 specimens of flourishing, all different, by the expert flourishers of the past thirty years.

The Regular Price was $1 00
OUR PRICE NOW - - - - 36

THE PENMAN'S ART JOURNAL.—A paper devoted to good things covering the entire range of penmanship

8 numbers, assorted, price - - $ 40
OUR PRICE NOW - - - - 25

The entire lot will be sent to your address prepaid, for One dollar. Address,

The Penman's Art Journal,
203 Broadway, New York.

W. L. THOMAS, PEN SPECIALIST.
TRY MY WORK ONCE

One dozen Cards - - - - - 20c
Two " - - - - - - - 35c
One Set of Business Capitals - - - - - 15c
One Set of Ornamental Capitals - - - - 25c
One Flourished Bird - - - - - - 20c
One dozen Drill Exercises - - - - - 20c
Six different styles of writing - - - - 25c

W. L. THOMAS, Box 512, Wichita, Kansas.

WANTED: A well educated teacher of the Commercial branches. Address.
Bryant & Stratton College, ST. LOUIS, MO.

THE TEACHING OF BUSINESS WRITING.

Madarasz
New York

An Arabian Proverb winds up with—"But he knows, and knows that he knows, is a wise man; follow him." I am applying the first part of that statement to myself; I know that the concluding advice is pertinent to many—especially to those who use penmanship in their life's work, or, who teach it.

I've been in penmanship harness for 25 years; in that time many penmanship problems confronted me as an executer, and as a teacher. I've solved them. The solutions are reserved for those who will attend my Teachers' Course this July, 1902. This course outlines a definite plan of teaching writing from start to finish. I call it the "Madarasz Method," which, analyzed, means success with 99 pupils out of every 100—the other pupil will acquire writing if he has only implements.

There are only **two essentials** in business writing, legibility and speed. **HOW** to secure both in the quickest time possible should be the aim of the conscientious teacher. The "Madarasz Method" is **that HOW.** It's a revelation of pointed illustration with common-sense instruction, simple and progressive as the addition of numerals—children of ten see it quickly, adults grasp it instantly. No time is fooled away; nothing left to chance.

Remember, you get EVERYTHING I know about teaching and writing, if you join my class July 1-26 inclusive, 25 two or more hour lessons — $30, the price; if you haven't got all cash, we can arrange suitable payments — HEFFLEY SCHOOL, Brooklyn, the place.

It's up to you — my arguments are closed.

Yours, for success in writing,

L. MADARASZ, 1281 Third Ave., New York.

One Thousand Dollars

upon the surrender of the same properly receipted within sixty days after the acceptance of due and satisfactory proof of the fact and cause of death of

John C. Tomford

of *Camden*, County of *Camden* State of *New Jersey*,

(the insured under this policy) and of claim hereunder to

his wife, Sarah A. Tomford

PRACTICAL POLICY ENGROSSING BY GEORGE ENDICOTT AND CHARLTON V. HOWE, FIDELITY MUTUAL LIFE INS. CO., PHILADELPHIA, PA.

The Question of Supervisors

Number Four

Five hundred years ago it was generally believed that the many could not successfully or profitably be taught to read, to write and to cipher. We now know how narrow was such a vision. One hundred years ago free public schools were but a theory. How true some theories are!

A quarter of a century ago it was questioned whether music and drawing should become a part of our public school course of study. Today they are two of the most potent factors in modern education.

It has taken all these years to learn that the mind feeds upon many subjects and develops best from all sides. Many studies prevent one-sided development. The cry of fewer studies is not in accord with educational progress. The attempt to abolish supervisors is the first determined step against modern education. It means that drawing, music, physical culture and writing shall receive less attention.

Supervisors in the grades are as necessary as special teachers in the high schools. This is the era of specialism. Our public school system must partake of the spirit of the times. Nothing can prevent it. Narrow policies may check, but they cannot prevent progress. Most of the arguments put forth against supervisors apply with equal force against superintendents and principals. Are these luxuries also?

Economy is the principal argument against supervisors. These false economists believe that a few dollars saved at the expense of health, music and art on the part of thousands is a good investment. It is (?) for the one who loves culture less and dollars more. Nothing is too good for the pupils of the grades, and that is where most of the supervisors labor. Drawing and music are two of the things most needed during the first years of school life. Without supervisors they are neglected.

Let the ideal and the practical, the aesthetic and the mathematical, the artistic and the matter-of-fact continue side by side in our schools. Noble-hearted, broad visioned, clear-sighted, beauty-loving, skilled citizens will be the result.

It is a step backwards to drop supervisors. It is not a question of incompetency. It is a question of giving the many that which they pay for—efficient, modern, practical instruction.

It is not the educated, progressive, modern members of boards of education who are not in favor of supervisors, but the close-fisted, narrow-headed, short-sighted members. As a rule, the latter are in a minority, and as a consequence it is the occasional and not the average supervisor who is in danger of being dropped. The thing to do is to educate the public to the needs of supervision as well as to the need of electing only liberal minded men and women to membership in the board of education.

A REVELATION IN SHORTHAND TEACHING

"The new Twentieth Century edition of Isaac Pitman's 'Shorthand Instructor' will make every teacher of shorthand talk. **I adopted the Isaac Pitman system several years ago after a considerable acquaintance with a number of the Pitmanic presentations. I have never regretted the step**—was contented from the first—now I am happy. This new Instructor not only saves time for the pupil, but it **does away with all drudgery** and brings happiness into the school. The introduction of the word signs and sentences at the beginning; the elimination of unnecessary rules and exceptions; and the logical and masterly style in which the subject matter is presented, places it far in the lead of any text-book on the subject I have ever seen. **I am confident that anyone can now acquire a knowledge of the art in one-third less time than heretofore. It is bound to be the popular shorthand text-book of the age."**—*E. E. MULL, (Late Mull & Kimball) Mull's School, Broadway and 66th Street, New York City.*

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to obtain the suggestions and advice of College Professors, Superintendents and Principals of Schools, Members of School Boards and others interested in Business Education, on questions concerning the work assigned to this committee, viz.: To prepare a Monograph on Commercial Education which shall formulate an efficient code of procedure for the conduct of such education in American public schools.

FRIDAY AFTERNOON, JULY 11.

2:15 standard time.

1. The Preparation of Commercial Teachers for Work in the Public Schools—Professor B. H. Myer, Acting Director School of Commerce, University of Wisconsin, Madison, Wis. Discussion by Allan Davis, Principal Business High School, Washington, D. C. General discussion; questions answered.

2. Requirements for Actual Business—George A. Booth, The Booth Preparatory School, New Haven, Conn.

Discussion by J. M. Anderson, President Metropolitan Music Company, Minneapolis, Minn.; T. P. Twiggs, Director Commercial Department, Central High School, Detroit, Mich. General discussion; questions answered.

3. What Shall the Public Schools do for the Commercial Student and What for the Business Man Wanting Help in His Office?—H. M. Rowe, Accountant, Author and Publisher, Baltimore, Md.

Discussion by T. W. Bookmyer, Principal Sandusky Business College, Sandusky, O.; Henry E. Brown, Director Commercial Department High School, Rock Island, Ill. General discussion; questions answered.

4. A Practical Commercial Course for a Massachusetts High School—E. E. Gaylord, Director Commercial Department, Beverly High School, Beverly, Mass.

Discussion by P. J. Twiggs, Director Commercial Department, East High School, Cleveland, O. General discussion; questions answered.

5. The Education of Amanuenses—Charles M. Miller, Principal the Miller School, New York, N. Y.

Discussion by Selby A. Moran, Principal Stenographic Institute and Teacher in High School, Ann Arbor, Mich.; Mrs. M. L. Veenfliet, Principal Alpena Business College, Alpena, Mich.; Miss Susan M. Henley, Principal The Henley, Syracuse, N. Y. General discussion; questions answered.

6. Report of the Committee of Nine—D. W. Springer, Chairman. General Discussion; action on report.

7. Business: Reports of special committees; election of officers.

COMMITTEE OF NINE.

Durand W. Springer, (chairman), Director Commercial Department, High School, Ann Arbor, Mich.

William E. Doggett, Commercial High School, Brooklyn, N. Y.

Cheesman A. Herrick, Director School of Commerce, Central High School, Philadelphia, Pa.

E. E. Gaylord, Director Commercial Department of High School and Editor *Business Education*, Beverly, Mass.

T. W. Bookmyer, Principal Sandusky City Business College, Sandusky, O.

Allan Davis, Principal Business High School, Washington, D. C.

H. M. Rowe, accountant, author and publisher of business text-books, Baltimore, Md.

J. H. Francis, Principal Commercial High School, Los Angeles, Cal.

I. O. Crissy, State Inspector of Business Education, Regents Office, Albany, N. Y.

The New Home of the Cleveland Spencerian Commercial School.

Last month the famous Cleveland (Ohio) Commercial School, founded by P. R. Spencer, Jr., and E. R. Felton, and for the last fifteen years under the management of H. T. Loomis, moved into its splendid new home on Euclid Avenue.

The above illustration affords a good idea of the new structure. Not only in its location on one of the world's most beautiful avenues, but also in its architectural features, are evident the good taste and excellent judgment of the manager.

Instead of a towering office building with rooms for the school in the "sky parlor," a two-story building has been erected, thus conforming to the best modern ideas of construction for school purposes.

The building site, at the corner of Euclid Avenue and Huntington Street, is almost ideal, being just outside the rattle and hurly-burly of the business section, within the charming domain of Euclid Avenue's semi-sylvan residence district, yet not more than five minutes' walk from practically every important business point.

The buildings are constructed of red pressed brick and stone, with white enameled terra cotta trimmings, and the roofs are of slate. The front building is 40 x 86 feet in size, and the other is 42 x 116. The buildings are twelve feet apart and are connected on every floor. They are two stories high on Euclid Avenue and three stories on the Huntington Street level. The lot is 134 x 360 feet, the buildings being about 150 feet back from Euclid Avenue. The school occupies exclusively for its purposes a total floor space of 24,300 square feet.

On the right side of the first floor of the front building are beautiful reception rooms and offices, finished and furnished in quartered oak. On the left side of the handsome entrance hall is the typewriting room, about forty feet square, furnished with the individual quartered oak typewriter cabinets and Austrian bent wood chairs. The Practical Text Book Company occupies, throughout the buildings, about 4,000 square feet of floor space.

The second floor of the front building is used for office practice, class rooms, penmanship work, advertising, etc. Here in a private office sixteen feet square, is where H. B. Lehman swings his skillful quill on all kinds of expert pen-work.

In the large rear building are spacious rooms, all newly furnished in oak, for the Shorthand, Bookkeeping, and English departments of the school.

The buildings and grounds represent an investment of nearly $200,000.00, and the location is such that the land is rapidly increasing in value.

No modern device in school equipment seems to have escaped the quick eye of Manager Loomis. Individual lockers, bicycle room, lunch room, building telephones connecting all rooms with each other and with the principal's office, local and long-distance telephone systems, combined electric and gas light fixtures, electric program clock, numerous conveniently arranged filtered water drinking fountains, and the latest and best sanitary equipment, —all and more are to be found installed in the new home. We wish we might have been at the "housewarming."

Doubtless, Mr. E. R. Felton, the genial gentleman who, as one of the founders and proprietors of the school, has been with it for nearly half a century, takes justifiable pride, with Mr. Loomis, in the delightful conditions under which the Spencerian is beginning a new epoch in its influencial life.

Here's hoping that the more than 36,000 students who ascribe to the influence of this great school much of the success they have achieved in life, may be but the corner stone of the living monument still to be erected by this worthy institution.

THE NEW HOME OF THE SPENCERIAN, CLEVELAND, OHIO.





Illustration No. 5



BY G. WINSLOW PLUMMER.

In this lesson we have three different styles of technique. In the large cut of the cathedral the building itself with its adjoining chapter house forms the entire picture. This cut is especially to be studied as showing detail to a degree. The stone work, the Gothic tracery, the windows are all brought out as much as possible. The clear space in the adjoining street and simple building used as a balance gives the desired result, namely: the production of a heavy, massive appearance. A building whose solid, stately strength is indicative of the character of the religious purposes for which it was constructed.

The interior view presents another style of technique producing the "dim religious light" so often striven for in art productions. The lesson heading gives a totally different style of illustration and is full of tone and feeling.

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Seen a late copy of *The Penman's Art Journal*? It's better than ever, and we are improving it every day. The price for News Edition is $1. The Regular Edition, 60c per year. The June number is particularly interesting and is filled with public school writing news. Sample copy 10c.

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203 Broadway, New York.

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A New Magazine

field is being developed by the Gregg Writer. This paper is interesting the commercial teacher, school manager, and the general "business" student as much as the shorthand teacher or pupil.

Commercial Training

is the name of a department of "view and review" that is original, interesting and profitable, and that is moulding thought in Business Education. It is

Edited by Geo. P. Lord,

who brings wide experience, a liberal education, devotion to the cause, and no small degree of literary ability to bear upon his work.

The Editorials are written in the straightforward, forceful, virile style for which Mr. Lord is noted. They strike straight and true and deal with practical questions.

The Reviews are unbiased, pointed, and pithy. They review rather than praise by silly flattery.

Advertising Talks. For the first time the advertising of schools is approached and discussed along the line followed in professional advertising papers.

Heart to Heart Talks which appear in this department are too well known to need a word. They will be continued.

Contributed Articles with editorial comment will form a new feature of this department.

ALL THIS AND A SHORTHAND MAGAZINE FOR ONE PRICE 50 CENTS A YEAR.
SEND FOR FREE SAMPLE COPY.

GREGG WRITER, 57 Washington St., Chicago.

Lettering and Designing

Number Thirteen

BY E. L. BROWN, ROCKLAND, MAINE

DEPARTMENT HEADINGS.

Lay off the headings about 7½ inches long, aiming for correct spacing, and accurate forms. Use appropriate symbols in making headings wherever practicable. The ink bottle and pen suggest the work of the penmanship department, and add greatly to the effect of the heading. Simple and neat designs are in much better taste than elaborate ones for this purpose. These headings contain a good variety of lettering and decorative ornaments, and we believe they can be studied and practiced with beneficial results.

Hymeneal

Mr. and Mrs. Joseph Olver
announce the marriage of their daughter,
LILLIE ADELAIDE.
to
MR. HENRY C. WALKER,
Wednesday, May fourteenth,
nineteen hundred and two.
St. Louis, Mo.

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SHORTHAND

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PENMANSHIP

COMMERCIAL ARITHMETIC.

GILLOTT'S PENS,
THE MOST PERFECT OF PENS,
HAVE GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens.

Books

When good, are our best friends. The ones we've got are very good ones, the price is so reasonable that they should be snapped up quickly. One thousand and one Questions and Answers on Arithmetic, on Grammar, on Orthography, on U. S. History, and on General History. Your choice for 14 two-cent stamps. Four for one dollar. The regular price was one dollar each. We will send them to you at the cost of binding, 28 cents each. The supply is limited.

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203 Broadway, New York.

The Pratt Teachers' Agency
70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

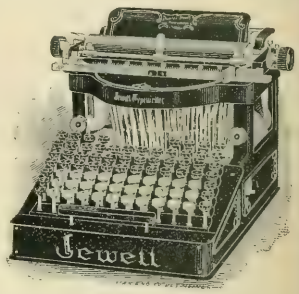
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GENERAL OFFICERS

BROWN'S BUSINESS COLLEGE COMPANY.

This Company conducts Business Colleges in thirteen cities of Illinois, Iowa and Indiana. It employs about seventy-five teachers and this year has enrolled about 3,000 students.

A SUMMER SCHOOL FOR COMMERCIAL TEACHERS,

AT PEORIA, ILL.

10 WEEKS—OPENS JUNE 9th, CLOSES AUGUST 18th—10 WEEKS.

25 NEW TEACHERS at least will be required for our increasing work the next year, beginning September 1st, and other schools have applied to us for as many more. We can locate fifty or more good teachers, at fair salaries, if we get the right material.

EXPERT TEACHERS will be in charge of this special school and the work will cover all features of the Business, or Bookkeeping Course, and the Shorthand and Typewriting Course. Only those who have a good English education and who have completed a Business or a Shorthand Course, or both, are eligible to enrollment. If they have taught for a time or have had business experience, so much the better. METHODS OF TEACHING will be the paramount aim of the Drill, and each member will be required to do a certain amount of actual teaching.

Young Teachers Can Surely Increase Their Earning Capacity by Taking This Drill.

All interested persons should write at once for the Prospectus giving further particulars. Address.

G. W. BROWN, Pres., P. O. Box 833, Peoria, Illinois.



Mr. A. H. Burke sent some signatures in imitation of Mr. Courtney's work, which in deed were close imitations. Mr. Burke is destined to become one of our very finest penmen.

F. E. Persons, Buffalo, N. Y., favored us with some cards written in artistic and copper-plate styles.

Some specimens and cards recently received from W. L. Thomas, Witchita, Kans., indicate that he is pushing to the front as a professional penmen, the work being quite skillful and artistic.

Mr. D. S. Hill, with Lockyear's Business College, Evansville, Ind., sends specimens of roundhand and card writing which show that Mr. Hill is one of our best penmen. We were not aware of the fact that he produced such excellent roundhand as that which he inclosed.

A pen drawing of a rose by Mary Mitton, of the Broken Bow, Nebr., Business College, reveals the fact that she has more than ordinary talent in drawing, and would do well to take up the work professionally.

Mr. P. E. Matzen, Battle Creek, Ia., sent some colored cards written with white ink, which disclose the fact that he is coming to the front as a professional penman, swinging as he does quite a forceful pen.

H. O. Keesling, the accomplished penman whose series of lessons in business writing will begin in our next number, submits specimens of ornamental penmanship of a high order. Mr. Keesling is destined to be not only a master business penman, but a master at ornate writing as well.

L. E. Stacy of Spencer's School, Kingston, N. Y., favored us with a bunch of splendidly written cards—colored cards with white ink. Mr. Stacy is certainly doing some magnificent work.

We have received some business capitals executed by J. C. Seavey of Bowling Green, Ky., a pupil of J. R. Burnette, which equal the work of this class executed by many professional penmen. Surely Mr. Burnette is getting results.

C. W. Ransom, now with Hill's Practical Business College, Sedalio, Mo., favored us with some very graceful script, some of which we hope to present to our readers some of these times.

A bunch of very beautifully written colored cards came from M. A. Adams, of Marietta, O. Mr. Adams has been sick for some time past, and for that reason was unable to fill a few orders for cards some months ago. He now writes that he is about well and will be able to turn out work as usual.

Pens Have you ever used a pen for business writing that gave absolute satisfaction? We've got that kind and will send you a dozen for 8 two cent stamps.

The Penmanship Art Journal
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RANSOM'S very best writing on 1 doz. cards—any name, **18c.**

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50 Cents If you want good reading good copies for home practice in writing, lettering, pen drawing, engrossing, card writing send fifty cents and we will by return mail sixteen assorted copies of *The Penmanship Art Journal*. More than 600 pages of the best matter pertaining to penmanship. The regular subscription price of *The Penmanship Art Journal* is $1 per year, but if you order the 16 assorted copies and a year's subscription now, we'll make both for $1.25.

The Penmanship Art Journal
203 Broadway New York

CARDS! CARDS!! CARDS!!! CARDS!!!!

Card Writing—Fine, Artistic, Beautiful. Any name, any style. 15c per dozen. Colored Cards, White Ink, 20c per dozen. Lessons by correspondence in writing and cartooning, Sample 10c. Circular free. Investigate. Address,

ARTIST,

Mt. Morris College, MT. MORRIS, ILL.

DO YOU WANT A BETTER POSITION?

If so, REGISTER with us, FREE

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BOWLING GREEN, KY.

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,

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COLORED CARDS,

15c Per Dozen

Penmanship by mail. 12 lessons $2. Send 10c for specimen of penmanship and sample of cards.

L. E. STACY, KINGSTON, N. Y.

Lessons in Engrossing Script

By E. M. Stan

Number Six.

We are now ready to begin on the capitals. Make them three times the height of the small letters. Raise the pen where you can do it to advantage. Study form and grace, these coupled with quality of line, go to make up the necessities of successful script writers.

Make the long heavy stroke of *C* first with an increasing shade. Make the right side of the loop and the initial stroke downward, with a slight shade on the initial stroke.

Study the shades of *E*. Make the turn of the large oval low. Do not make the little loop in the middle too far from the line of your shades. Make the turn at the top downward.

Secure a graceful oval in *O*. Finish the last down stroke with a swell shade. Make the top of *O* downward with a delicate shade at the turn.

We have the same initial oval and stem in *Q* as in *X*. The slant of this oval should be more than the main slant. A little shade on the first down stroke adds beauty.

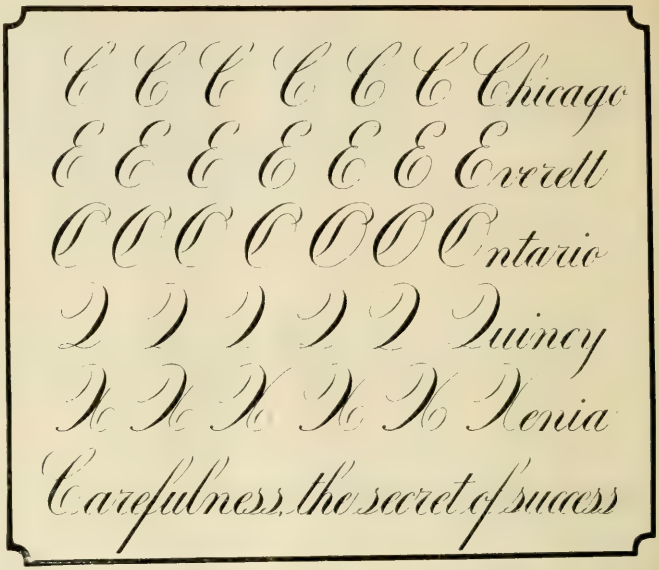
Make the loop of *Q* well to the left. In *X*, make the stem the same as *Q*, only finish it with a dot. The second part of *X* is like the main stroke of *C* unshaded. Finish the last oval with a slight shade as in *C* and *E*.

Make down stroke in the sentence to appear rather compact. Space a little wider between words than in them.

Criticisms.

H. W. S., Hartford: Your work is truly professional. The line is getting to be unusually firm, yet delicate. We see precious little to criticise. The shade on the small letter *s* is usually a trifle low, and the letter is a little wide on the base line.

H. W., Washington: Your work is not firm enough, the up lines being as yet too nervous. Make the loop larger, and bring the loop further down. Use smoother paper and larger forms, endeavoring to secure strength and the appearance of boldness. You have ability, and by application you can succeed.



1400

Lines of beautiful script writing executed by those masters of the pen, E. C. Mills, J. W. Lampman and F. W. Tamblyn, with accompanying instruction in business and ornamental writing, are bound in one volume of 404 large pages, 11 X 8 inches, beautiful print. 24 sets of Capitals, all different and over 1000 other illustrations. It's worth Five Dollars to any interested in writing. *It's yours for one dollar if you order now.*

The Penman's Art Journal,
203 Broadway New York

The Automatic
Shading Pen.

STOAKES' IMPROVED
large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.
STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.
SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8 and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined.
Price per Set, $1.00. Sample, 15c.
My Shading Pen Inks are without a rival for quality and color.
Sample for 12c Stamps.
All goods sold by me are guaranteed as represented, in every particular.
Compendium, 48 Pages, 25c.
J. W. STOAKES, Milan, Ohio



Has written thousands of cards. Bold, Dashy, beautiful. One Dozen, 25c.
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Address all Communications to
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BY FRED O. YOUNG, THE LEFT-HAND PENMAN,
SAN FRANCISCO, CAL.



My dear Mr. Zaner.

Will you kindly forward me at your convenience, one copy of Zanerian Alphabets and Rules

Yours very truly,

P. L. Douglas,

Worcester, Mass. April 8th, 1902.



MR. C. H. PEIRCE.

Favorable Comments.

Number Three.

BY CHANDLER H. PEIRCE, DAYTON, OHIO.

I've been thinking, and thinking, and thinking over the entire list of our fraternity and concluded that the man of many virtues, whose name inspires for work and worth those who have met him as well as those who have read of him, lives in the city of "Brotherly Love."

His modest and unassuming demeanor since first I heard his name, I won't say when) coupled with the fire and vigor of unsurpassed skill, will send his name down the ages as one admired for his goodness and greatness.

We love him for his nobility of character, for his earnest determination and for the standard he has helped to maintain through the long years of his useful pilgrimage.

He stands, a model to our profession and is worthy the highest praise. To emulate his example is to adorn a calling; a blessing to mankind.

In his trinity, as author, teacher, artist, he is supreme. We are proud of him, and have no false modesty in declaring him the embodiment of the gentleman and scholar.

His convictions are infinitely more valuable than countless thousands who live in the shallows of our art, and to whom practicality has never been revealed.

If conversion could come through a single living testimony, then would the many mistakes, which shadow the general presentation of the art of writing, have been avoided by our unerring

FLICKERING, of Philadelphia.

SPECIAL OFFER



To Teachers and Students of Perspective Drawing

A few sets of our new work on "Linear Perspective," for self-instruction, will be furnished complete in the original plates on heavy bristol board as follows:

Send One Dollar with Your Order

and we will send you the set of plates containing everything that is in our $10.00 edition. If you find them satisfactory, send us $1.50 more and we will send you receipt in full; otherwise, return them to us and we will refund your dollar. Isn't this fair? We think so, and know you will be pleased.

LAMSON & CARPENTER,
521 Soc. for Savings, CLEVELAND, O.

STUDENTS

For 16 cents I will send you

13 COLORED CARDS 13

Written with white ink on six colors. Something new, and all your friends will want them.

Every thirteenth student who orders gets an extra dozen FREE.

WANTED - A student in each town to take orders for colored cards. Send 20 cents for sample outfit.

H. O. Keesling,
With Rider Business College,
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ESTERBROOK'S STEEL PENS.

THE MOST POPULAR IN USE



EACH PEN CAREFULLY EXAMINED AND ABSOLUTELY GUARANTEED.

Always Ask for Esterbrook's Pens. All Stationers Have Them.

THE ESTERBROOK STEEL PEN MANUFACTURING CO.,
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AND CERTIFICATES

For all kinds of schools and colleges, at the lowest prices consistent with strictly high grade work. A great variety of stock diplomas always on hand. Special designs prepared on short notice. The artistic filling of diplomas a specialty. Designing and engrossing in all its branches.

SEND FOR ILLUSTRATED CATALOGUE.

HOWARD & BROWN, Rockland, Maine

Announcement Concerning the Winning of the Zanerian Gold Medal For the Year Ending June 1, 1902

As announced a year ago, Mr. E. S. Gause, Principal of the commercial and penmanship department of the Kansas State Normal School, Emporia, an honored graduate of the Zanerian, donated three

Gold Medals

to be given one each year for three successive years to the "Most Deserving Pupil" of the Zanerian Art College, Columbus, O., said medal to be given to the pupil "making most improvement and receiving best grades," and possessing a good character.

It gives us (Zaner and Bloser) much pleasure to announce that

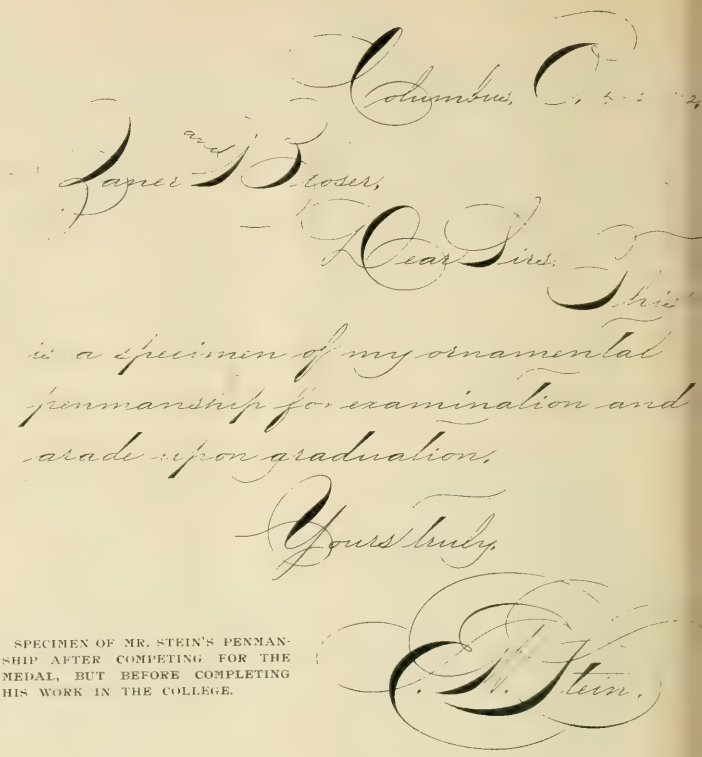
Mr. E. W. Stein

has honestly won, and is hereby publicly declared the winner of, the said Gold Medal. Mr. Stein is to be congratulated. He won it by perseverance rather than by talent, as his first specimen herewith shows. The medal was a strong incentive, without which he would not have worked so faithfully as he did. In this particular the donor's desire has been fulfilled, as his object in giving the medals was for "stimulating excellence" in penmanship and kindred arts.

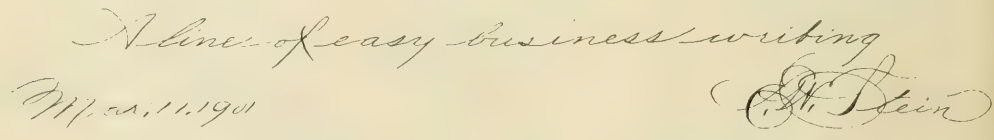
Two More Gold Medals

remain to be won. One will be given June 1, 1903, and one June 1, 1904. Who will the winners be? Why not put on the armor of unflagging interest and perseverance and win two medals at one time—the medal of *improvement* as well as of *gold?* Pupils in attendance at the Zanerian during the year ending June 1, 1903, are eligible. If interested, write for further details.

Address the President,
C. P. ZANER, Columbus, O.



SPECIMEN OF MR. STEIN'S PENMANSHIP AFTER COMPETING FOR THE MEDAL, BUT BEFORE COMPLETING HIS WORK IN THE COLLEGE.



SPECIMEN OF MR. STEIN'S PENMANSHIP, MARCH 11, 1901, SOON AFTER ENTERING THE ZANERIAN.



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Giver of the Zanerian Gold Medal.



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MR. E. W. STEIN.
Winner of the Zanerian Gold Medal.

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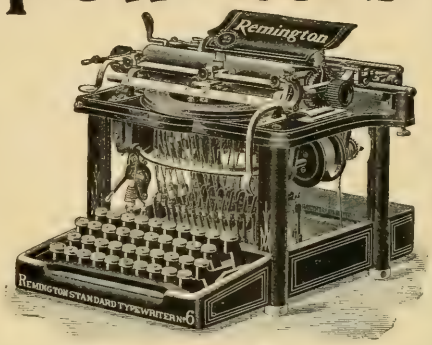
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Q R R R S S S T T

T U U U V V V W W W

X X X X Y Y Y Z Z 3

C. A. Cumming. D.D. L.L.D.

Lessons in Practical Business Writing

BY

LAWRENCE, MASS., A. D. Keesling. CANNON'S BUSINESS COLLEGE.

Number One.

Don't foul, don't flinch, and hit the line hard!

PRES. ROOSEVELT.

Today, young men and women, the person who succeeds must be able to do something well, willing to do it without grumbling, and then do it, whatever it is in a manner that will please the one for whom it is being done. Since all cater to some one, and in many cases to more than one, the power of pleasing others, courteously toward them, and the ability and determination to push forward, will win many seemingly hopeless battles.

Just at this time the teaching of Penmanship is occupying a great deal of the attention of educators, probably more than it ever did before. The causes leading up to this are many, and I will not take the space here to go into detail regarding them. Good teachers of Penmanship are in demand, but no more than good business writers. A teacher should know what he is going to teach, how he is going to teach it, and then teach it as if it were the only subject in the world.

Now students, you who are going to follow me in this course of lessons, I ask your co-operation, close attention to both the copy and instruction given. Go in with a determination to win. Take the copies as they are given. Stick to them until you have mastered them and the game is yours.

Materials and Position.—Foolscap paper, a medium fine pen, and black ink, are indispensable for good work. For position sit squarely facing the table. Have front edge of chair under edge of table. Sit with hips well back in chair. Lean forward, bending at the hips, and rest both arms on the table. Place the paper so that it is exactly parallel with the right arm; then pull the bottom edge of it toward you at least two inches, so that the arm goes diagonally across the sheet. The left hand is always placed just above the writing line, so as to hold the paper down. Lean a little more on your left arm than you do on your right. Do not grip the holder. Keep the wrist almost level, and do not let it touch the desk. See that the penholder points over the right shoulder.

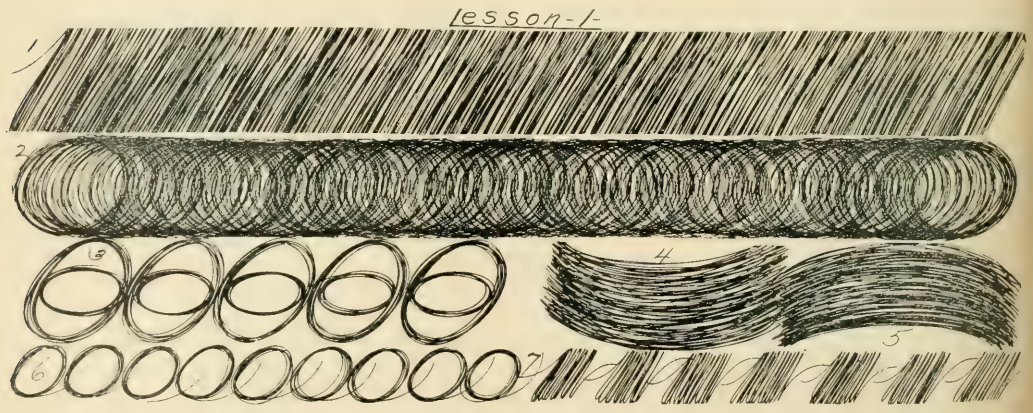
Lesson One.

Copy 1. Direct retrace exercise. Make it two spaces high. Use a push and pull movement. No fingers. Make it rapidly. See that the arm glides in and out of the sleeve. If your shirt sleeve is tight or heavy, cut it off just above the elbow.

Copy 2. Round exercise two spaces high. Same direction, as you make capital O. Make it just as round as you can, trying to keep it regular in height and width. Use no shade.

Copy 3. Two space ovals, made one-third higher than they are wide. Same direction as capital O, and reverse. Watch right left oval in the centre. Keep your work up together in columns, so as to give it a good appearance.

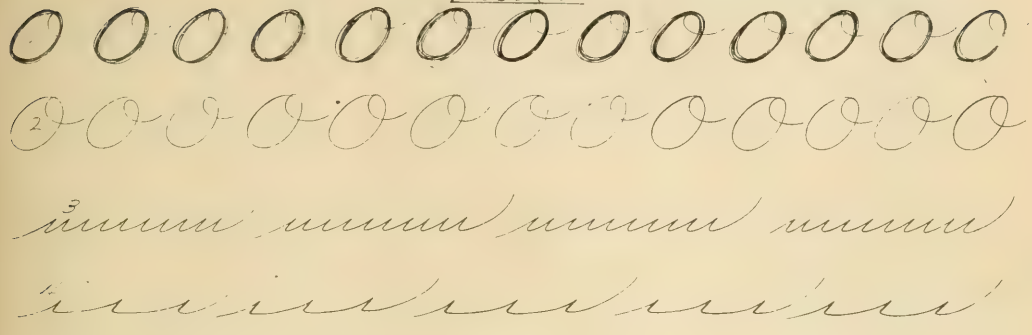
Copy 4 and 5. Make from left to right, and retrace with curve. Copy 6 and 7. Given for review. Remember use no fingers.



Lesson 2.

Work hard on copy 1, six times around and loop. Copy 2. Close "O" at top, watch loop carefully, 3 and 4 make sharp at top, round at bottom. Watch spacing.

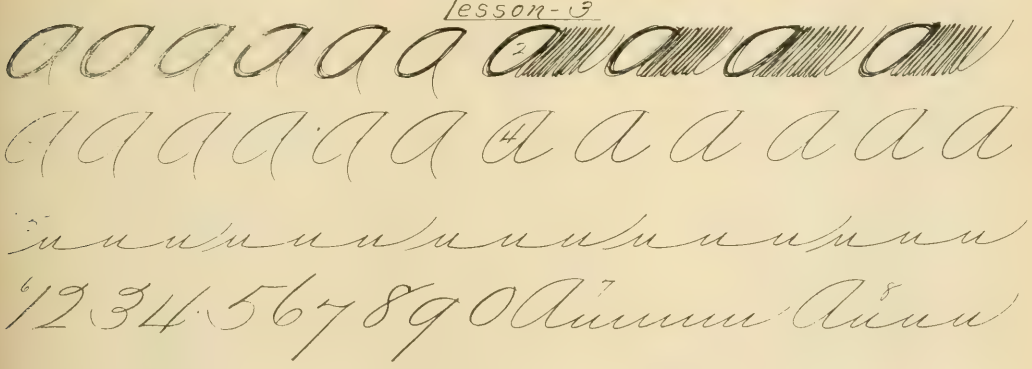
Lesson-2-



Lesson 3.

Try copies 1 and 2, copies 3 and 4, make capital "A" sharp at top, and close it, retrace about one half way down the stroke. Copy 5. Small "n" should be made sharp at top; study figures; try copy 7 and 8.

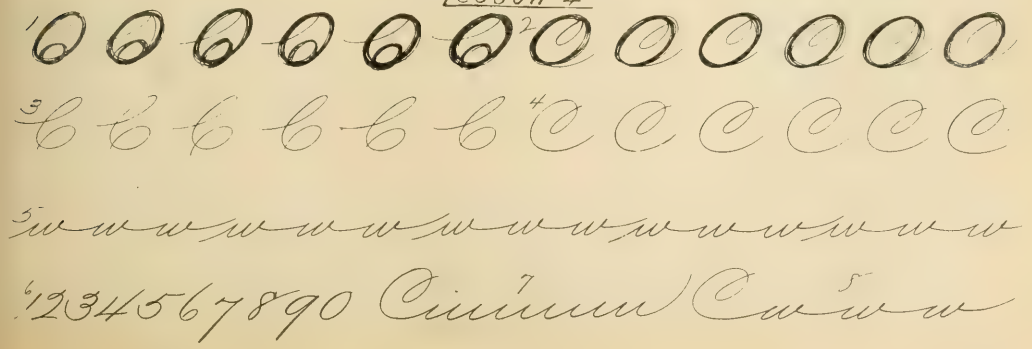
Lesson-3



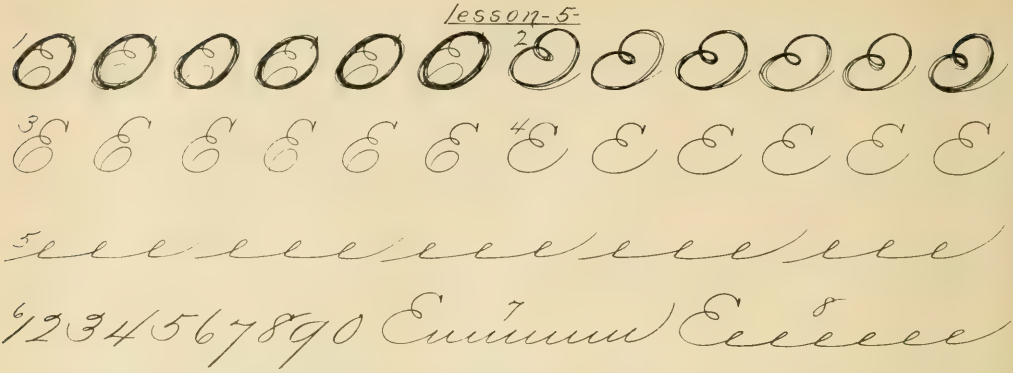
Lesson 4.

Copies 1 and 2 will develop the capital letters. Copy 3. Start to the right above the base line, finish with the oval; keep oval and loop separate. Copy 4. Start left and down, keep downward strokes parallel. Copy 5. Make all sharp turns at the top, round ones at the bottom. Watch retrace stroke, divide parts equally; study copy 6, try 7 and 8.

Lesson-4-



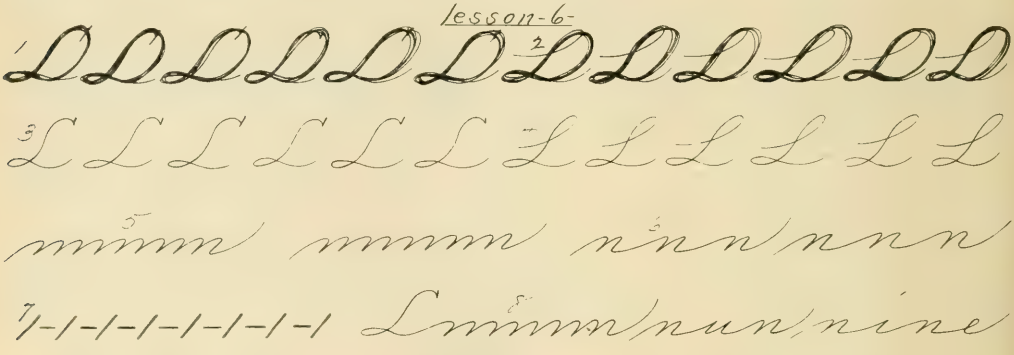
Lesson-5-



Lesson 5.

Copies 1 and 2 develop movement and form; don't slight them. Copy 3. Start with dot, and make small loop in center point down, finishing oval same as capital "C." Copy 5. Be sure to have a visible loop in small "e." Copy 6. Are all figures made the same height? Copy 7 and 8 should receive a great deal of practice.

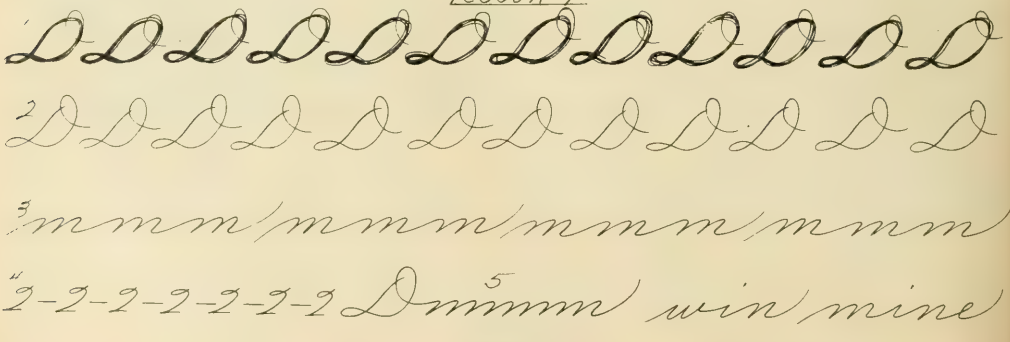
Lesson-6-



Lesson 6.

Exercise 1 develops both capitals "L" and "D". Go after it strong. Copy 3. Start with dot, stand up straight. Keep loops on a parallel with base line. Copy 4. Start above the line; watch slant of loop at top. Copy 5. Round at top, pointed at bottom. Copy 6. Both round turns at top, and one at bottom; keep downward strokes parallel. Copy 7. Watch height and spacing, keep pen on paper until it stops at base line. Remember haste makes waste. Copy 8. Shows how to join capitals and small letters. Make about two pages of the words.

Lesson-7-



Lesson 7.

Copy 1. You can't afford to loose these exercises. Copy 2. Keep toe and heel of capital "D" on line, watch width and finishing loop. Copy 3. Has three round turns at top, two pointed, and one round at bottom. Try to space parts equally; keep lines parallel. Copy 4. Start down with loop, and finish with short straight stroke parallel with base line. Words "one" and "mine" are a review on the small letters.

Lessons in
Business Penmanship

BY A. R. BURNETTE, ASHLAND, ILL.

Number Four.

Lesson No. 16.

We will begin lesson 16 with the large direct compact oval exercise. Work very rapidly on this exercise, working out all the white space. Try to keep the exercise one large space high, the full width of the paper. Line 70 is the direct retraced oval finished with a small loop. Retrace each oval ten times. By close study you will see that the captial "O" conforms more closely to the indirect oval than any other capital under this group. Count two for each captial "O."

Lesson No. 17.

Start this lesson with the large direct retraced oval exercise. The small oval exercise given is an excellent one to develop the beginning part of the "C." The two downward strokes of the "C" should be parallel. Make first part of letter about the size of the small "o." Second style of letter given is used a great deal in business writing. Notice that the first part of the letter is formed like the small "l." Start beginning stroke about half the height of the capital, and finish letter with a small oval. Fill several pages of the word copy.

Lesson No. 18.

In beginning this lesson spend some time on the large retraced oval. Second exercises given are fine to develop the capital "E." Begin capital "E" with a dot or small straight line. Top part of the "E" is one-half as large as the bottom part. The small loop connecting the two parts of the "E" should point downward. Second style of "E" begins almost like second style of "C." Try to write the word Evans without lifting the pen from the paper. Don't hurry over the copies, but study each one carefully.

Lesson No. 19.

Begin this lesson with the large direct oval, finishing with the capital "A." Notice that the under stroke of the "A" is quite straight. Let the upward stroke reach to the height of the letter, and let down stroke retrace same about half way to the base, curving to the right and ending below base line about one small space. See that you are getting four words to the line of the word copy.

Lesson No. 20.

We will begin this lesson with both the direct and indirect ovals made in the direction indicated by small arrows. Retrace each oval from ten to twenty times. Practice the two parts of the letter separately until you can make them well, before joining them together.

The difficult point will be to bring the two strokes together correctly. Watch spacing and height of small letters in line No. 79.

Lesson No. 21.

Lesson 21 begins with the capital "M" and "N" exercise. Use rather a rolling motion of the arm in executing this exercise. See that you are getting round turns at the top, and that the up stroke retraces down stroke about half way. You will find that each part of the letter is shorter than the preceding one. Compare your work with the copies given, and see where you can make improvement.

69.

70.

71.

72.

73. Come Count Cinnamon

74.

75. Evans Evening Evening

76.

77. Amor Anon Anon Ape

78.

79. Xenia Xenia Xanthine

80.

81.

82. Mission Mining Nine No

83. Nine men in a mine

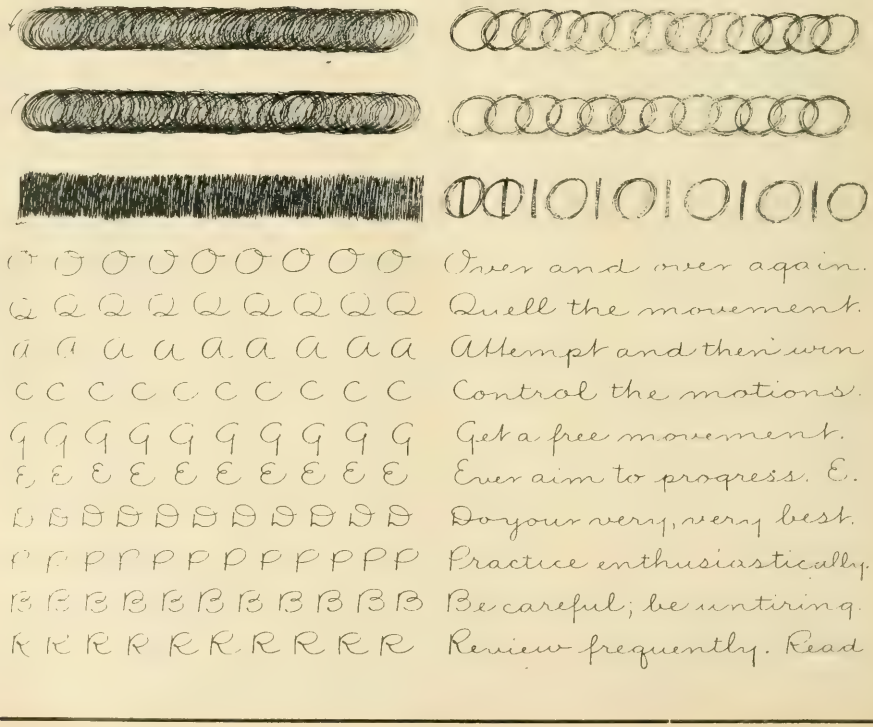
84. Mining in a mine Men

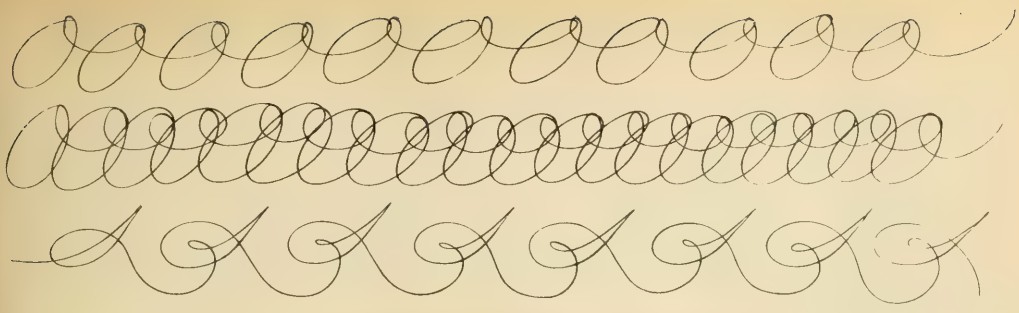
Practical Vertical Penmanship Copies and Hints

Keep in mind that vertical penmanship is not unlike any other kind of penmanship, except a slight difference in slant. Keep in mind that it may be executed successfully with the arm movement—as successfully as any other style of writing. Also keep in mind the fact that the paper may be held parallel with the desk, parallel with the forearm, or at any angle between these two extreme positions.

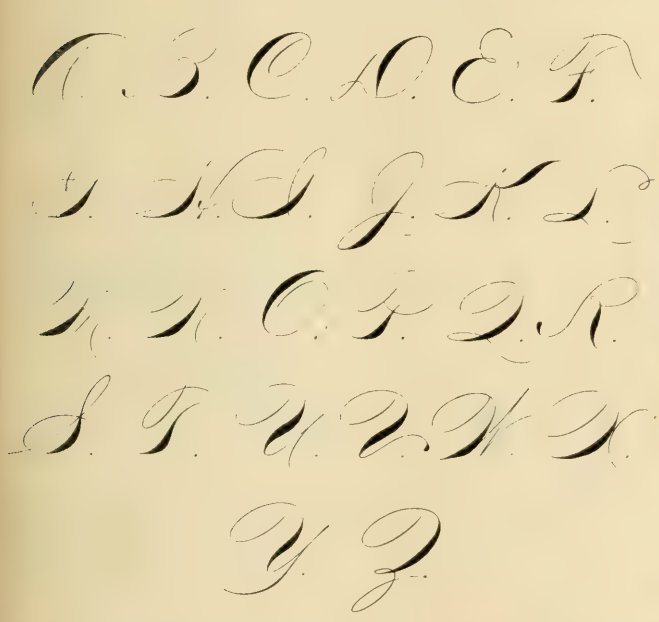
The accompanying exercises are given as preliminary practice and training for the capitals which follow. There is need of little or no finger action in the exercises, or in many of the capitals. All circles should be made freely with the arm movement, and the straight lines should be made without much finger action.

Study the forms carefully and learn to criticise your own work. Learn to see good forms as well as to see wherein your forms are poor. In the sentence practice, be watchful of the spacing between letters and of the space in the letters. Observe critically at all times the matter of angles and turns, being careful to keep the n's rounding at the top, and the u's sharp.





MOVEMENT EXERCISES BY W. L. THOMAS, WICHITA, KANSAS.





S. M. BLUE, BROKEN BOW, NEB.

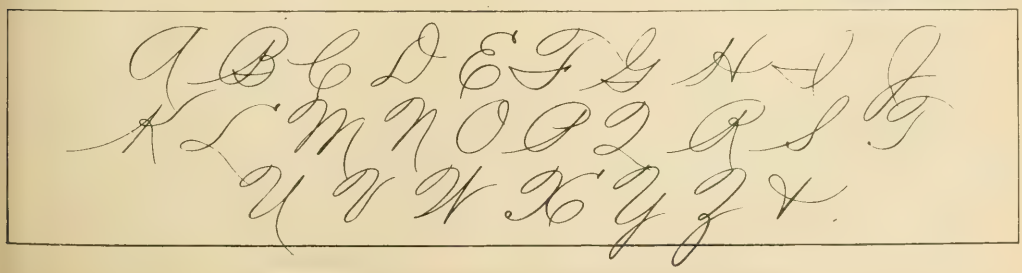
The above capitals are from the skillful pen of S. M. Blue, penman in the Broken Bow, Nebr., Business College. Being plain—they require the very best control of movement. Many persons can execute flourished letters fairly well, but fail miserably when plain forms are attempted. We would therefore advise all who wish to thoroughly master ornamental penmanship to give the above style considerable attention. He who can execute this style will need have no fears about mastering the usual flourished ornamental style.



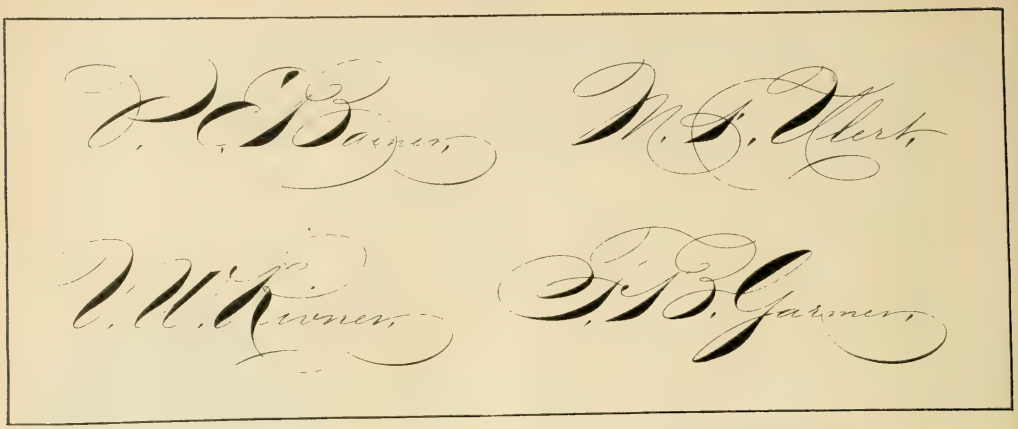
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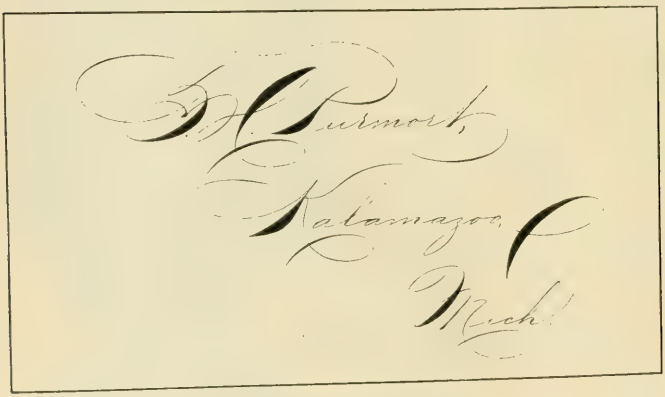
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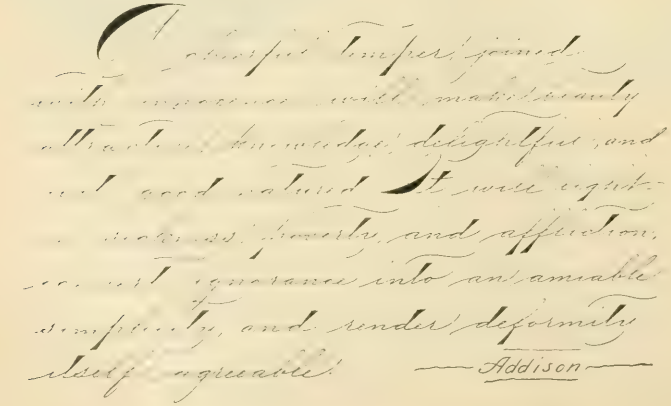
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BY THE PEN WIZARD, F. B. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



BY S. F. HEATH, CONCORD, N. H.



BY T. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



J. D. Valentine, of Pittsburg, favored us with some white and black cards written in white and black ink which display considerable skill.

J. E. Leamy, penman in the Troy, N. Y., Business College, is doing not a little of high grade engrossing, as indicated by some press notices received recently from that city.

Mr. Leamy is one of our most accomplished penmen.

Mr. M. K. Staller, Mt. Carmel, Pa., submits some business and ornamental writing and flourishing which disclose skill. Mr. Staller states that the most of his skill is the result of instructions received from THE BUSINESS EDUCATOR.

W. H. Anstine, of York, Pa., swings quite a professional quill, as indicated in a letter recently received.

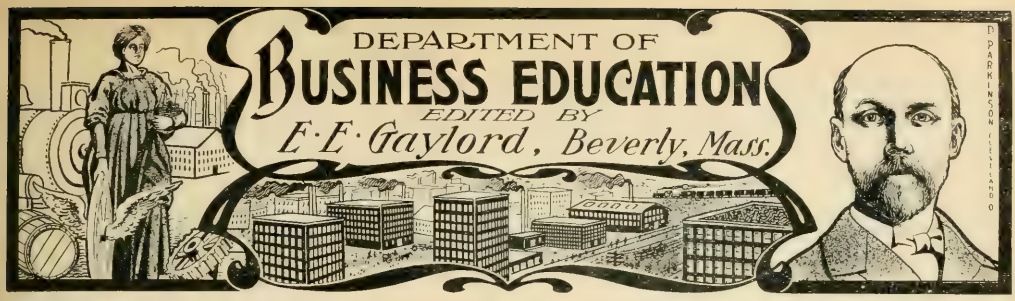
Mr. Gettie Fore, Ardmore, Ind. Ty., while not following penmanship professionally, is giving some attention to that branch as a side issue, and his writing is far above the average of those not engaged professionally in penmanship.

Mr. S. M. Funk, of Hagerstown, Md., favored us with a few specimens of his Ornamental Penmanship, which shows that he is losing none of his skill in this line.

Some of the most finely written cards in white ink we have ever had the pleasure of receiving, recently came from the pen of Mr. C. H. French, penman in Goldy's College, Wilmington, Del.

Mr. M. W. Cassmore, penman in the Richmond, Ind., Business College, sent some specimens from the pen of Mr. Herbert C. Schneider, which disclose the fact that he is doing some splendid business writing. Mr. Cassmore writes a vigorous, simple, business hand and believes in teaching that style.

J. T. Evans, cashier and paymaster for the Vulcan Iron Works, Wilkes-Barre, Pa., swings the pen like a professional. A number of signatures and cards recently received from Mr. Evans show truly a high order of ability. Were he to devote his time and attention to this work, he certainly could become one of the few.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Impressions by the Way

New Buildings

The new building fever has become epidemic. Only last year the Lynn (Massachusetts) Business College took possession of its beautiful new building erected for its exclusive use. The Latter Day Saints' Business College, of Salt Lake City, also moved last year into an excellent new building, well equipped.

The Heffley School, Brooklyn, went into its own charming new home last year, a building planned for comfort, convenience, and attractiveness.

In May of this year the Spencerian Commercial School, of Cleveland, removed to its elegant and sumptuously furnished new quarters on Euclid Avenue. There is probably not in the world a more richly finished and furnished suite of reception rooms than are those in the new home of the Spencerian, in Cleveland; and schoolrooms better equipped and more convenient would be hard to find.

The Bartlett Commercial College, of Cincinnati, is moving into handsome new quarters on the top floor of a new ten-story business block. Mr. Bartlett is a live, aggressive school man, and his energetic policy is ably carried out by his efficient principal, Mr. D. D. Mueller. These gentlemen will be glad to welcome to their new home members of the guild of commercial teachers.

Colonel George Soule, of New Orleans, will spend this school year in a fine new building erected especially for the use of his school.

A large force of men is at work on the foundation for a towering twelve-story building at the corner of Wabash Avenue and Monroe Street, Chicago, several floors of which are to be occupied by the Metropolitan Business College, Mr. O. M. Powers having sold the building he now occupies.

Mr. O. L. Trenary, of Kenosha, Wis., moved his College of Commerce into a new building of his own last fall. This is one of the nicest little schools in the Northwest; and "little" here means more than 200 students a year with more coming. They are sure to come to a school that resorts to no shell-game tactics, provides for their physical comfort amid pleasing surroundings, and gives them thorough instruction.

At Headquarters

On the way to Minneapolis we dropped into the headquarters office at Columbus, and found Messrs. Zaner and Bloser very busy with an unusually full school. Great changes have taken place in the capitol city since, as a student, we were there in 1890. Then H. C. Rowland was a student and itinerant card writer; now he is the proprietor of an excellent commercial school in the Y. M. C. A. Building. Broad Street, though charming, is not so superlatively beautiful as it seemed in the old days of Kelchner, McCloskey, Ware, and Weaver.

Furthermore, twelve years ago our chirographic mentor wore a high white silk hat, and a white flannel suit. He disdained whiskers, and he paid assiduous court to a charming young lady. Now he wears a very sober suit, and plenty of whiskers,—he would make a good model for a Murillo portrait—and the lady is now the gracious hostess who welcomes her husband's guests to their ideal home. Long may the vine and fig tree yield the fragrance of happy days to Mr. and Mrs. Zaner.

In 1890, E. W. Bloser was not a part of the Zanerian; now his earnest work is an indispensable feature of that successful institution, and especially of the BUSINESS EDUCATOR. Mr. Bloser is at his best in his pleasant home where we found that even the enthusiastic praise of his old friends did not do him justice.

In the early nineties Columbus had, in her high schools, no commercial teaching; now each of her three high schools has a commercial department, Mr. J. H. Walcott, in charge of the commercial work of the North High School, is to be congratulated because of the excellent new quarters into which his department is to go in September.

Soliciting

The infection of soliciting has reached the business schools of several of our large cities. New York, Brooklyn, Philadelphia, Newark, Chicago, and Milwaukee are among the unfortunates whose appeal for business has been forced to a low plane. In Milwaukee the business is badly cut up by this practice, and the various schools maintain a disagreeable attitude toward their competitors, ranging from a haughty assumption of superiority which affects not to recognize the existence of competitors, down to the contemptible use of irresponsible newspapers to publish scurrilous articles about competing schools. The city has been overrun by solicitors, amateur and professional, generally men incompetent to teach, and often so devoid of the natural instincts of manhood that they have lied shamelessly about their competitors in order to get business; and they have spared no one who could by any hook or crook pay the price, regardless of age, race, character or mental condition. The result is that a visitor to the office of the average business college in Milwaukee is liable to run plump into a veritable shoal of solicitors making their reports or getting their instructions; or he will be compelled to listen to a loud-voiced altercation over the meaning and force of a contract which some Polish or German parent has signed, unable to read English and ignorant of the meaning of the paper. Here is one of the contracts—

Probably not one in twenty reads the fine print, and when it is remembered that solicitors will tell to ignorant, needy foreigners such lies as, "The Northwestern Mutual Life Insurance Company has pledged itself

Blank Business College.

$ ..... Milwaukee, Wis., ... 190

In Consideration of the agreement of **Blank Business College,** *to deliver to my* ..... *a transferable scholarship entitling the legal holder to a* ..... *course in the* ..... *Department of said College* ..... *Session to begin on or about* ..... *190* .

I hereby agree to accept said scholarship and to pay to the order of BLANK BUSINESS COLLEGE, the sum of ..... *Dollars as follows:*

.....

.....

until the full amount has been paid.

In accepting said scholarship it is understood that the holder will comply with the rules and regulations of the school and will not neglect his duties unnecessarily. Any agreement not contained in this contract will not be binding upon either party. In case any of said installments to mature unpaid after the same have become due, unless extension of time is asked for and credit granted in writing, all of said installments are to immediately become due and payable and it is agreed between the parties that in case either party fails to comply with the terms of this contract the party so failing to comply shall be indebted to the other party in a sum equal to three-fourths the face of this contract as liquidated damages. It is furthermore understood that this contract is made for a definite period, and neither party shall discontinue the course of instruction outlined unless the same is finished before the within described time.

Purchaser. ..... *Witness.*

Blank Business College.

..... *Street.* *By* ..... *President.*

to use only our graduates, and we can guarantee your daughter a good position;" or, "Our school has special influence with the School Board, and if you do not sign this contract and send your child to us instead of to H's school, you will lose your position as janitor of —— School tomorrow night," it will be understood how disputes arise, and law suits ensue over contracts that disavow responsibility for what agents promise, and it will be seen how an honest man's blood will be made to boil as he begins to realize the prostitution of a noble cause to serve a merely mercenary purpose.

There is a kind of calling at the homes of possible students, that is not illegitimate, and sensible, honest men know where to draw the line, at least until the spur of unworthy competition causes their sensibilities gradually to become benumbed. If that kind of calling is to be called soliciting, —we do not accept the term,—then we do not denounce soliciting indiscriminately: but when the house to house canvass of the junkman is resorted to, combined with all kinds of misrepresentation to ignorant people, we protest.

Mr. Williams Closes the Debate.

MR. EDITOR:

A three months' absence has prevented a a reply to Dr. Herrick's article in your April issue. It seems apparent that the discussion of my paper read at Detroit last summer will not end before the time for the next convention comes. This, however, shall be short, and the last from this end.

Dr. Herrick is disturbed because I ignored his challenge to point to a university college of commerce in this country that "requires any student or group of students to study six modern languages." I cannot find such a statement in anything I have written; but, while we are on that subject, I would like to ask Dr. Herrick how the young man, who is pursuing a course of study in a university college of commerce, is to determine which of the six modern languages he shall study. He cannot know in advance which one of the six, nor what two, three or four of the six he will find use for when he goes out to "solve the great problems which confront the business men of the country." If he take Spanish, the first business house into which he may be invited to apply his knowledge of "business organization and management" may have use only for English and French, or, probably, for English only; hence I have been unable to see any other safe course for him to pursue than to take all of the six. I am surprised that Dr. Herrick did not see this point.

SOME UNSCHOOLED BUSINESS MEN.

Dr. Herrick expects a university college of commerce graduate to make more rapid advancement than the young man who has been unable to acquire knowledge of "mediaeval, modern, and American history, trigonometry, economic geography, industrial history of England, business organization and management," etc., etc., (those branches are features of the course of study which aroused this discussion) can, who has acquired a good English education and such knowledge of business methods as the business man requires in his clerks, because "he has done so and can do so." There may be exceptional cases where he has done so, but exceptional cases prove nothing. Since Dr. Herrick has cited the "repeated expressions of John H. Converse and Theodore C. Search" in support of his contention, perhaps he will permit me to state the fact that seven of the the nine wealthiest men in this city never saw the inside of a college, and the fathers of the other two, from whom they inherited their fortunes, had only a common school education, and I believe the conditions are the same elsewhere. George Eastman, the man who founded and has built up the great Eastman Kodak Co., with a present capital of thirty-five millions, had only an indifferent common school education, and began his business career as a bookkeeper. Among Mr. Eastman's closest personal friends now is Lord Kelvin, one of the brainiest men and most eminent scientists of the day. Henry Lomb, who has built up in this city the largest manufactory of optical goods in the world, and who is a broad minded humanitarian, a philanthropist, and a highly cultivated man, had only a common school education. L. P. Ross, one of the most successful merchants of this city and an able financier, and upon whom has been urged every civic position within the gift of the community, had only a common school education and a part of a year in a country high school. Hiram Sibley, of this city, who organized the Western Union Telegraph Co. and was its first president, and who made fortunes for himself and numbers of his friends in that connection, was a country boy with only a common school education. Frederick Cook, President of the German-American Bank, President of the Rochester Gas & Electric Co., President of the Rochester Railway Co. and President of the German Insurance Co., began business life with next to no education. D. W. Powers, of this city, one of the ablest financiers Western New York has ever known, had almost no school training, and began his business career as a clerk, working the first year for his board. Mr. Powers became a cultivated man and a connoisseur in art. There are a few college graduates in successful business here, but nearly all of them are continuing businesses which were organized and built up by their fathers, who were ignorant men in the scholastic sense. A large proportion of the younger prominent and successful men of the city came to Rochester from the country to attend our school, and their success is largely due to the opportunities which the knowledge acquired in our school opened to them. The same conditions will be found in every city in this country where there is a good commercial school. So much for illustrative cases.

WHAT OF THE PROFESSOR IN BUSINESS?

No school of any character ever put brains into the head of a boy or a girl, hence Dr. Herrick's quotation from the proceedings of the American Banker's Association—"Send us young men of capacity rather than those of mushroom ability"—amounts to nothing. In that connection I am going to place myself in the heretical position of saying that I do not believe there is a university college of commerce professor in America who has not had business college training or actual business experience who would be worth a thousand dollars a year to any business house in the world. How would one of those professors apply for a position? Would he tell the proprietor that he was familiar with mediaeval, modern and American history, that he was master of trigonometry, that he had taken Dr. Scott's course in economic geography, that he had studied the industrial history of England, that he was familiar with six modern languages, that he had the history of commerce at his tongue's end, and that he knew all about business organization and management? I fancy I can see the amused expression of the business man's face while the professor was recounting his attainments. What use would a business house make of one of those professors? It is not supposable for a minute that he would be given charge of the credits of the house, be selected as buyer, or be placed in charge of any important branch of the business. If a head of a department were required, a subordinate would be selected, who is thoroughly familiar with the duties and the details of the position. University college of commerce professors may train young men to do that which they cannot do themselves, but it is not usual for a stream to rise higher than its source.

THE PLACE FOR COLLEGE TRAINING.

I have in no part of this discussion denied the value of college training to those who have professions in view and to those who will not be required to carve out their own fortunes, but my experience with men, my acquaintance in business circles, and the information and opinions I have been diligent in collecting, lead me to firmly believe that those young men who think of going to college with the idea of ultimately engaging in business would better stop at the end of their preparatory training, take a good commercial course, and go into a business house.

Dr. Herrick objects to my charge that the university colleges of commerce are following the methods of France and Germany. It is apparent that those who have prepared the advertising literature and formulated the courses of study of the university colleges of commerce, have had before them the prospectuses of the French, German and Belgian schools, and obtained their ideas from those sources.

Dr. Herrick and I look at the subject under discussion from opposite points of observation—he from that of a college-bred man who has had no business experience; I, from that of a business man of nearly forty years' experience, who has been compelled to educate himself. It is quite natural, therefore, that we should have differing opinions. Whose opinion is entitled to greater weight your readers must determine.

Respectfully,

L. L. WILLIAMS.

Rochester, N. Y., May 19th.

Postlude.

MR. EDITOR—

It will be seen from the subjoined extract from President Hadley's report to the Trustees of Yale University that I am not entirely alone in my contention that the time consumed in pursuing a college course by those who contemplate going into special activities is not compensated for by the knowledge acquired and discipline secured. That part of the report which has the widest general interest is the one which deals with the relations between the professional schools, the colleges, and the secondary schools. It is well known that there is a strong movement in favor of requiring a bachelor's degree as a condition of admission to the schools of law and medicine. With this view President Hadley takes issue. Although he admits the brilliant success of some schools which have pursued this policy and concurs heartily in the belief that collegiate training is of the highest value to the professional man; he believes that the proposed change is a mistake and involves a dereliction of public duty, none the less grave because it is unconscious.

"The requirement that every man who begins professional study in law or medicine should have had already a college course of secondary study is good so far as it secures maturity of mind. It is bad so far as it makes him late in entering upon his career of active service in the world. Whether the evil outweighs the good will depend upon the individual. To the man who has plenty of money for his support during his education and professional career, the advantage of increased maturity probably outweighs the disadvantages of enforced delay. For the poor man the balance is likely to turn in the other direction. Many years must now intervene before the man who begins the study of law or medicine can hope to reach a moderate competence. This we cannot help. The public demands technical training, and has a right to demand it. Each increase of human knowledge makes it harder for the young professional man to prove to the satisfaction of the public that he possesses the necessary share of this knowledge. But we have our choice whether we shall increase this difficulty by requiring a long course of secondary education prior to the beginning of professional study, or shall try to minimize it by putting the opportunity for such study within reach of the graduates of our high schools as soon as they are qualified to enter thereon. If we adopt the former system, as so many of our universities are now tending to do, we enhance the artificial difficulties, which are already great enough at best, and tend to make the professions of law and medicine places for the sons of rich men only."

Respectfully,
L. L. Williams.

Rochester, N. Y., June 28th.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

AUSTRALIA

The Economic Resources and Prospects of the Australian Commonwealth. Percy T. Rowland. The Economic Review, April 15th, 1902.

The Artesian Water Supply of Australia from a Geographical Standpoint. H. Gibbons Cox. The Geographical Journal, May, 1902.

Gold Mining and Milling in Western Australia. A. G. Charlton. Engineering Magazine, February-June, 1901.

ALASKA.

Recent Work of the U. S. Geological Survey in Alaska. F. C Schrader. Bulletin of the American Geographical Society, February, 1902.

AFRICA

Physical and Economic Features of the Uganda Railway. Frederick W. Emett. Engineering Magazine, July, 1901.

To Victoria Nyanza by the Uganda Railway. Commander B. Whitehouse. R. N. Scottish Geographical Magazine, April, 1902.

CUBA

The Geography of Cuba. T. Wayland Vaugn and A. C. Spencer. Bulletin of the American Geographical Society. April, 1902.

CANADA

The Foreign Population of the Canadian West. Under "Notes and Memoranda," Economic Journal. March, 1902.

RUSSIA

Engineering Opportunities in the Russian Empire. Alexander Hume Ford. Engineering Magazine. April, 1901.

The Economy of Russia. Worthington Chauncey Ford. Political Science Quarterly. March, 1902.

GREAT BRITAIN.

British Manufacturers and the Policy of Unfettered Commerce. Edward Atkinson. Engineering Magazine. April, 1901.

Britain and Her Competitors in Iron and Steel Making. E. Phillips. Engineering Magazine. May and June, 1901.

Doomed British Shipping. P. Barry. Westminster Review. July, 1902.

KANSAS

A Giant Kansas Farm. C. H. Watson. World's Work. July, 1902.

The Physiographic Divisions of Kansas. George V. Adams. Bulletin of American Geographical Society. April, 1902.

THE PHILIPPINES.

Mineral Deposits of the Philippines. Frank L. Strong. Engineering Magazine. May, 1901.

MINNESOTA

Minnesota—A Sketch. C. W. Hall, Professor of Geology, University of Minnesota. Journal of Geography. June, 1902.

Minneapolis and its Environs. C. W. Hall. Journal of Geography. June, 1902.

THE SOUTHWESTERN STATES

The Great Southwest, Ray Stannard Baker. The Century. May, June and July, 1902.

Reclaiming the Arid Southwest. Robert M. Barker. Forum. May, 1902.

BY-PRODUCTS.

The Value of By-Products. George Ethelbert Walker. Gunton's Magazine. May, 1902.

COAL

Development of the Coal Industry. William Gilbert Irwin. Gunton's Magazine. June, 1902.

Coal Resources of the Pacific. Engineering Magazine. May, 1902.

WHEAT.

The Modern Grain Elevator. D. Allen Willey. Engineering Magazine. May, 1902.

Freight Rates on Argentine and North American Wheat. Journal of Political Economy. June, 1902. Robert Rene' Kuczynski.

GERMANY.

Germany as a World Power. Wolf von Schierbrand. Forum. July, 1902.

Austrian-Hungarian Trade Policy and the New German Tariff. Eugen von Philippovich. Economic Journal. June, 1902.

The Krupp Works at Essen. Scientific American. April 19, 1902.

FIBRES.

The Sisal Industry in the Bahamas. Scientific American. May 3rd, 1902

ECONOMICS

Trade Cycles and the Effort to Anticipate. G. P. Seldon. Quarterly Journal of Economics. February, 1902.

Foreign Trade Delusions. Gunton's Magazine. May, 1902.

Commerce as a National Peacemaker. W. P. Wilson. Gunton's Magazine. May, 1902.

The Earlier Commercial Policy of the United States. Thomas Walker Page, University of California. Journal of Political Economy. March, 1902.

The Real Issue of the Coal Strike. M. G. Cunniff. World's Work. July, 1902

MANUFACTURERS

Manufactures of the United States. Henry Gannett. Bulletin of the American Geographical Society. April, 1902.

Our Industrial Position in the World. Henry Gannett. Forum. May, 1902.

HAWAII

Three Years in Hawaii. Edwin Maxey. World's Work. May, 1902.

SHIPPING.

Growth of a Great Shipyard. Herbert S. Houston. World's Work. May, 1902.

The Minneapolis Meeting of the National Educational Association

Perfect weather, an invigorating temperature, a splendid new city throbbing with the titanic task of stupendous production and transportation, an all but unprecedented enrollment, and careful, business-like preparation for guests,—all united to make the Minneapolis meeting of the National Educational Association one of the memorable meetings of this powerful organization.

Comparatively few realize the magnitude and influence of this Association. It has eighteen principal departments, of which the Department of Business Education is one, though, as yet, in point of numbers, a small one. It has more than 3,000 active members, and this year more than 12,000 teachers and tourists enrolled during the meetings.

The Association now has a surplus fund—called a Permanent Fund—of $4,800. Its total receipts last year were $32,266.48.

General Sessions

The opening session consisted of the usual surplusage of ceremonial in the form of welcoming speeches by all sorts of Minneapolitan dignitaries, with responses from professional teachers representing a variety of the higher notches in the educational scale.

From the educational point of view, probably the greatest address of the week was that given by President Nicholas Murray Butler, on "Some Pressing Problems." He chose from many problems these two: waste in our educational system, and the lack of knowledge of the Bible as a work of literature and an element in the civilization of the world. The distinguished speaker held the closest attention of a great mixed audience while he spoke of the waste of time in our elementary and college teaching; but when he came to the second problem, his masterful analysis of causes and results, and his eloquent plea for more attention to the Bible merely as a great literary storehouse from which all the notable writers of modern times have freely drawn; he stirred six thousand auditors to enthusiastic applause.

Second only to President Butler's address in interest was that delivered by President Jacob Gould Schurman, of Cornell University. His subject, "Education in the Philippines," was treated with the philosophic insight, which President Schurman always brings to the discussion of civic, economic and educational questions. He thinks the Filipino should be given independence as soon as he is ready for it, but he does not think him ready for it yet. President Schurman, Chairman of the first Philippine Commission sent out by President McKinley, is in full sympathy with the sentiments contained in President Roosevelt's Memorial Day address.

The eminent services of Secretary Wilson, and the high rank of the Minnesota Agricultural College, combined to bring out an unusually large audience to hear Secretary Wilson's address on "The Education of the American Farmer." He held that teachers are needed who can discover the principles that underly production and who can teach these truths in their application to farm life. Pioneer work along this line is waiting,—even nearer the frontier than the work of commercial training. The organi-

zation of faculties for instruction, apparatus, laboratories, text-books, everything, from elementary to post-graduate work, is waiting. Said he:

"We have adopted much in our system of education from people who have not our responsibilities, people who educate men of leisure, passion, class, privilege, caste, birth and all that. The people govern here. They should be educated with a view to their development along the lines of their life work, whatever that may be.

"What can be done for our producers that they may live on higher levels of comfort and happiness, that they may help the weary hand with a better trained head, and have more time to devote to intellectual, moral and spiritual life? is the previous question which the educators of the great producing states of our country are called upon to answer.

"Why should not our system of education be the best? Inferior animals advertise that the farmers' education has been overlooked; drouth-stricken fields show it; they all cry aloud for better education. The American people always find the man for the hour, and the hour is now crying for the man to organize the education of that branch of the people who produce 65 per cent of the wealth of the country."

Very interesting and thoughtful addresses were also made at the general sessions by President Alderman of Tulane University, New Orleans; Archbishop John Ireland of St Paul; Mrs. Carrie C. Cott, of New York; Dr. W. T. Harris, U. S. Committee of Education; Dr. J. H. Finley, Princeton University, and the Hon. Michael E. Sadler, Committee of Education, London, England. We regret that our limited space and the requirements of our special department forbid us to give abstracts of these admirable addresses.

The Department of Business Education.

The first regular meeting of the Department of Business Education was called to order in the rooms of the Minnesota School of Business, by President Crissey, Wednesday afternoon, July 9th, at 2:30 o'clock, and continued in lively session, with more than one hundred persons present, until after six o'clock that evening.

President Crissey's annual address explained the reasons for the arrangement of the program and the appointment of the Committee of Nine, and he gave so thoughtful a presentation of the problem of commercial education, as it affects the public high schools, that we present it in full on another page.

Dr. A. E. Winship, Editor of *The Journal of Education*, read the first paper entitled "Have Commercial Studies Disciplinary Value?" Doctor Winship seems to take pleasure in naming his speeches to suit himself, regardless of the title under which they may have been advertised. He is glad to see the word "practical" robbed of its terror, and glad to watch the bayonet charge in honor of the position that it is possible so to teach commerce, banking, and practical economics as to give young people as good mental power as when we teach algebra.

"Whatever adds vigor, poise, and alertness to mental activity is disciplinary, and all of these may come as readily in activities that touch the earth at both ends as in those that touch it nowhere."

"That word 'practical' is robbed of its terror. Columbus was practical because he 'got there.' Utilitarian simply means that one is useful, and there is no less discipline required to save human life or to add to its comfort and prosperity than there is in neglecting it by abstract dreaming."

"Commerce has had a new birth on the threshold of the twentieth century, and it is no longer a question whether commercial studies have any disciplinary power, but whether in comparison with them other studies have any."

It is a matter for congratulation that men with the keen intellectual penetration of the editor of *The Journal of Education* side with the commercial teachers.

D. W. Springer, of Ann Arbor, Michigan, in discussing Dr. Winship's paper, maintained that the subject raised the question: What shall the commercial course include? The census reports show that more than 50 per cent of our population is engaged in commercial and industrial activity. They should be educated for their work. Mr. Springer believes Shorthand as disciplinary and as cultural as Greek.

"What Shall the Public Schools do for the Commercial Student, and What for the Business Man Wanting Help in his Office?" was the elongated subject of an excellent paper by Mr. H. M. Rowe, of Baltimore. Briefly, Mr. Rowe takes the ground that no school can instruct in all that fits a man for business life. The question then is: In what shall it give instruction? To decide this question, Mr. Rowe examines the organization of business affairs, and finds that there are two general departments: The department of initiative and administration and the executive department. The former requires the best powers of the native business man. The student will enter business through a subordinate division of the executive department where policies are carried out; where routine activities must be exercised. The school should prepare the student to do well the routine work that falls to the book-keeper and stenographer, the only attractive positions in business life open to the novice. Mr. Rowe gave considerable attention, also, to the collateral subjects that should be taught in the high school, but the burden of his paper was in support of the proposition that the technical business subjects should be thoroughly taught in the commercial department of the high school.

Mr. Rowe's paper was to have been discussed formally by T. W. Bookmyer, of Sandusky, Ohio, and Henry E. Brown, of Rock Island, Ill., but, as these gentlemen were absent, general discussion was opened and participated in by H. E. Dann, of Ithaca, N. Y., and C. W. Haskins, of Chicago. Mr. Dann thought the technical side of business training overdone, and the academic side weak; Mr. Haskins spoke for the ethical side, but wandered so far from his subject that he was in the midst of a hair-raising speech on socialism, when the amiable president "touched the button."

"Length and Content of Commercial Courses in Public Schools," was the subject of the next paper, read by W. E. Doggett, of the Brooklyn Commercial High School. It set forth carefully Mr. Doggett's views as to the work being done by the Committee of Nine. Mr. Doggett is a practical man, and he wants to see results. He is in hearty accord with the sentiments of the report made by Chairman Springer.

In discussing Mr. Doggettt's paper, C. E. Stevens, of the South High School, Cleveland, Ohio, said that he opposed the teaching of any of the commercial branches in grammar schools, and that he heartily approved of the four year course. He submitted a course that embodied his ideas.

The afternoon was so far spent when J. H. Francis, of Los Angeles, arose to read his paper, that he decided to present an abstract of it extemporaneously, but he really occupied considerably more time than if he had read his excellent paper. Mr. Francis is bubbling over with vitality, force, aggressiveness. There is not in the profession another man who so aptly illustrates Carlyle's epigrammatic characterization of Daniel Webster: "He is a locomotive in breeches."

Mr. Francis pleads for the boy who cannot stay in or does not stay in until the course is completed. He wants the technical subjects, book-keeping, shorthand, etc., introduced early in the course. He believes in the value of shorthand to the high school pupil as a means of getting complete abstracts of class-room instructions, etc.

Dr. E. W. Stitt, of New York, in discussing Mr. Francis' paper, said that he had just been making some extended inquiries among business men as to the age at which they thought pupils should begin a four-year commercial course. The ages ranged from ten to sixteen, ten per cent. said at 12 years of age; 14 per cent. said 13; 32 per cent., 14; 16 per cent., 15; and the rest were scattering. More than 400 replies were examined. Dr. Stitt thought that a boy ought to graduate from the high school at not later than eighteen years of age. In choosing a foreign language, Spanish, for the next few years, will probably be the most necessary. Constant and progressive work in English should be done, both structural and cultural, and thoroughness should characterize everything.

E. M. Bonnell, of St. Paul, followed in discussion, speaking against short courses, and rather deprecating the idea of putting such technical subjects as Shorthand and Bookkeeping near the beginning of the course, inasmuch as it begot a notion of dropping out of school before completing the course, and while having only a smattering of the business subjects.

The meeting was adjourned at this point, until Friday afternoon.

Thursday, July 10 The Committee of Nine held an open conference meeting in the rooms of the Minnesota School of Business. The object was to draw out the views of men engaged in public school work as principles and superintendents. The attendance was not large, but the proceedings were full of snap. Everyone was ready and able to defend his position regarding the subjects to be included in a Commercial course, their proper position in a four-year course, their relative value, etc. The conclusions arrived at had an influence on the report made by Chairman Springer on Friday.

Friday, July 11 President Crissey called the meeting to order promptly, and, after an entertaining solo by a Minneapolis baritone, Professor B. H. Meyer, of the School of Commerce, University of Wisconsin, read a thoughtful paper on "The Preparation of Commercial Teachers for Work in the Public Schools." He said in part:

"In the preparation of Commercial Teachers I assume thorough training in the non-commercial branches, such as English, History, Modern Languages, Mathematics and Science, and in addition a thorough mastery of those basal studies without which more advanced work in the institutions of commerce cannot be undertaken with success. Among these may be mentioned Industrial History, Economics, History of Commerce, Political Science, Finance, Exchange, Accounting, etc. Superintendents, principals and school boards now generally recognize the imperativeness of a certain degree of specialization on the part of their teachers. The old-fashioned all-around teacher, loose-jointed and laid out on the department store plan, without having the foundation complete, not to speak of the upper stories, must submit to

a process of metamorphosis or else go to an educational museum. If we would avoid making our commercial courses a refuge of educational vagrants, we must at the very start make our Commercial Teachers the equals of the best employed in any other department.

"'Commercial branches' have been spoken of repeatedly, and it behooves us to consider their nature with reference to the preparation of Commercial Teachers. Taken collectively, commercial branches may be characterized as studies in an inchoate state; they are in a process of becoming. Hence arises the necessity of thorough familiarity on the part of the teacher with the elementary materials out of which these branches are being constructed. This involves a study of domestic and foreign government publications, transactions of learned societies, and financial, trade and other journals.

"The pedagogical side of the training of Commercial Teachers requires little attention except to say that every teacher should have some knowledge and appreciation of the problems of the school room before beginning to teach, and a familiarity with the literature of the subject. A teacher who has received the kind of training described in this paper has little to gain from a formal study of methods of teaching, especially with reference to special branches. The best method is the application of good sense to a concrete situation. A man lacking good sense should become a teacher, at least not a commercial teacher.

"There are, perhaps, a few things which so accurately and so justly divide men into classes as the attitude of mind which they habitually take with respect to persons and things with which they come in contact. The difference between the large business man and the man of business, between the chief and the subordinate, between the successful and the unsuccessful, between the congenial and the disagreeable, lies largely in this attitude of mind. This attitude of mind practices toleration. It sees things that are large and with a clear eye. It seizes upon essentials. It sees relations. It weighs and it balances. Having done this with a masterful hand, it decides upon a line of action and pursues it with vigor and aggressiveness. Commercial Teachers are daily dealing with large interests; they live in a world of great plans and deeds; they look at the world as it is. How supremely important, therefore, is the cultivation of this attitude of mind in the training of Commercial Teachers."

Professor Meyer certainly sustained the high reputation already established at our conventions, for the University of Wisconsin, by Doctors Johnson and Scott.

"Requirements for Actual Business" was the subject of a somewhat flamboyant paper by Geo. A Booth, of New Haven, Conn. He showed bad taste by naming and commenting on his competitors, and he disqualified himself as a man of judgment by taking an instance of the most irresponsible of business school charlatans, and, from that, deducing that business schools in general are dishonest and unworthy. Fortunately no one forgot the proprieties in an unnecessary attempt to defend the private business schools. This "break" and Mr. Haskins erratic flight were the only incidents during the convention that could even remotely have suggested discord.

Mr. Booth's paper had not been prepared in time to allow T. P. Twiggs, of Detroit, who was scheduled to discuss it, an opportunity to prepare a discussion of it, so Mr. Twiggs gave briefly his opinions of the requirements for actual business. He emphasized the value of willingness to work, of competency, the power of independent thought and action, of self-reliance and honesty. He rightfully laid stress on the importance of courtesy and respect for those in authority. He urged that the curriculum be broadened to take in those studies that give capacity to take a comprehensive view of affairs.

The most valuable paper read before the convention, from a business man's point of view, was the statesmanlike address of Mr. J. M. Anderson, President of the Metropolitan Music Co., Minneapolis. It called forth enthusiastic applause and the warm personal congratulations of many of those present. We shall not spoil it by giving excerpts from it here. It will be published in full in our next number. It was scheduled to be a discussion of Mr. Booth's paper, but it was an independent address, as indeed it had to be, Mr. Booth having prepared his paper after he reached Minneapolis. It was, however, so infinitely beyond the nominally principal address in tone, treatment, and power, that we suspect most persons went away with the idea that Mr. Anderson's was one of the principal addresses, and not merely a discussion.

"A Practical Commercial Course for a Massachusetts High School" gave E. E. Gaylord, of Beverly, Mass., an opportunity to set forth his rather positive ideas on the cardinal subject of the convention. Amid a running fire of comment and question he outlined a course which allowed to the technical business subjects as much time as is given to them by the best private business schools. He placed Bookkeeping, Shorthand, Typewriting, and Office Practice in the later years of the course to serve as a bait to hold pupils through a four-year course, and to permit pupils to leave school at their best in these technical subjects.

Mr. Gaylord maintained that a large percentage of the pupils in the commercial departments of the public schools as now organized, are not competent in the technical branches and so are not able to hold business positions without further training in a private business school. He ascribed these results to the insufficient time granted to technical commercial branches and to the over "enrichment" of the courses by the introduction of subjects only indirectly having to do with training for business life.

Selby A. Moran, of Ann Arbor, Mich., read a thoughtful and instructive paper on "The Education of an Amanuensis." He placed first thoroughness, especially because of the importance of the amanuensis' position. He gave the following incident to illustrate his point:

"Only a short time ago, in Chicago, a manufacturing firm was asked to give a quotation on a large amount of high priced material. Careful estimates were made by the Superintendent and the result dictated to a stenographer. The letter giving the quotation closed with the statement that a five per cent. discount from the price quoted would be allowed for cash. The careless stenographer, confusing the discounts allowed on different classes of material, made the clause concerning discounts read twenty-five instead of five per cent. The party receiving the quotation based a bid for an important contract upon the price and discount quoted on the material. As a result he was the lowest bidder. He secured the contract, gave his bond for its satisfactory completion, and wired his order for the material. The Chicago firm then discovered the error, but it was too late to rectify it and the company was obliged to live up to the quotation made by an incompetent amanuensis. As a result the manufacturer sustained a loss equivalent to the stenographer's salary for ten years.

"The teacher must arouse ambition, and he must see to it that both the special and the general education of the amanuensis shall be thorough."

Mr. Moran places especial emphasis on the importance of a good general education, including a thorough training in the rudiments of English, the acquisition of a large vocabulary, skill in the ready use of words, the ability to edit copy and willingness to take an active interest—not merely a passive interest—in his employer's business. Mr. Moran is a successful teacher of large experience, an earnest, high-minded gentleman, whose view is large enough to treat this subject free from the obscuring effect of the almighty dollar.

Mrs. M. L. Veenfliet, of Alpena, Mich., read a splendid paper on "The Education of an Amanuensis." It will appear in full in our next number.

D. W. Springer, Chairman of the Committee of Nine, read the following report:

Preliminary Report of the Committee of Nine

JULY 11, 1902.

TO THE DEPARTMENT OF BUSINESS EDUCATION, N. E. A.:

Your Committee of Nine, appointed in conformity with a resolution passed at the Detroit meeting, respectfully report progress, as follows: This committee was assigned the work of preparing a monograph on Commercial Education which should formulate an efficient code of procedure for the conduct of such education in American public schools.

The first meeting was held in Philadelphia, March 27, the only absentees being Messrs. Bookmeyer and Francis. At a second meeting held the following day, the Committee was favored with the presence of Prof. Charles De Garmo, of Cornell, and Dean Haskins, of the School of Commerce, Accounts and Finance, of the University of New York. Discussion of the general problem involved occupied most of the time of these meetings. It was agreed that the course of study outlined should be four years in length, that each member of the Committee should formulate a commercial course suitable for public high schools and submit it to the other members of the Committee in time for examination before the Minneapolis meeting. The Committee has held three sessions this week, attended by Messrs. Doggett, Gaylord, Rowe, Francis, Crissy and Springer, and an open conference meeting. Each member present has defended the course submitted by him, and criticized those offered by the others. The following general statements have been agreed upon as governing the Committee in its deliberations:

The paramount factor in shaping commercial courses in public schools should be the welfare of the student who goes directly from the high school to his life work. It is expected, however, that such courses will provide a training of such character as will fit the student completing them to enter the schools of commerce and industry now being established by many colleges and universities.

We believe that where possible separately organized commercial schools are advisable; but we realize that, in the great majority of places, the work must be given in the regular public high schools as one of the several courses thereof.

Commercial courses will include many subjects now taught in public high schools although the methods of presentation in some cases may not be those best adapted to the needs of the business student. We realize that in most schools it will not be possible to organize separate classes for the commercial studies with methods specially modified to meet the business student's wants.

A discussion regarding the proper classification of such technical subjects as should be given in a business course, and the order of their presentation, has consumed much time, and it is expected that the Committee will be able to report next year a commercial course of four years that will satisfactorily meet the wants of the high school.

COMMITTEE OF NINE

Durand W. Springer, (Chairman), Director Commercial Department, High School, Ann Arbor, Mich.

William E. Doggett, Commercial High School, Brooklyn, N. Y.

Cheesman A. Herrick, Director School of Commerce, Central High School, Philadelphia, Pa.

E. E. Gaylord, Director Commercial Department of High School and Editor "Business Educator," Beverly, Mass.

W. T. Bookmyer, Principal Sandusky Business College, Sandusky, O.

Allan Davis, Principal Business High School, Washington, D. C.

H. M. Rowe, Accountant, Author and Publisher of Business Text Books, Baltimore, Md.

J. H. Francis, Principal Commercial High School, Los Angeles, Cal.

I. O. Crissy, State Inspector of Business Education, Albany, N. Y.

The election resulted in the choice of the following

NEW OFFICERS

President, J. H. Francis, Los Angeles.

Vice President, T. P. Twiggs, Detroit.

Secretary, C. E. Stevens, Cleveland, O.

Secretary of Committee of Nine, W. E. Doggett, Brooklyn.

REGISTER OF ATTENDANCE

I. O. Crissy, Inspector Business Education, S. N. Y., Albany, N. Y., President.
J. H. Francis, Com'l High School, Los Angeles, Cal., Vice President.
T. P. Twiggs, Central High School, Detroit, Mich., Secretary.
Mrs. M. L. Veenfliet, Alpena, Business College, Alpena, Mich.
Wm. A. Doggett, Commercial High School, Brooklyn, N. Y.
Grace D. Allen, Ass't to Insp. Business Education, S. N. Y., Albany, N. Y.
Mrs. N. W. Shepard, Minneapolis, Minn.
W. J. Ken, President Agricultural College of Utah, Logan, Utah.
Edw'd W. Stitt, Principal Public School 89, New York, Lenox Ave. and 134th St., N. Y.
Mrs. L. L. Pattee, with A. J. Barnes Pub. Co., St. Louis, Mo.
D. W. Springer, Director Com'l Dept. High School, Ann Arbor, Mich.
Evelyn Watson Espe, American Book Co., Chicago, Ill.
Howard Champlin, Penmanship Instructor, Cincinnati, Ohio.
F. E. Austin, Cleary Business College, Ypsilanti, Mich.
Geo. A. Booth, Booth Preparatory School, New Haven, Conn.
C. E. Stevens, South High School, Cleveland, Ohio.
R. Merriam, Eastern High School, Detroit, Mich.
H. M. Rowe, Sadler-Rowe Pub. Co., Baltimore, Md.
W. M. Bryant, Grand Forks, N. D.
A. W. E. Winship, Journal of Education, Boston, Mass.
Arthur T. Adams, Minneapolis, Minn.
J. M. Dillon, Ellendale, N. D.
W. C. Stephens, Prop. Globe Bus. College, St. Paul, Minn.
Katharine B. Teachen, Prin. S. H. Dept., Lake City, Minn.
Sophia Hagemann, Asst. S. H. Dept., St. Cloud, Minn.
Geo. A. Golder, Prop. Globe Bus. College, St. Paul, Minn.
F. H. Evans, Windom Institute, Montevideo, Minn.
Mrs. J. M. Mehan, Capital City Commercial College, Des Moines, Iowa.
Katherine Lagenbeel, Shorthand Instructor, High School, Ft. Dodge, Iowa.
K. Heid, Prin. St. John's Commercial College, Collegeville, Minn.
Chas. N. Haskins, 420 Fulton St., Chicago, Illinois.
G. H. Towley, Prin. School of Commerce, Gustavus Adolphus College, St. Peter, Minn.
W. J. McAdams, Prin. Oak Park School, Stillwater, Minn.
J. S. Anderson, Principal, Fisher, Minn.
Katheryn A. O'Brien, Chicago, Ill.
M. Stuart, Chicago, Ill.
J. W. Johnson, The Ellis Pub. Co., Des Moines, Iowa.
John Wikes, Minneapolis, Minn.
F. N. Miner, St. Cloud, Minn.
B. F. Hart, Com'l Dept. High School, La Salle, Ill.
James S. Curry, Burrows Bros., Publishers, Cleveland, Ohio.
P. C. Tonnicy, Supt. Schools, Madison, Wis.
Ira Richardson, Curtis Com'l College, Minneapolis, Minn.
C. B. Bowerman, Com'l Dept. High School, Muskegon, Mich.
Clara Kruger, Mt. Lake, Minn.
Cora Kruger, Osseo, Minn.
J. J. Hagen, Archibald College, Minneapolis, Minn.
Chas. T. Rickard, Minneapolis School of Business, Minneapolis, Minn.
C. G. Pearse, Supt. Schools, Omaha, Neb.
C. H. Mark, Supt. Schools, Louisville, Ky.
O. P. Bostwick, Supt. of Schools, Clinton, Iowa.
Laura P. Bryan, Rochester, Minn.
W. A. Shaeffer, Com'l Dept., Findlay, O.
F. L. Haeberle, Globe Business College, St. Paul, Minn.
H. B. Brown, Prin. N. I. N. S., Valparaiso, Ind.
A. W. Cooper, Com'l School, Lansing, Mich.
N. S. Beardsley, Hess Business College, St. Paul, Minn.
D. Buchanan, Sedalia, Mo.
E. N. Bonnell, Com'l Dept. High School, St. Paul, Minn.
Jas. F. Bryan, Camden, N. J.
T. S. Russell, St. Paul, Minn.
Harry C. Wist, Minneapolis, Minn.
E. E. Gaylord, Com'l Dept. High School, Beverly, Mass.
W. H. McCauley, C. C. C. College, Des Moines, Iowa.
Chas. N. Peak, Supt. Schools, Princeton, Ind.
Hollis L. Dann, Com'l Dept., High School, Ithaca, N. Y.
B. H. Meyer, School of Commerce, Univ. of Wisconsin, Madison, Wis.
J. M. Anderson, Pres. Metropolitan Music Co., Minneapolis, Minn.

As is often the case, many of those who attended the meetings failed to register. More than one hundred different persons attended the sessions.

Convention Notes.

The sessions of the Committee of Nine were, with one exception, held in President Crissy's room at the West Hotel. Everything was informal, so informal, indeed, that Chairman Springer, in making an introduction said, "Francis, this is Doggett;" and Mr. Francis, not to be outdone, ejaculated, "Hello, Doggett!"

The care with which Messrs. Rickard and Grunman looked after the welfare of the visiting teachers during the sessions at the Minnesota School of Business, evoked a well merited expression of approval from President Crissey, who really voiced the feeling of every one present.

It looked like old times to see the youthful countenance of Howard Champlin, of Cincinnati, again in convention. We have for some years missed him from the other conventions of commercial teachers. At Minneapolis he was observed to cling fondly to a well-bound book, and everywhere that Howard went that book was sure to go. The secret of Mr. Champlin's attachment to the book became no secret when the volume was opened. It contained an interesting collection of "before and after taking" specimens of pupil's writing done under the direction of Mr. Champlin, who is working at his profession like a dray-horse, but who, despite his hard work, looks as though he had taken a hugely satisfactory plunge into the fountain of eternal youth.

Everybody was glad to see President H. B. Brown, of Valparaiso, Ind., at the various sessions of the Department of Business Education. He says that to him it is of more value than any other department, and he looks on it as the greatest field of educational effort.

A. C. Webb, of Nashville, Tenn., and G. W. Ware, of Fort Worth, Tex., and U. S. Beardsley, now of St. Paul, were among the old timers who were shaking hands with friends in Minneapolis.

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Inspector Parker, of the Wisconsin High Schools, and Superintendent Pearse, of Omaha, were interested and interesting participants in the proceedings Wednesday afternoon.

General regret was expressed by all who were told of the sad death of Dr. J B. Johnson of the University of Wisconsin. Those who were present at the Detroit convention of the Federation will not soon forget the address by Dr. Johnson, who was the dean of the School of Engineering. In the latter part of June, Dr. Johnson was moving to his summer cottage and fell from the top of a wagon load of household goods, the wagon passing over him and injuring him so seriously that he died. His death is a great loss to the University and to the cause of education. The recent death of President Adams of the University, increases grievously the burden of sorrow that the friends of this great school have to bear.

The proprietors and teachers of private commercial schools were conspicuously absent from the Minneapolis meeting. Only a few of even the local commercial school teachers attended the meetings, and they seemed to find as little of practical interest to them, in the proceedings, as the public school commercial teacher usually finds at the conventions of the Federation and the Eastern Association. The problems of all commercial teachers are problems of education, and that is about as near as they get to being identical problems. Even the college and the high school teachers of English, of mathematics, history, etc., find it convenient to discuss their peculiar problems in separate sections, similar though the general character of their work must be; but this does not signify dislike or antagonism.

The Committee on Resolutions of the general body, reported resolutions calling for a National Department of Education independent of, and equal to, other departments; maintaining that the common schools are for the education of all the children; commending improvements in the training of teachers; advising great care in arranging courses of study, so that they may be adapted to the children to be instructed, not the children adapted to the course; and they urged that "greater thoroughness in instruction in the so-called elementary subjects, rather than enrichment of courses already overtaxed, at the expense of thorough and satisfactory work." They declared true education inseparable from morality; asked that the reading and study of the English Bible as a literary work, be permitted and encouraged; commended boards of education that hire teachers for merit rather than for political considerations; asked for more hygienic buildings; commended summer schools, and expressed its approval of that method of determining the efficiency of a school system by the character and the intellectual power of its pupils, and not by their ability to meet a series of technical tests.

Among the famous persons present at some of the various meetings, were: Presidents W. R. Harper, of Chicago University; Nicholas Murray Butler, of Columbia University; J. G. Schurman, Cornell University; W. H. P. Faunce, Brown University; Chas. W. Dabney, University of Tennessee; Joseph Swain, Indiana University; E. A. Alderman, Tulane University, New Orleans; Cyrus Northrup, University of Minnesota; Wm. T. Harris, U. S. Commissioner of Education; the Hon. James Wilson, Secretary of Agriculture; Dr. Alexander Graham Bell, of Washington, D. C.; Archbishop John Ireland, St. Paul.

Everybody sympathized with Dr. Wm. Beardshear, of Ames, Iowa, President of the Association, who after pluckily going to Minneapolis, notwithstanding the imminent danger of a general breakdown, was found to be in so bad a physical condition that he was taken to a hospital and was unable to attend any of the meetings. At this writing he is reported dying, at his Iowa home.

President's Address.

I. O. CRISSY, STATE INSPECTOR OF BUSINESS EDUCATION, BOARD OF REGENTS, ALBANY, N. Y.

The work of the present convention of this Department was practically laid out a year ago, when during the closing hours of the annual meeting the following resolution was unanimously adopted:

Resolved, that the portion of the president's address which refers to the matter of program be referred to the incoming president with the suggestion that as far as possible its ideas be carried out, and that a "Committee of Nine" be appointed to prepare a monograph upon commercial education.

COMMITTEES ON COURSES OF STUDIES FOR BUSINESS SCHOOLS

I was not present during the closing hours of that session, but from reports received from the retiring president, the mover of the resolution, and others who participated in the discussion of the resolution, I felt justified in interpreting its meaning to be that the Monograph on Commercial Education to be prepared by the Committee of Nine should relate specially to business education in the public schools, and that the work was intended to include the formulation of a general course of procedure and detailed courses of study for business education in such schools. This conclusion was also justified by precedent, in the fact that in earlier years similar work had been done in the interests of the private business schools. At the Denver meeting in 1895, on the suggestion of the late J. M. Mehan, president of the department—the memory of whose sterling worth and charming personality is cherished by all who had the privilege of knowing him—a committee was appointed to formulate a course of study for the "business colleges." Mr. Mehan became the chairman of the committee and an elaborate preliminary report of its labors, printed in pamphlet form, was placed in the hands of members of the department at the meeting in Washington in 1898. The final report, signed by the chairman, was presented by ex-President Springer at the Los Angeles meeting in 1899, and may be found in full in the Report of the U. S. Commissioner of Education for 1898-9.

PRIVATE BUSINESS SCHOOLS NOT SHUT OUT.

This statement seems to me a sufficient apology for the close connection of the present program with the work of the Committee of Nine, appointed in accordance with the foregoing resolution. In my circular of January 22nd, outlining the work, I said:

It must not be supposed that in this suggested program there is manifested any intent to limit this department of business education to the consideration of public school interests. The business college men were first in the field, and must continue to maintain their interest in this department, whose papers and discussions circulate throughout the educational world. Between the private business schools and the public schools having commercial courses, there is perhaps from the money side a certain diversity of interests; but from the educational side the interests of the private school and the public school are practically the same, and there is no reason for their not working together in perfect harmony to the advantage of all concerned.

To this statement I now wish to add that while the present program is essentially a program in behalf of the public schools and specially of the high schools, which throughout the country are taking up the matter of business education in response to a constantly increasing public demand; yet the work of the Committee of Nine is so broad and the papers bearing on it cover a field so extensive that this meeting cannot fail to benefit all who are interested in business education. Though the public secondary school is the special subject of consideration, there is not an educational question involved that does not concern the private business school; and for this reason representatives of private schools are most cordially and earnestly requested to participate in all the discussions of this convention. The Committee particularly desires to have the benefit of their large experience in this line of work. Entire freedom of discussion (subject only to time limitations) is invited and expected.

COMPOSITION AND MEETINGS OF THE "COMMITTEE OF NINE."

In the selection of the "Committee of Nine" I have been governed necessarily by



MR. I. O. CRISSY, PRESIDENT

two leading considerations: First, to secure men who would *serve*, not merely in name, but with their best thought and with a keen sense of the responsibility involved: and second, to secure men recognized as having large experience and intense interest in business education. Another though less vital consideration was to have the members represent different sections of the country and also differing views regarding certain phases of the work assigned to the committee, while at the same time cherishing an earnest desire for the complete success of that work. It was evident from the first that the committee could not complete the work in a single year. Two meetings were held at Philadelphia, March 27 and 28, at which all but two of the members were present, and a definite line of work was laid out. There was a free and informal exchange of views which disclosed a harmony on the vital principles under discussion that was highly gratifying. At the second meeting the committee was honored by the presence of Prof. Charles DeGarmo of Cornell University, and Prof. Charles Waldo Haskins, dean of the School of Commerce, Accounts and Finance of the University of New York, each of whom contributed valuable suggestions.

As the members of the committee were scattered from Massachusetts to California, no further face to face conference was possible till the present week, but in the interim the work did not languish. Each member of the committee was charged with the formulation of his ideal four-year commercial course for secondary schools, to be sent to the department president and copies prepared and sent out under his direction to all the other members for comparison and study. Each member of the committee (with the exception of Dr. Herrick, who was unable to attend the convention) has also prepared a formal paper discussing some one of the prominent questions involved, and to be read by him during the meeting. Two meetings have been held during the present week and considerable progress has been made. Tomorrow afternoon beginning at 3 o'clock, there is to be held in this room an open conference meeting, through which the committee hopes to be materially aided in its work by the suggestions of prominent educators who take a keen interest in the result of its labors. The preliminary report of the committee is to be made by chairman Springer on Friday afternoon, when it will be open for general discussion. I earnestly recommend that the Committee of Nine be formally continued for another year and that the chairman have power to fill any vacancy.

IMPORTANCE OF THE COMMITTEE'S WORK.

I could not if I would foreshadow at this time what may be the conclusions of the Committee of Nine at the end of this convention, or what may be the final result of its labors; but as this will probably be my only innings as a speaker during these sessions, I venture a few words, in addition to those already spoken, in the way of history and formal statement.

I look upon the work begun this year as in some respects the most important ever undertaken by this department. The advent of business education in the public secondary schools as a separate and distinct course is, I believe, an epoch-making event. The rapidity with which this course has found favor throughout the country, and the steady gain in the number of students enrolled, leads me to assume that the question as to the right of existence of such courses has passed beyond the stage of argument, quite as much as that older question: "Can young people learn anything of business in school?" If this assumption be correct and these courses have come to stay, there can be no more urgent work for this department than to mark out a line of procedure that will help to bring about the best results, both for the student and the commonwealth.

THE PRIVATE AND PUBLIC SCHOOLS UNLIKE.

In taking up this work it should be recognized at the outset that it would be impossible to model the business course of the public secondary school after even the very best private "business college" that ever existed. Both kinds of schools are needed, and both are in a certain sense working toward the same end—the fitting of students to earn a livelihood in business—but the plan, the object even, is different. The private school, with no source of revenue but tuition fees, takes paying students at any time in life and in any condition as to previous education, with the object of fitting them for certain clearly defined positions, by the most direct empirical methods and in the shortest possible time. The public tax-supported secondary school takes into its course every resident applicant, rich or poor, who has the required preliminary ed-

ucation—the education of the grammar schools; but as the public school is first of all for the state, for the whole community, its first duty and its first object is to make good citizens and safe members of society, and in order that they may be able to keep themselves safe, to give them finally a reasonably certain means of support. The method by which the public school commercial course seeks to accomplish its object is to give to the student a sound general education and to add to that such knowledge of commercial law, business methods, accounting, and amanuensis work as will make it possible for him, if need be, to go directly from the school into a business house and earn his living, and also give him the opportunity, through the use of his trained faculties, to attain to a higher and more responsible position in the world of business. It is in the last mentioned studies that the private business school and the public business school run practically in parallel lines, and it is mainly along these lines that our Committee of Nine needs the counsel of our fellow teachers of the private schools. In this respect both classes of schools are seeking to do the same work, both are interested in the same questions, and there need be no rivalry between them, except only that generous rivalry as to who shall be most helpful to the student and to one another. Thus by united effort shall we build up the fabric of business education till it shall become an honor to this young and vigorous nation, which manifest destiny is pushing to the very forefront among the great commercial powers of the earth.

THE TRIPARTITE OBJECT OF EDUCATION.

The right making of a citizen requires of education much more than a knowledge of the technicalities of business. Dr. Hyde, of Bowdoin, said in a recent article: "Education aims to fit for three things: to earn a living, to support the institutions of society, and to enjoy the products of civilization." It will be observed that the first branch of this triad of Dr. Hyde has to do with man's necessities, the second with his citizenship and patriotism, and the third with his capacity for enjoyment.

SOME IDEALS

Such an education must have that foundation in general culture which is the first stepping stone to the accumulated experience of mankind. There must be first and foremost a careful study of English, that the student may hold the key to all the other studies and be able to express his thoughts clearly and forcefully. There must be a study of history, that he may see what the race has been and what it has done—its failures and its accomplishments; a study of physiology and hygiene that he may know his body and how to keep it sound, as the fitting casket of a sound mind; a study of geography, to broaden his mind, through a knowledge of the vastness of the earth and of the variety of its peoples and its products; a study of civics, that he may understand and appreciate the principles and administration of the government by which he is protected and be able to compare it with the governments of other countries; a study of some foreign modern language, which aside from its practical value for actual use, will add much to that mental discipline so necessary to quick and accur te thought; a study of mathematics—arithmetic, algebra, geometry—to develop the power of exact reasoning; a study of economics, that he may become acquainted with the underlying principles of trade and the foundations of national wealth; a study of the best literature, that his imagination may be broadened and there may be open to him the keenest enjoyment of the products of art and civilization; and finally, a study of the sciences—physics, biology, chemistry and kindred subjects. Not only for their practical utility, but that in the field and in the woods and in the retirement of the laboratory, he may acquaint himself with natures laws, wrest from her her most intimate secrets, and thus be brought into closer harmony with the Great Creator of the Universe.

WHERE THE BUSINESS BRANCHES COME IN.

If to the foregoing we add a competent knowledge of bookkeeping, commercial paper and business forms, as complete a study of business practice and methods as can be made in a secondary school with proper equipment, a study of commercial law covering the subjects of contract, agency and bailiment, in their application to the affairs of ordinary business; a study of drawing, shorthand and typewriting, and business correspondence, I think we shall have satisfied pretty fully the comprehensive triad laid down by Dr. Hyde, and furnished such an education as should make a self-supporting and valuable citizen.

BOOKKEEPING IN THE HIGH SCHOOL.

I am not in accord with the contention that the commercial high school course should not train students in the art of bookkeeping. This idea seems to carry with it a faint suggestion of the play of Hamlet with Hamlet left out. "Let no man presume to enter upon any manner of business without a knowledge of the manner of regulating books," said the immortal Dr. Johnson. I esteem these words as a "golden text" for the business man, and it seems to me that whatever things he can afford to neglect in his education, a working knowledge of accounts is certainly not one of them. Without this knowledge he can never be fully master of his affairs, but must depend on others to tell him his exact financial condition. Of course this does not imply that the merchant prince should be his own bookkeeper. What I mean is simply that he should be able to read with quick understandiug the story which his books have to tell, even though it should happen that incompetency or dishonesty had been making the entries.

PRESIDENT CRISSY'S EDUCATIONAL CREED.

Now if you will kindly bear with me another moment, I will undertake to recite a few of the tenets of my educational creed as it stands today; but I wish it to be understood that this is without prejudice to the Committee of Nine, and, like the railway time-tables, is "subject to change without notice."

I believe that the great fountain of business education for the masses of the people is to be the four year commercial course in the public secondary school.

I believe that this course should and will possess educational content and development of power equal to any course in the school in which it is given.

I believe with the Committee of Ten, that the required studies of the commercial course in the public schools should be taught in the same way and order, whether the student is or is not expected to complete the course.

I believe, with Commissioner Michael E. Sadler, of the London Board of Education, that, "It would be a blunder from the point of view of the later efficiency of the pupil, to deprive him of a liberal education in order to impart to him an early knowledge of the technicalities of business life."

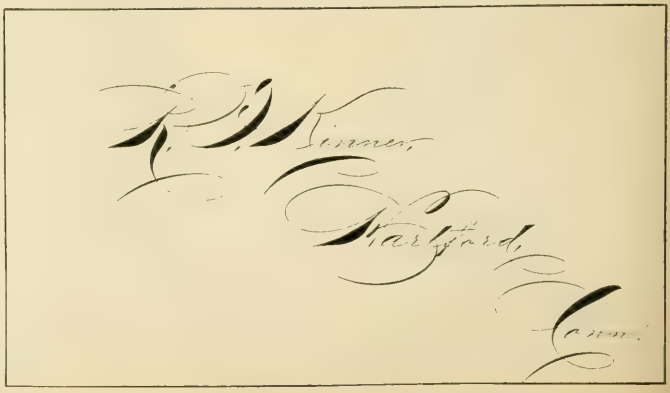
I believe it would be impolite and unjust for the public day schools to receive pupils for the sole purpose of instructing them in the technical business subjects.

I believe that as matter of sound policy and growing necessity the normal schools and the universities must establish courses for the technical training of commercial teachers for the secondary schools.

I believe that the high school commercial graduate should have such knowledge of the technical business subjects as would fit him to keep the accounts of any ordinary business, or to perform the duties of an ordinary clerkship as soon as these were clearly made known to him.

And finally, I believe, with Prof. DeGarmo, that, "If he has equally efficient teachers and is supplied with equally good facilities, the student of the commercial course is not inferior to his brother in the arts course in the range of his education, in the quality of his discipline, in the dignity of his work, or the worthiness of his destination."

BY B. F. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



To

Mr. Nathaniel Dove

Master of the Academy

In Hoxton.

Sir,

St Aug. 30, 1740.

The great Improvement you have made in the Art of Writing is a plain Proof of an uncommon Genius; and that Modesty which attends your Merit has justly gaind you the Esteem of the Ablest Penmen.

As you have been pleasd to favour Me with several Pieces for the Service of my Universal Penman, I think it incumbent on me to pray you my grateful Acknowledgments for your friendly Assistance.

However, I must still desire You to write a Piece or Two more for me in Your legible, free, and expeditious Manner; which, I doubt not, will answer the Expectations of the most Curious. And the Sooner you Oblige me in this Particular, the more acceptable it will be to

Sir,

Your most Obliged

humble Servant

G. Bickham.

FROM BICKHAM'S UNIVERSAL PENMAN
PUBLISHED ABOUT 160 YEARS AGO.

The Business Educator.

Entered at the Post Office at Columbus, Ohio, as Second Class Matter, September 10, 1900.

Edited and Published Monthly (Except July and August,) by ZANER & BLOSER, 118½ N. High Street, Columbus, Ohio.

VOL. VIII. NO. 1. WHOLE NO. 46

COLUMBUS, OHIO, SEPTEMBER, 1902

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Change of Name

The name, PENMAN ARTIST AND BUSINESS EDUCATOR, has never been quite satisfactory. It is unwieldy, awkward, and too long. It has therefore been changed to THE BUSINESS EDUCATOR, beginning with this number.

Of course the policy of the journal remains the same. Penmanship will receive the same attention that we have been giving it in the past, or even more. We have simply shortened the name, and in no way altered our purpose.

We believe this change will receive the approval of the many friends and supporters of the journal.

Penmen and Lovers of Good Penmanship.

The National Commercial Teachers' Federation, of which the National Penmanship Teachers' Association is a part, meets in Milwaukee next Christmas holidays. The object of these meetings is to further the cause of practical education and benefit all connected therewith. As a penman, you can benefit the cause of good writing and be benefited in turn by being in attendance.

Co-operation is the law of progress and prosperity of the twentieth century. This is as true of education as of commerce and industry. You cannot live and teach by yourself. This Association is but the result of present day needs, which means that all who love progress and are ambitious to succeed should bend every energy to be there.

This year being the semi-centennial of Spencerian penmanship, it is particularly desired to celebrate the event by as large an attendance as possible at the home city of the oldest son of Platt R. Spencer, as well as the oldest living Spencer connected with that historic family of penmen.

The Executive Committee are endeavoring to provide a program of unusual interest and to that end are desirous of hearing from any who have suggestions to make or services to offer. Be free to communicate such information as you may have to give without delay to the following:

C. P. ZANER, Columbus, O.,
A. N. PALMER, Cedar Rapids, Ia.,
J. F. FISH, Chicago, Ill.,
Executive Committee.

An Official Report.

The National Commercial Teachers' Federation is now one of the leading educational associations of the world, and *practical education*, for which it stands, is the world's latest need in knowledge. This being true, why should it not have an authoritative report of its yearly proceedings reported and published in permanent form as do other similar associations?

Such reports would help to dignify our cause and thereby cause it to be more widely recognized and appreciated. They would then be preserved in and and made a part of our great and rapidly growing library system of education. The reports would do much to modify the opinion of conservative educators as to the importance, need and effectiveness of practical education.

As editors of THE BUSINESS EDUCATOR, we would be willing to support such a project by financial aid, moral suasion, and by refraining to publish the papers and speeches presented there. By so doing, all interested would apply to the Federation for a complete report instead of expecting to get it in the professional journals. This would insure its success from a financial point of view. The membership fee could be raised to $2.00 instead of $1.00, and a report furnished free to all members, or for $1.00 to all who are not members. A permanent membership, with annual dues of $2.00 each, whether in attendance or not, could be created and thereby make the publication an assured and permanent success.

At best, the reports as published in our professional journals are incomplete, and they also duplicate so extensively, as to become monotonous to subscribers.

Why not think this over and act upon it at Milwaukee?

A Typographical Error

More aggrivating than usual occurred on page 33 of our July issue, under "Favorable Comments," by C. H. Peirce—a complimentary article referring to our esteemed H. W. Flickinger, of Philadelphia. The copy was all right but the compositor set it "Flickering" instead of Flickinger and the proof readers failed to catch the mistake. We presume we were bothered ten times over as much as any one else; hence this word of explanation.



Mr. H. W. Ellsworth, the veteran penmanship publisher of New York, recently made this office a pleasant visit. Mr. Ellsworth is looking quite well, and is still actively engaged in publishing and pushing the Ellsworth system of Penmanship. He published the first penman's paper in America, and has done much to create and maintain interest in the subject of good writing.

The Soule Commercial College, Col. Geo. Soule, Proprietor, is erecting a magnificent new building for its occupancy. The Soule Commercial College has long been recognized as the greatest institution of its kind in the South, and now that it is about to occupy its own building under the new name of Soule College we predict for it a continuation of the success it has so long enjoyed.

The Massey Business College, R. W. Massey, principal, is constructing a building of its own at Houston, Texas.

From what we can learn, more schools are being built by school proprietors this year than ever before. It certainly means much for commercial education.

Hon. John D. Long delivered the principal address at the commencement exercises of the Salem, Mass., Commercial School Friday evening, June 27th.

The appearance of such prominent speakers before our business college audiences bespeaks a respect for and influence in favor of business education not dreamed of ten years ago.

W. C. Schuppel of Springfield, Ill., is now located in Denver, Colo.

Mr. C. E. Hutchison recently purchased the Hutchinson, Kansas, Business College, formerly owned by G. H. Longmire. He states that the enrollment this year has been 210 pupils.

We wish the school the success it deserves under the new management.

Prof. J. F. Draughon, Proprietor of Draughon's Practical Business Colleges, Nashville, St. Louis, Atlanta, Montgomery, Ft. Worth, Galveston, Little Rock and Shreveport, states that about three thousand students have enrolled at his Colleges for personal instruction during the past year, and that several thousand are taking his correspondence course of Home Study.

The Richmond, Ind., Business College secured a modern reformer, Mayor Samuel M. Jones of Toledo, O., to deliver the address at its commencement exercises.

Mr. H. O. Keesling, author of the series of lessons now running in our journal, and recently with the Rider, Moore & Stewart Schools of Business, Trenton, N. J., is now one of the proprietors of the Cannon School of Business, Lawrence, Mass.

From Commencement circulars and invitations issued by the Columbia University, Washington, D. C., we learn that Mr. W. C. Stevenson the well known penman and commercial teacher, formerly of Emporia, Kansas, and more recently of Port Deposit, Md., was a candidate for the degree of Bachelor of Laws, in the law school of the above named university. Our congratulations, brother.

W. E. Luthy, recently of Scio, Ohio, is now with the Bliss Business College, North Adams, Mass.

Mr. E. E. Bush, the wide-awake and progressive supervisor of writing and drawing in the public schools of Sandusky, Ohio, recently made a public exhibition of the student's work in the schools, offering prizes for the best work in writing and drawing.

Through the press and other sources, we learn of the splendid work in writing and drawing being done by the pupils in the public schools of Bellows Falls and vicinity, under the skillful and enthusiastic supervision of Miss Mary E. Baker, who is without doubt one of America's most skillful lady penmen.

W. N. Currier, recently with the Danville, Va., Military Institute, is now with the Rider, Moore & Stewart Business Colleges, Trenton, N. J.

T. J. Kisinger, Proprietor of the Utica School of Commerce, Utica, N. Y., on the evening of Thursday, June 26th, tested the capacity of the New Century Auditorium of that city by filling it to overflowing with friends of the school in attendance at the commencement exercises, presided over by distinguished citizens of Utica and New York.

J. M. Peterson, of Bridgeport, Conn., is now connected with the Douglas College of McKeesport, Pa.

Mr. M. M. Link, of Racine, Wisconsin, has taken charge of G. W. Brown's Terre Haute, Ind., Business College.

Mr. P. B. McElroy, formerly of Content, Texas, is now teaching in Brownwood Business College, Brownwood, Texas.

Mr. A. C. Moss, formerly of Rome, Ga., is now principal of the commercial department of Beauvoir College, Wilmar, Arkansas. Mr. Moss is an enthusiastic friend of the BUSINESS EDUCATOR, and we certainly wish him much success in his new field of work.

A. H. Burke, formerly of Dexter Normal School, Dexter, Ia., now has charge of the commercial department of the Western Iowa College, Council Bluffs, Ia. THE BUSINESS EDUCATOR wishes Mr. Burke much success in his new field. Mr. R. E. Wyatt, proprietor of the institution, was once a student of the editors, and is a very capable and worthy gentleman.

J. B. Mack, who a few years ago published The National Penman, recently opened a commercial school in Sydney, C. B. Sydney, Mr. Mack states, will soon be the New York of Novia Scotia, and he intends to locate there permanently. His brother, A. D. Mack, is now principal of Mack College, Moncton, N. B. They report splendid business. Both are enthusiastic supporters of the BUSINESS EDUCATOR.

W. J. Kinsley, the well known expert examiner of forged handwriting, of No. 220 Broadway, N. Y. City, has prepared a lecture entitled "Tales Told by Handwriting," which he delivers before schools, church and literary societies, lecture bureaus, etc. We have heard the same spoken of in the highest terms. From what we know of Mr. Kinsley, we are anxious to hear it ourselves. We therefore hope to have him visit our city sometime. Schools interested in the same would do well to address him as above.

Mr. H. T. Loomis recently sold his financial interest in the Spencerian Commercial School, Cleveland, O., to S. Van Vliet, Miss Caroline T. Arnold, and Ernest E. Merville, who for many years have been connected with the Bryant and Stratton College of Buffalo. He has rented to them the new buildings and grounds, which he still owns, and has reserved the rooms and offices occupied by The Practical Text Book Co.

This change has been made, that he might give his entire time to the affairs of The Practical Text Book Company, the business of which has been constantly growing for the past twelve years. Mr. Geo. S. Humphreys, who has been secretary of the Spencerian College for fourteen years, will be associated with him in the publishing business.

W. H. Gilbert, for twenty-five years managing principal of The Spencerian, Business College, Milwaukee, is opening a school of his own this fall.

G. A. Golder, of the Minnesota School of Business, Minneapolis, has bought out F. L. Haeberle's interest in the Globe Business College, St. Paul.

N. S. Beardsley, one of the old time penmen and commercial teachers, is to have charge, this year, of the Hess Business College, St. Paul.

Nettleton & Brandrup, of Mankato, Minn., have issued one of the finest catalogues of the year. So far as we know there isn't a school catalogue issued by any other school in the Northwest that approaches it for attractiveness. And all this while Mr. Brandrup was going through a siege of typhoid fever.

The B. & O. R. R. Co., has decided to employ only male stenographers hereafter. They want to promote their stenographers, and women are not in line for promotion to the higher positions in the railway service.

Because of the serious illness of his little daughter, C. M. Miller, of New York, was prevented from attending either the Minneapolis or Peoria conventions.

In June The Spencerian of Milwaukee was burned out, but Mr. Spencer is assured that repairs will be made in ample time for the convention. The shorthand department is occupying the old building, and the commercial department is in an office building temporarily.

W. H. Carrier, formerly of the Meadville, (Pa.) Commercial College, resigned his position with that institution and purchased the Anderson, (Ind.) Business School. H. B. Parsons, formerly of the Columbus, (Ohio) Commercial College, has accepted the position in the Meadville school made vacant by Mr. Carrier.



The Iowa Business College, Des Moines, Ia., greets us with a 48 page catalogue containing some excellent specimens of penmanship from the master hand of Mr. F. B. Courtney. We notice also that T. Courtney of Providence, R. I., is one of the faculty of this institution. The catalogue is otherwise profusely illustrated with views of the school room, students' portraits, etc., etc.

W. F. Giesseman the all-round penman, commercial teacher, and thorough gentleman, of the Capital City Commercial College, Des Moines, Ia., is sending out free of charge a little booklet on flourishing with hints to students of this graceful art.

Recent advertising literature has been received from the following:—The McLendon Business College, McHenry, Miss., J. W. Warr, Moline, Ill., Western Normal College, Shenandoah, Ia., Georgia Normal College and Business Institute, Abbeville, Ga., Moore's School of Commercial Arts, Grand Junction, Colo.

The thirty-eighth annual catalogue of the Peirce School of Philadelphia came to our desk covered in gray and is without illustrations. It has a distinctly literary appearance. The annual address by Col. Henry Waterson of Louisville Ky., like the annual addresses given before this school, is an eloquent appeal for character as well as for business.

One of the handsomest, if not the handsomest, commencement announcements and invitations received at this office during the past season came from the well known Goldey Commercial and Shorthand College, Wilmington, Del.

A very artistic and interesting catalogue is at hand from the Remington Typewriter Company.

The Brockton, Mass., Business University, C. W. Jones, Prin., greets us with a maroon covered prospectus of 32 pages which is a credit to the school and cause it represents.

The Wilmington, Del., Business School Journal published in the interests of the Wilmington Business School, W. H. Beacom and F. F. Dutton, proprietors, is one of the best papers of its class we have ever had the pleasure of receiving. The printing and paper are first class, and the illustrations are effective and telling. Such literature enchances not only the school but business education in general.

"Books" is the title of a very attractive, modern, business-bringing, catalogue issued by the Practical Text Book Co., Cleveland, Ohio.

"Bread and Butter" is the title of a monthly journal of splendid thought, published by H. C. Heald, Columbus, Ohio.

Duluth Business University, M. C. Carter, Prin., Duluth, Minn., is issuing one of the best illustrated and printed catalogues that has reached our desk. The vignetted half-tone illustrations of the school are of a very high grade.

One of the most uniquely illustrated and well gotten up business college journals dropped into our mail box from North Adams, Mass., the Bliss Business College, S. McVeigh, Principal, being responsible for the same.

The Iron City College, Pittsburg, Pa., Chas. J. Smith, Proprietor, confronts us with the most elaborate and costly illustrated journal devoted to business education and the up-building of his already large school, that we have ever had the pleasure of examining. Those interested in up-todateness in the cause of commercial education should secure a copy, which we presume is free to all who write for it.

The Bank's Business College catalogue, Philadelpnia, is an artistic production, containing as it does a great number of half-tone pictures and illustrations of their school rooms. The college colors are maroon and white, and the color of the catalogue is printed and embossed in a most effective manner in these colors.

The Michigan Business and Normal College, Battle Creek, Mich., greets its patrons with a gray covered, artistically printed, well illustrated catalogue—such a catalogue as impresses one with the impression that there is a good school back of it.

The Fort Smith, Ark., Commercial College in issuing its 14th annual catalogue has gotten out of the beaten path in the way of presenting some portraits of the pupils of the typewriting department by having them photographed in the act of writing upon the machine. The catalogue indicates a prosperous school.

Some specimen pages from "The Rogers Compendium of the Graham System of Shorthand" impresses us quite favorably. Those interested in this system will do well, we believe, to investigate the matter. It is published by the Fireside Accounting Publishing Co., Battle Creek, Mich.

The Elliott Commercial Schools of W. Va., located at Wheeling, Charleston, and Fairmont, are doing some effective advertising as well as a prosperous business.

The New Albany, Ind., Business College journal compares favorably with others of its class with the exception of the half-tone drawing illustrations of the school which are not as good as the average, inasmuch as they were made from wash drawings of not a very high grade, and as a consequence they lack the realistic appearance now demanded.

The Birmingham, Ala., Business College, Willard J. Wheeler, proprietor, is issuing a very neat catalogue of 44 pages, indicating a high-grade prosperous school.

The Sadler-Rowe Co., of Baltimore, Md., is issuing a neat folder with gray cover entitled "The Opinions of a Few Teachers." What they modestly call a few would to the average person seem to be a whole host. It goes to show that this firm is very careful to not magnify facts concerning themselves and their excellent work.

A unique and artistic folder dropped into our mail box from the Gregg School, No. 57 Washington St., Chicago, Ill. You had better get one yourself.

The Danville, Va., Military Institute is issuing one of the most beautifully illustrated, printed, and bound catalogues received by us. The whole book has a distinctive, refined and progressive appearance, the paper being rough, yet soft, with deckle edge. The half-tones are printed with brown ink giving them the appearance of a genuine photograph.

The Bliss College journal, Columbus, O., is one of the most expensively and attractively illustrated papers we have thus far seen. A long, double-page half-tone gives a magnificent view of a veritable commercial musuem, showing, as it does, an unusually large room crowded with pupils.

Finger Action.

Article Number Two.

CHANDLER H. PEIRCE, DAYTON, OHIO.

It might be well to make a distinction without any material difference between the word "action" and "movement." Action as compared to Movement or Motion, is in a restricted sense, not possessing the quality and degree of freedom implied in Movement.

I'm contending for the legitimate use of the "fingers" in the process of passing through the various stages of transformation.

ONE OF MY CREEDS.

1. The "fingers" have a function as an incipient power.

2. In the introduction of movement, (with small letter forms) the fingers act as perceptible auxiliaries.

3. When control of the "Arm" has been attained, through all the degrees, its rapid action, (seemingly) reduces that of the "fingers," to the minimum.

To declare that they have a minor use, but not of sufficient importance to warrant notice or special significance, is presuming that neglect of little things, is counterbalanced by magnanimity in greater things.

Comparisons are odious, especially when you intimate the supremacy of importance of the "large" over the "small." Why compare salt with flour? What is one without the other, to humanity? And how comparatively insignificant is the former to the latter? Separate them, and what have you in the staff of life? Combine them, with all the intelligence of the hour, and your heart is made warm and rich in sympathy for the unfortunate ones.

To tell the truth, the little niceties cannot be satisfactorily explained in print, or other wise so that immaturity can appropriate a full meaning. None but those who have passed beneath the shadow, can fully understand.

The discrepancy first comes from not knowing the limits, of "finger action," in following the blind copies which bear no semblance of gradation, and in consequence produce impossible barriers, which even the most precocious cannot surmount.

After good "form" is established, (which is only consistent with proper gradation and systematic teaching) the child is ready to be introduced to a higher power, which nature in the mean time has fitted him. Here, let me challenge the indiscriminate teaching of movement, without any conception of good "form," simply because, it is prominent in the building of a great structure. Because the boy is old enough in years and wants to work in advanced mathematics, does not warrant his doing so, if he does not know the rudiments.

Any one can give medicine, but who can prescribe and proportion it to the existing conditions, so that the greatest good will accrue?

The teaching of "Movement" is dependent on conditions, like every thing else, and to misapply them is dangerous and misleading. If you don't know how to ride astride, don't attempt a bronco at the outset.

With no form development, you go up in the air just as certain, as attempting your perilous ride. With proper preparation the bronco can be ridden, so also, can the child be trained in Movement, (but not successfully without some previous knowledge of "form") and led along with a certainty and confidence which begets not only a liking for practice, but a fascination which is positive evidence of victory. But who shall lead the child????

The application of "Movement" to "Form" is as varied as the applications of Percentage. The development of any subject is coexistent with superior judgment (plus ***) and unquestionably penmanship is made an exception by ****

And now, the child is gliding over pages and pages of "practice" paper, which, to a marked degree, is permeating the written lessons. (Lessons written at first, mainly with the fingers), and demonstrating that the *large* and *small* muscles can act in unison, but in no wise equal proportions.

The leading power in the beginning, in time, becomes a modest factor, but the salt has not lost its savor. Because you cannot see it in general consumption, is no sign of its absence. Different individuals indulge in different degrees, till they learn by experience that a "pinch" is all that is necessary. So with the child, by constant repetition the combination is effected and "just how," may remain a mystery. Nature responds proudly to intelligent practice in any field of art, and when once the key-note is discovered the recipient has reasons for rejoicing. Because the Lord High Executioner dashes off with the speed of the wind his lightning bolts, (which to you, dear, deluded mortal, seems to come from the Arm, alone) you forthwith conclude that just what you see (the leading power, ****) ??? is entirely responsible for all the requisite qualifications in our art. It is as delusive as the movements of the prestidigitator, and unless you are imbued with the secrets, you will be deceived every time. Let us not deceive ourselves. These implements of war and subjugation, can be made far more powerful if rightly manipulated. While courage depends very much upon the mode of defence, the man behind the gun must be thoroughly informed in the art of war.

In descriptions and directions, the minutæ is often left to the discretion of the recipient. While a few may interpret the real meaning and profit by it, the mass are blind, to all except what is on the surface.

Because you can't see the "action" of the fingers in rapid execution, you cannot conclude it is not present.

The cake always contains "salt," but no house wife was ever known to put in any.



FROM THE FLEET AND SURE PEN OF H. P. BEHRENSMEYER, GEM CITY COLLEGE, QUINCY, ILL.

BECOME A STENOGRAPHER

We teach **Shorthand, Typewriting, Etc.,** successfully by mail. Best and most popular system taught by up-to-date method. **Typewriters** furnished with Typewriting course. Low tuition and thorough instruction. If you are interested, write us for full particulars. Address:

EVANSTON, ILL. **Central Correspondence School.**

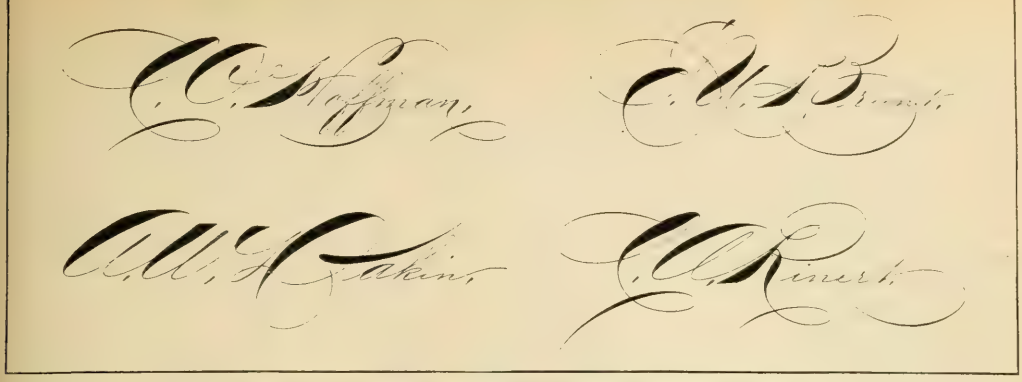
A Card

will bring you a list and descriptive matter of some thousands of text books covering every branch of study pursued in schools and suitable for all grades. Chiefly among those adapted for

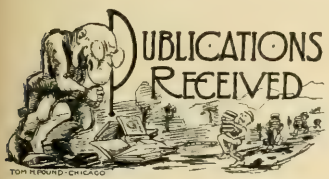
Commercial High Schools and Business Colleges are the well known Williams and Rogers Series, including:

Modern Illustrative Bookkeeping
New Introductive Bookkeeping
Office Routine and Bookkeeping
Commercial Arithmetic
New Commercial Law
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BY FRANCIS B. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



"Penman's Art Journal Library, Volume 1, Ornate Writing" published by the National Penmanship Press, No. 203 Broadway, N. Y. City, is the title of a publication comprising a compilation of specimens of ornamental penmanship in the form of letters, capitals, verses, etc. contributed to the Penman's Art Journal during the past twenty-five years by the leading penman of the country. The book is nearly 9 x 12 inches in size, and contains forty pages, with manila board cover. To professional penman the work is of special value in that it contains a collection of specimens easily referred to, and to amateur penmen it is valuable in that it contains some of the best possible examples for imitation. Price 60 cents.

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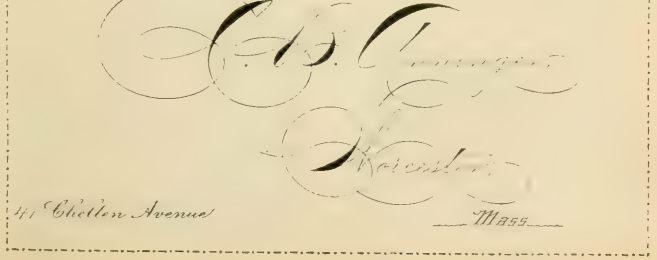
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Lessons in Engrossing Script

By E. W. Stan

Number Seven.

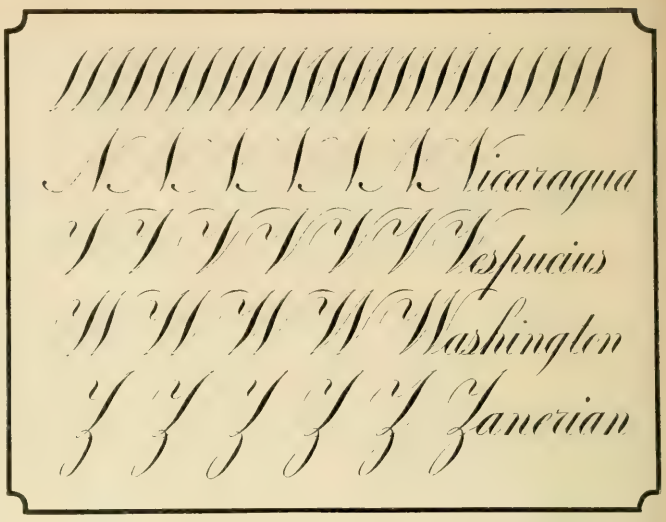
The capital stem is the foundation for all the letters of this lesson and is nearly the same in all, being a little shorter in *T* and *F* than in the others. This is a compound curve. The shade swells gently to the middle and then as gradually diminishes. Keep the bottom well rounded and finish it with a dot.

Slant the oval part of *T* and *F* a little more than the main slant. A delicate shade may be added, both to the beginning and ending of this part. Study the forms of *P*, *B* and *R*. Follow the copy closely. Do not make loops in the middle of the second parts of *B* and *R* only a decisive angle.

Do not become discouraged because your progress is slow, but remember, "that keeping everlastingly at it finally brings success."

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H. W. S.—A trifle nervous is about all that may be said against your splendid script. The up lines seem to contain tremors of a nervous character. Due, no doubt, to a nervous temperament, but it can be overcome by training—by constantly endeavoring to do better.



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The Question of Supervisors

Number Five

One of the supervisor's chief annoyances is the text-book. That is, he frequently finds that he is expected to secure superior results by means of a text not in accord with his opinions. He is not consulted as to what he thinks is right in that particular, but is expected to push the work on enthusiastically and successfully. As a rule, the best thing to do is to push ahead with full steam, endeavoring to produce practical results in spite of rather than because of certain text books which he must use.

Should he refuse to do this, either the school board will rebel, or the book company. And between the two, he is in a tight place.

Book companies will sell their wares regardless of supervisors. As a rule they have that which they think is best and they will do all they can to get and to keep business. To do this they do not hesitate to buy members where they can, and to intimidate where money is no object. It is only natural that the book company would antagonize the supervisor who antagonizes its books. The thing to do is to use the books or "fight it out if it takes all summer."

Supervisors ought to be consulted as to what they desire (and they usually are) and then held responsible for results. The average member of a school board does not not have enough time to determine the relative merits of text-books. This should be determined by the supervisor, superintendent, and committee of principals.

All of these things but emphasize the need of supervisors; of supervisors who are intelligent, skilled and strong enough to win in ther line against unenlightened or moneyed opposition. Much trouble along these lines could be avoided by the employment of tact. Were the writer appointed to a position as supervisor his first efforts would be in the direction of pleasing the child, the teacher, the parent, and the school board. He would do this with a view of gaining and establishing confidence. After that he would then endeavor to secure text books to his liking, and as a rule success would crown his efforts. The right text helps while the wrong one hampers.

Text-books are important, but between a good text and a poor teacher, or a poor text and a good teacher, the latter combination is the better by far of the two. But, better still, is the good text and the live teacher.

Supervisors themselves are sometimes at the bottom of this text-book business. They sometimes have books of their own which they wish used for the money they may make out of it. Naturally this looks suspicious, and the school board really does does not know whether the supervisor is bent on results or riches.

The average supervisor succeeds in securing about what he desires by tactful methods, and no one has a better opportunity of winning popular approval if he deserves it. This he can do by displaying the work of his pupils at public gatherings, conventions, etc. Displays of penmanship and drawing stimulate interest and arouse enthusiasm. Classes in music and calisthenics are in demand at entertainments. Through these and other means the work of the supervisor may be shown for what it is worth.



This is a pen sketch of Mr. Dave Parkinson, the illustrator, who is responsible for our new heading for the Department of Business Education. It easily discloses, as does also the above sketch, that Mr. Parkinson is doing up-to-date drawing and designing. He is a native of Canada, attended the Zanerian in '96, and has since been employed in Columbus, Detroit, and Cleveland, doing the work he can do best. Mr. Parkinson owes what he has largely to industry and optimistic perseverance. He is possessed of a fine physique and good health which in turn are in part at least responsible for his congeniality. You'll have the pleasure of seeing more work from his head and hand in the BUSINESS EDUCATOR.

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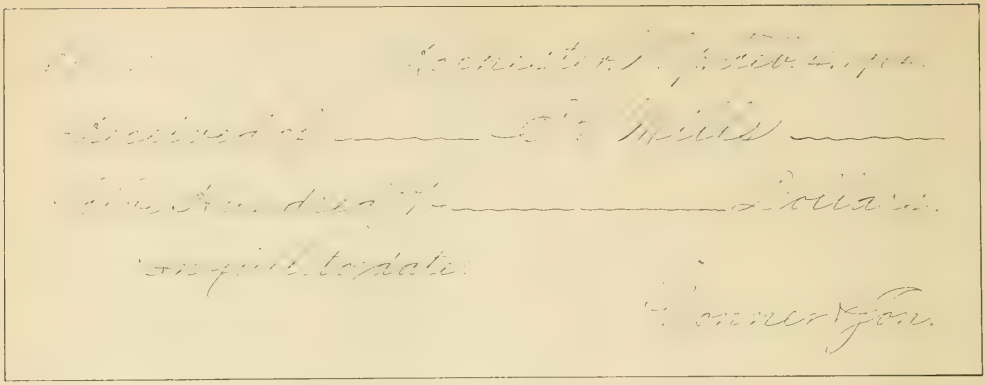
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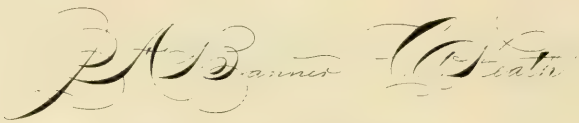
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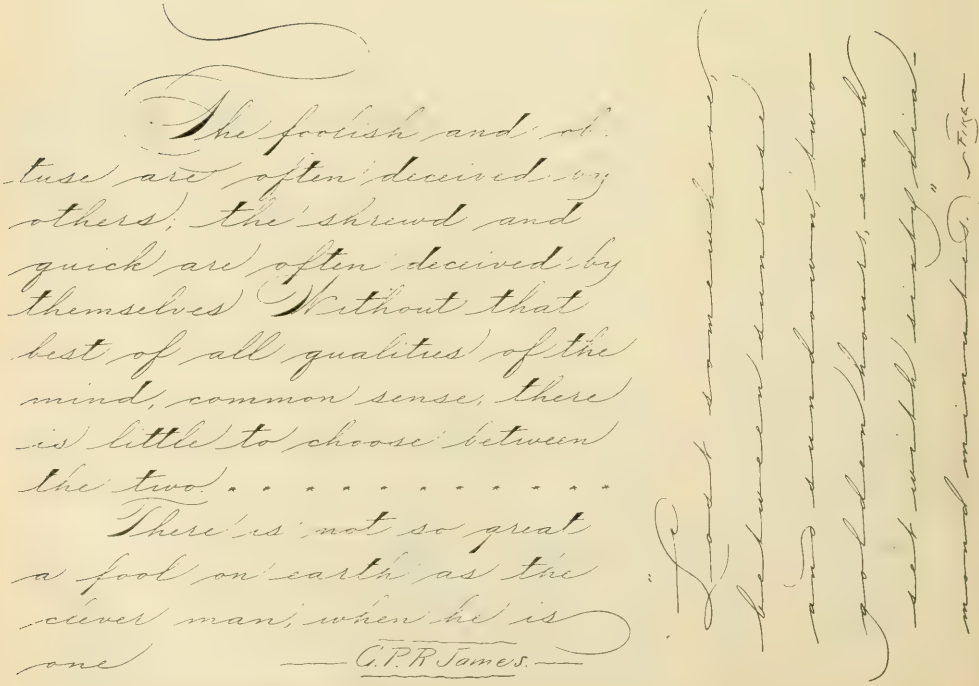
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of the **Board of Directors** *of the*

UNION SAVINGS BANK,

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held at their Banking Rooms, Wednesday, February twenty second, Nineteen Hundred and one, the following preamble and resolutions were unanimously adopted:

Lessons in Engrossing, No. 20, by H. W. Kibbe, 181 Tremont St., Boston, Mass.

For second inside page of an engrossed booklet. The letters in the scroll are made without outlining. Use a very coarse pen for the first strokes, and a finer one to put on the finishing lumps and fine lines. The principal line may be on a simple curve if desired. The lines of script can be separated more when it is desirable to cover more space. In a booklet with pages eight inches wide leave a margin of one and one-fourth inches.

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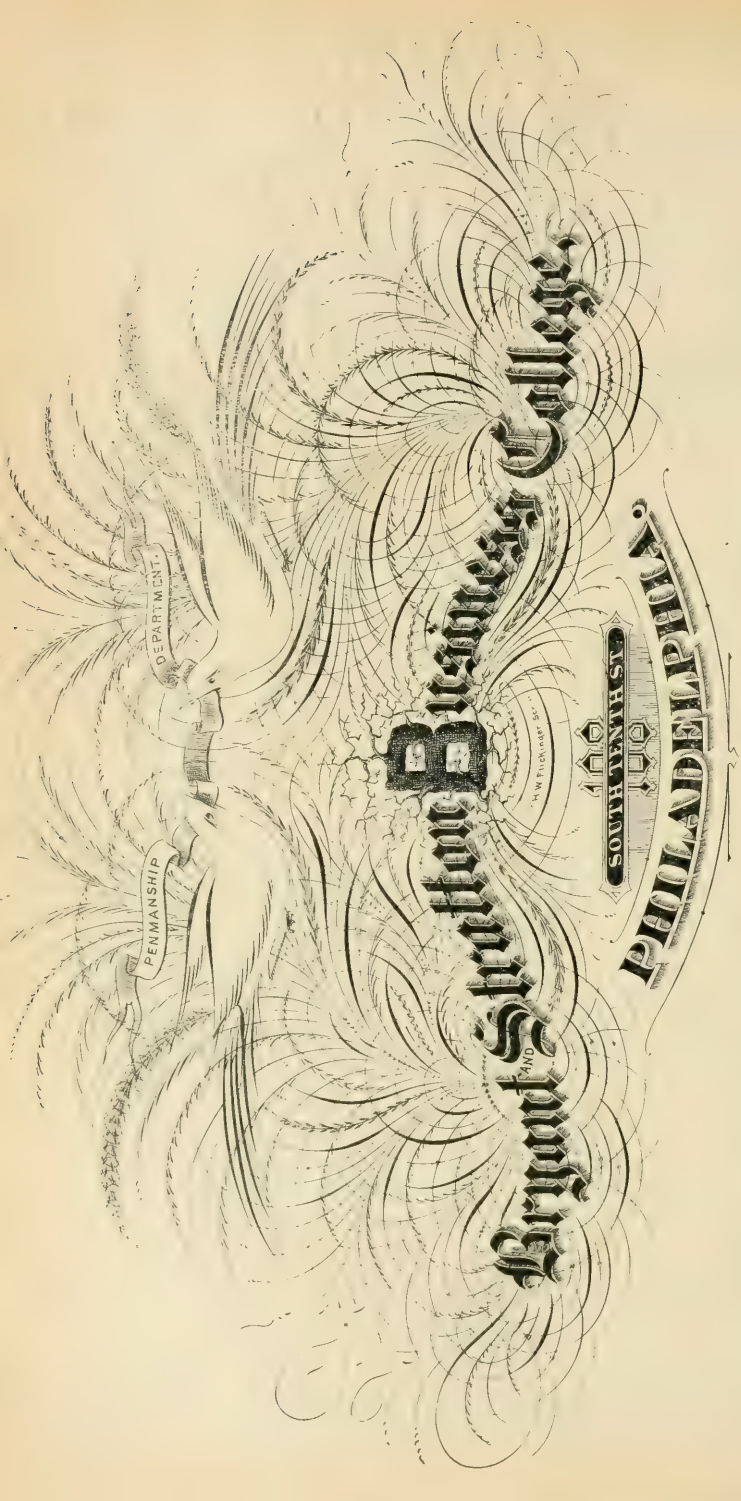
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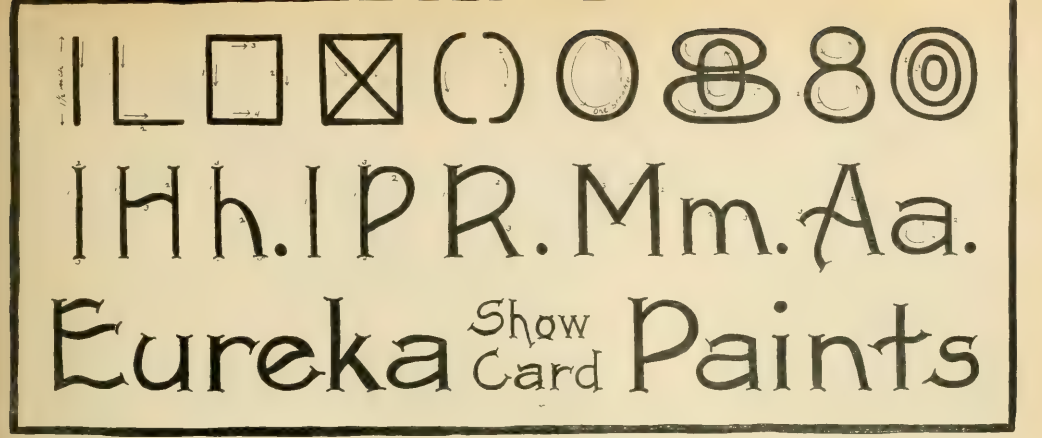
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Lessons in

Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Number One.

Demand for Sign Show Cards, Advertising Signs, Tickets, Etc., is on the increase. The general competition in the improvement of advertising is responsible for this. Retailers in all progressive cities and towns contest strongly for first position in the attractiveness of their windows, and the publicity that can be given to the entire store and goods through neat Sign cards.

Original ideas that will increase business are always rich in opportunity for the alert. From a merchant's standpoint show cards and tickets call attention and sell goods that otherwise, very often, would lay on the shelf. Neat show cards are assistant clerks. An artistic display card in the window speaks louder than words. The art of show card lettering can be acquired by any one with a reasonable amount of patience, and plenty of practice.

The student who has acquired a fair degree of proficiency in this class of lettering will find a steady and increasing demand for various styles of display signs and cards in any locality. Good show card writers are always in demand, they have no "dull season." Lettering of this class is today a recognized business necessity, and a valuable accomplishment for any young man, clerk, or window trimmer to possess.

In order to begin practice in lettering soon as possible, we will now get ready for business.

How to Hold the Brush.

The brush or lettering pencil should be held similar to the manner of holding an ordinary pen or lead pencil, except that the brush must be held more upright. Freedom in brush lettering is essential. For card work the arm should rest in a natural way upon the table or desk. This will allow it to roll on the fleshy part of the arm, just below the elbow. If you are not certain just where to rest it, lay the hand flatly on the table so that the elbow will be above. Even with the edge of the table, then raise the hand slightly, opening and closing the same will cause the muscle to raise the arm. The muscle that raises the arm is used as a pivot for the arm to move or roll upon. By closely studying this you will have no trouble to secure a correct position. For small lettering, about one or two inches high this position will be found very easy for rapid and even work. In larger lettering it is very often found an advantage to vary slightly from the above, but in most cases this position will answer nicely for good work. See illustration for holding the lettering pencil. Pay particular attention to the directions given and follow closely as possible.

The position at table or desk is the same as that in lettering with an ordinary pen, marking or shading pen. See illustration. Hold the brush firmly but in a natural way. Practice on perpendicular and horizontal strokes, then try curved outlines and letters as presented herewith. In practicing on these be careful to maintain an even width of stroke in straight lines, ovals or entire circle. This is good practice and the foundation for success in all styles of brush lettering.

In making ovals and circles of the same thickness throughout, considerable practice is required to revolve the brush (a trifle at will) in the fingers, as in making "O" or to be more explicit, it is chiefly controlled by the aid of the thumb.

Ovals as in letter "O" etc. may be made in two downward curves (right and left) or in one continuous stroke. When you can do the latter neatly without removing the brush, you have accomplished a very important movement in the make up of all styles of work. This when needed enables one to do full and accurate work without retouching. You will notice in the exercises that the lettering is of a tip finish. The tip or small oval cross at top and bottom should be very light line, this will add strength and finish to your lettering. The advantage in this style of alphabet is that the letters are formed by natural and rapid strokes of the brush. It is a good one to cultivate the hand to steadiness, also to get familiar with the working of the brush in compact form. The size of the letters may be varied by the use of large or small brushes.

Brushes.

The card writer should have a variety of brushes of different sizes—not costly, but of a fair quality that will give good satisfaction. Many beginners make a mistake by using camel hair brushes, which do not have the *required* elasticity for good, rapid, clean cut lettering. Red sable brushes, hair three-fourths inch long, are good, but expensive. Ox hair lettering pencils and brushes will fill the bill to a nicety for fine work and at a much smaller cost. An outfit for general lettering should be of different sizes, brushes that will throw a line one-sixteenth to one-half inch wide. They can be had in quills, red silk and gold thread binding, or in tin ferrules, also in metal silver plated ferrules. For lasting qualities tin or plated ferrules are recommended. For the best results pay particular attention to the care of your brushes. After using them in water colors clean with cold water occasionally before allowing them to dry. Always keep oil and water color brushes in separate places. Don't use them in a harsh way or get the idea that they are made for the purpose of mixing paints. Treat them right and they will easily give justice to every stroke you make. The points of brushes should be kept straight and protected when not in use. For those who desire a good serviceable outfit for general lettering I will send assorted sizes of ox hair lettering pencils and brushes securely packed and mailed post paid for one dollar.

Paints.

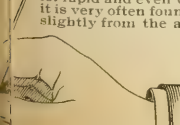
For general card and ticket work use either water or Japan colors. Do not use colors ground in oil for lettering on paper or card board. Water colors are the best to use. They are put up in small cans or jars and easily prepared for immediate use. All colors can be had in this form.

"EUREKA SHOW CARD PAINT" for plain and fancy lettering is recommended. It can be had in black, white, green, blue, yellow, and red. A very good and serviceable show card paint may be made by your self. The colors usually employed are termed "Dry Water Colors." They can be had at any druggist or paint supply store. The following will make up a good assortment of colors: Vermilion, ultramarine blue, chrome yellow, lamp-black and flake white or whiting, also some good gum arabic mucilage, to use as a binder. Pure gum arabic in its natural state is excellent when dissolved with water and will flow easier for clean and even lettering. However, good mucilage will answer, and is generally used for individual work.

MIXING—Mix any color desired, by adding enough mucilage to make it about the consistency of thick dough, add whiting or flake white to any color you wish to tone a lighter shade, then grind the same by using a pallette knife with a flexible blade, or other similar means which may be at hand. In place of a marble slab to rub or grind the paints on, a square piece of glass, or large dinner plate makes a good substitute on which to grind the colors. After mixing thoroughly to about the consistency of a thick paste, it will be ready for use. Mix each color as needed in the same way, and place separately in small saucers, tin cups or round tin boxes about an inch deep, and two or three inches in diameter. If you use the latter, don't fill them more than two-thirds full so as to keep everything clean and in good order. Mix up small lots at a time and see that your paint is thick enough for a firm and even stroke. These colors in mucilage will get hard when set aside or not in use, but that does not matter, as water will bring it to the proper consistency in a short time. When the paint is of the right thickness and brush kept in good working order, it has a tendency to grip the card or paper that you are working on, thus it will be seen the advantage and easy control of the brush in making firm and even lettering. A little study here will soon show results to justify thoughtful, systematic practice.

Our next number will contain a full alphabet of large and small letters, figures, etc. with necessary instruction. To be successful in this line of work, it is very essential to pay particular attention to every detail connected with each number, studying as well as practicing the outlines and construction of each letter.

PRACTICE PAPER any paper of a smooth and firm surface will answer, manilla wrapping paper of this quality will give good results. Don't use paper of a glazed surface.





Lettering and Designing

Number Fourteen

BY E. L. BROWN, ROCKLAND, MAINE

This design was made and used for a catalogue cover, and it contains much practical lettering and designing.

Suggestions: Size of original about 9 x 12 inches; sketch words "Business College" first, making initial "B" seven inches long, and arrange the bulk of the decoration around this letter. The remaining letters should be one inch in height. Strive to obtain the graceful sweeps of the scrolls containing words "Annual Catalogues," "Union," etc. Observe that the curves are well formed, and that your design hangs together, so to speak. Don't use profusion of lines in shading around the scrolls and letters. Study the shade lines of the copy very carefully. Observe the points where the darkest shadows occur. The lettering was all executed free hand with the exception of the words "Business College." Many of the letters should be stamped in with a broad pen, and afterwards finished with a common pen.



The Rowe College, Johnstown, Pa., held its commencement exercises on Thursday, June 26, in the Opera House, at which time 45 pupils received diplomas, being the largest graduating class in the history of the college.

Messrs. Joseph Leming and D. E. Waltman, who have been connected with Bank's Business College of Philadelphia, have started a school of their own, the name of of which is Philadelphia Business College. We wish them success.

Miss Mary E. Baker, the accomplished penman and teacher of penmanship and drawing of Bellows Falls, Vt., has been elected to the position of supervisor of drawing in the public schools of Rutland, Vt. We congratulate Rutland upon this accession to her schools.

Mr. E. A. Plummer, penman in the Jamestown, N. Y., Business College, submits specimens of students' work showing that he is teaching an intensely practical hand, and that they are acquiring the same.

J. S. Clay, penman and commercial teacher in the Bingham School, Mebane, N. C., submits specimens from students showing that he is a practical teacher of practical writing.

S. N. Falder, penman in Jones Commercial College, St. Louis, Mo., sent a batch of specimens from his summer class in business writing, which not only disclose splendid teaching and practical writing, but a large school as well. The specimens are among the best received at this office, indicating a strong tendency toward individuality, as the specimens are not all alike, and with but few exceptions are all splendid business writing. Mr. Falder is certainly one of our most progressive and practical teachers of writing.

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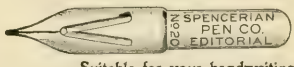
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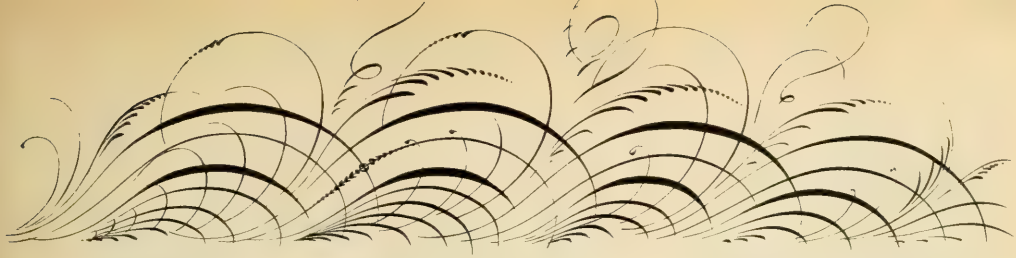
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Lessons in

Off-Hand Flourishing.

BY



BROOKLYN, N. Y., 357 FULTON ST.

Number One.

It is doubtful if any line of art work requires more practice than off-hand flourishing, and yet in the eyes of some, nothing has less utility. If one begins to practice this branch of penmanship with the soul idea of making money out of it directly, he will very likely be disappointed. But still it has its uses, as the practice of off-hand flourishing indirectly is not altogether a waste of time and skill. To that work known as artistic engrossing, it is almost indispensable, for nothing trains the hand and cultivates a light touch like flourishing, and the designer who has become an expert in flourishing can lay out a piece of simple or elaborate work with far more ease and dexterity than one whose hand is untrained in this direction. Much work in the designers and engrossers line consists in drawing scrolls, curves, etc., and when done with the off-hand movement as used in flourishing it possesses a great deal more life and spirit than when worked out in a slow labored manner.

Flourishing is used to a great advantage in embellishing certain styles of lettering, Old English and German text especially, and unless done off-hand it never looks right. Thus it is, this much condemned art has its place, and in a way can be made profitable if combined with other kinds of skillful work.

The market for flourishes, swans, eagles, birds, etc,, is indeed small, but as the practice of such is very pleasing and fascinating and a fine training for the hand and eye, we will have to touch up on it in the course of these lessons. Writing teachers who can throw off these little designs in a rapid, easy manner will find such skill a great factor in waking up a class and keeping up an interest in the subject of penmanship.

Movement.

Movement is almost everything in flourishing. A bold, free, whole-arm movement, with a strong yet delicate touch is the thing. Fore-arm movement is also used in some of the minor strokes and occasionally the finger movement; a little judgment combined with practice soon tells which is best. Control of arm seems to be the main thing in execution. So much of this whole arm practice is necessary that right here it may be said that it is a great help in blackboard writing, and while one is practicing flourishing he is at the same time constantly bringing into play these movements so necessary for bold, strong blackboard work. Here then is another incentive to practice flourishing, as the blackboard is not always at hand.

Exercises.

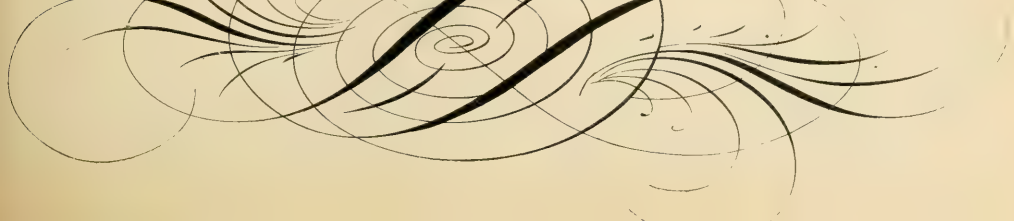
It is impossible to do a good piece of work before acquiring strength and precision of movement, therefore practice as much as possible on simple strokes and curves, ovals in particular, as given in the exercises herewith.

Learn to make ovals in every position. Practice also on straight lines, then slightly curved, then combine simple and compound curves and see if you can get harmony, symmetry, and a pleasing effect. You will find it exceedingly interesting when you can make these free, rapid strokes of the pen represent and mean something, then it will be no effort or drudgery to practice, but rather a most fascinating pastime.



Form.

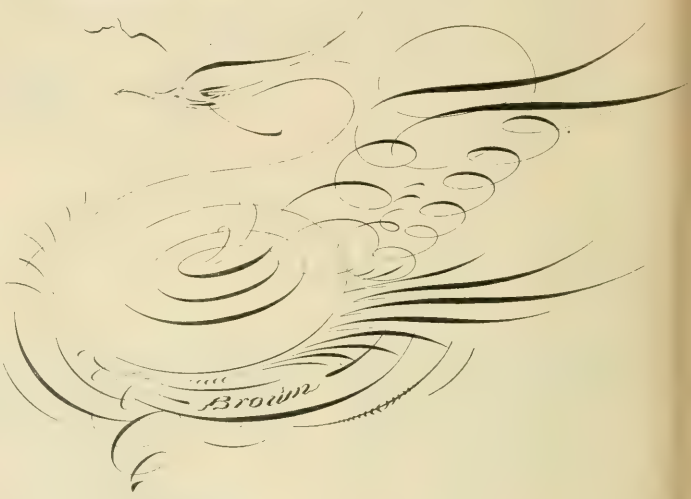
Some imagination and idea of form are just as important as the most perfect control of hand and freedom of movement. Graceful curves and fine smooth shades amount to very little unless well arranged. So it may be seen that in flourishing *two* very important things are required, *form* and *movement*, as when used together beautiful effects can be produced.





In this lesson we take up again the study of texture. As an illustration I have prepared a drawing from one by Mr. D. A. Gregg, one of the masters of architectural rendering. The cut is of an old blacksmith shop at Swanton, Vt. The sunlight effects in this are an exhibition of masterly skill and directness. The student will note that the lines of brickwork are everywhere brought out, while a few of the bricks are indicated quite clearly. This drawing is of an entirely different style of technique from any shown in this course of lessons, and the student will do well to try and appreciate the general tone and feeling expressed in this particular rendering.





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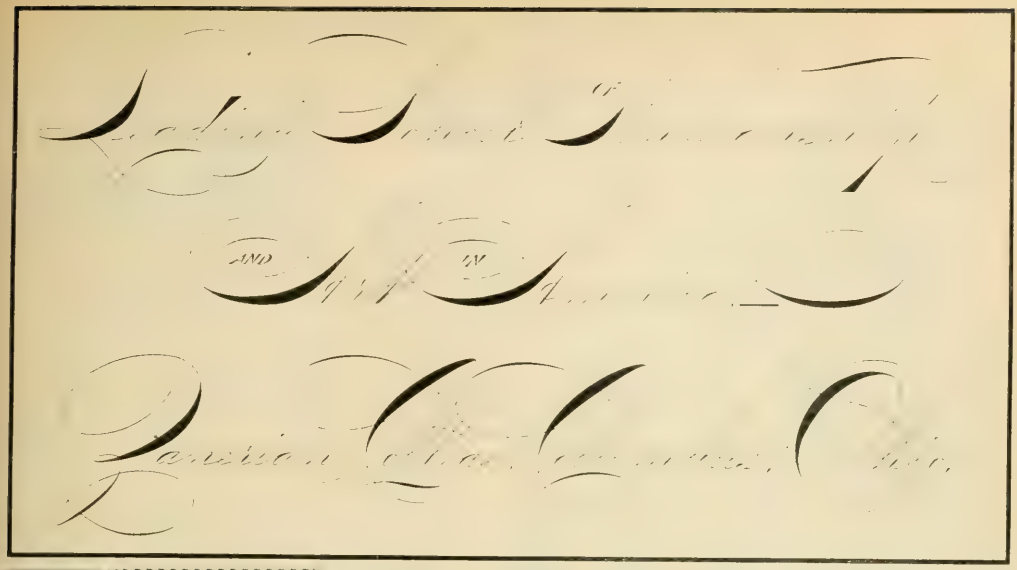
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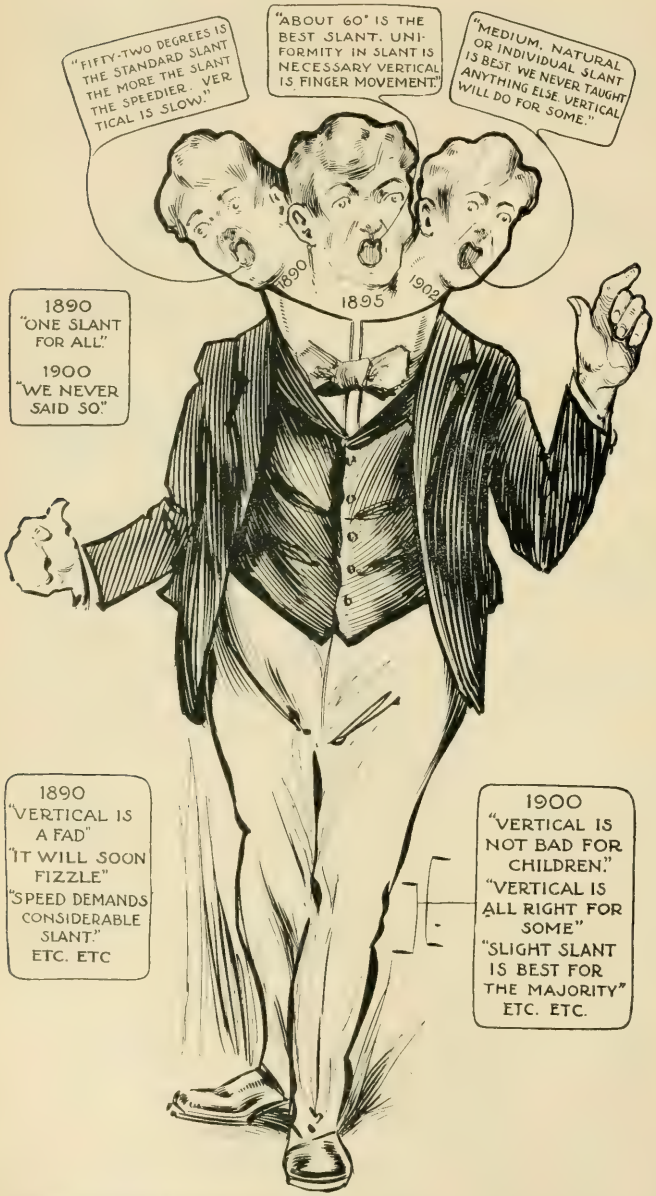
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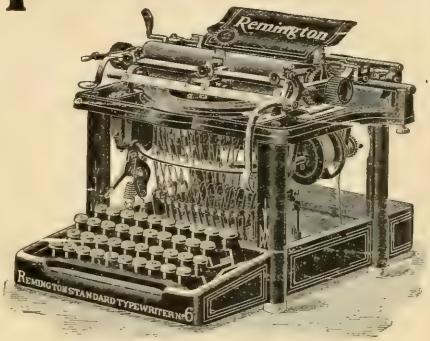
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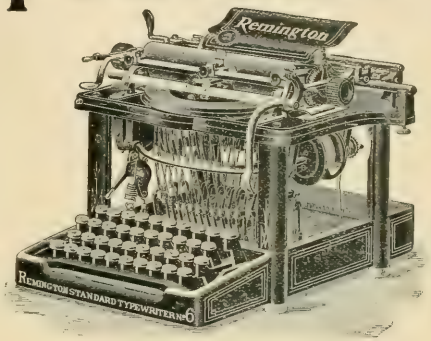
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The Business Educator.

Important Announcement.

Last May we received the letter herewith presented from Mr. Huntsinger. It caused us to resolve to do that of which we had already given some thought. We immediately entered into correspondence with Mr. Hinman, with the result that he consented to undertake the task of preparing a History of Penmen and early Business Education and Educators in America.

Mr. Hinman is the one man living to do the work, and from what we can determine from the correspondence we have had with him, and from what he has already had from pioneer business educators who are still living, we can assure our readers that a most interesting and valuable series of articles of indefinite number is in store for them.

The work will demand much of Mr. Hinman's time and effort, and on our part no small expense. The profession will be the richer for it. We would advise that you secure each and every number containing the History, as it will sometime be prized beyond price.

May 16, 1902.

MR. C. P. ZANER,
COLUMBUS, OHIO.

DEAR SIR: The Business College Profession lost its historian in the death of the late S. S. Packard. There is no man now living who could write so complete a history of what the Business College Profession has done; its stages of disappointments, prosperity and progress, as could the late S. S. Packard. The point I am about to make is: What may be done in the way of preserving the history of our war horses, or veterans as you would probably call them, in penmanship? There are but few of the old members left, who know details, from the famed Platt Spencer down to the present generation. Would it not be a capital idea to publish in your paper a history at some length, with possibly illustrations, of the work and character of penmanship, from the time of P. R. Spencer, Sr., to the present day? The only man that I can recall now, who is able to give that information as it really is, is the person of A. H. Hinman, of Worcester, Massachusetts. Hinman has all this information at his fingers' tips. I believe he could make a readable article on the subject. I am equally sure that the profession would be much the gainer by publishing such an article. Possibly it would stir up the old memories of the remaining few men, who can recall from actual experience, the teaching power of the renowned John D. Williams and William H. Duff of Pittsburg. It seems to me that such a history should be preserved in type form. I feel sure that Mr. Hinman would be willing to lend a hand in this matter. Possibly L. L. Williams might be induced to write a column or two on the subject. J. F. Mooar of Boston would also be able to furnish some data. I should rather like to see this history written by men outside of the Spencer family. The judgment of outsiders would be better than the descendants of the families. Then there is that inimitable penman, that true type of manhood, H. W. Flickinger of Philadelphia, who could render some exceedingly valuable assistance in giving data concerning the great penmen of the land. Who does not believe in H. W. Flickinger? To me he seems to be the essence of all that is great and good in man. He combines the judgment and skill of an expert with a modesty of demeanor that is not equalled by any other man in the profession.

Now, Mr. Zaner, as an exponent of good writing, of all that goes towards making up the sum total of skill and judgment, you are the man to publish such a history. I know full well that there cannot be any money in it, but the best things of this life are not purchased with money. You have done a great deal of real service to the profession of the present age, and that of the profession yet unborn. Your name will be handed down to posterity as a progressive educator.

I trust this letter will appeal to you, and I also trust that you will publish in the near future such a history.

With very best wishes for your best health, your business success and prosperity generally, I have the pleasure to subscribe myself,

Yours most sincerely,
E. M. HUNTSINGER.



A. H. Hinman.



E. M. Huntsinger.

Lesssons in Practical Business Writing

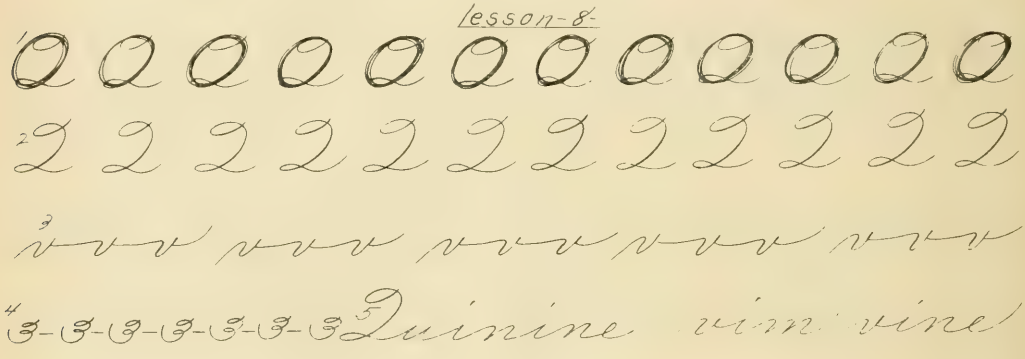
BY

LAWRENCE, MASS., H. O. Keesling. CANNON'S BUSINESS COLLEGE.

Number Two.

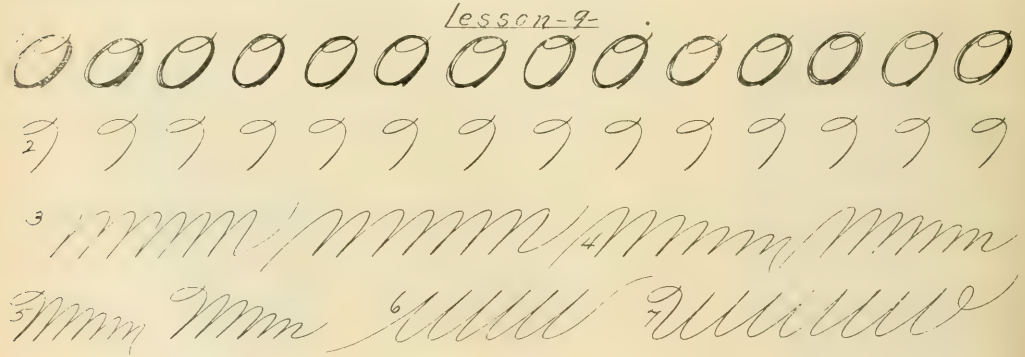
Lesson 8.

Copy 1: Review reverse oval one space high, then try exercise on capital *Q*, start with the loop. Copy 2: Start left to the line down, keep loop at the bottom parallel with base line, watch slant. Copy 3:—Make round at top, and on base line. Retrace same as small *u*. Copy 4:—Start same as figure 2, make small loop in center. Backbone shows about the right slant. Copy 5:—Work hard on the review words.



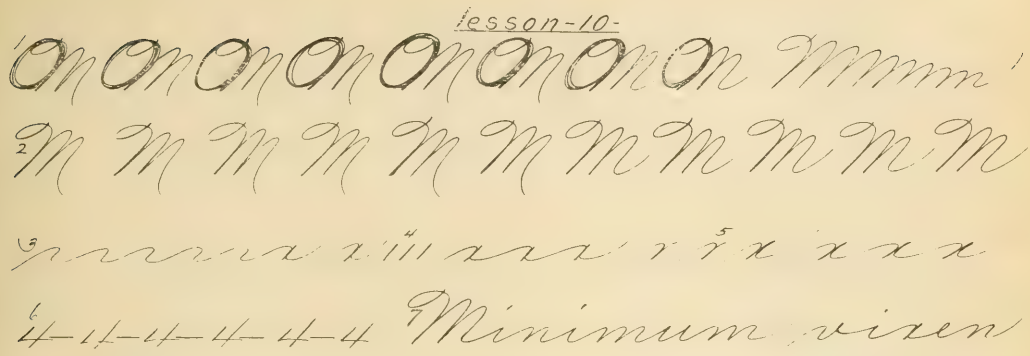
Lesson 9.

This lesson is to develop capital stems, and if mastered, will assist you in making one third of the capital letters. Start the stem left to the line down, stopping on the base line of the last downward stroke; watch the slant carefully, then try joining the capital stem with the other copies as shown by illustration.



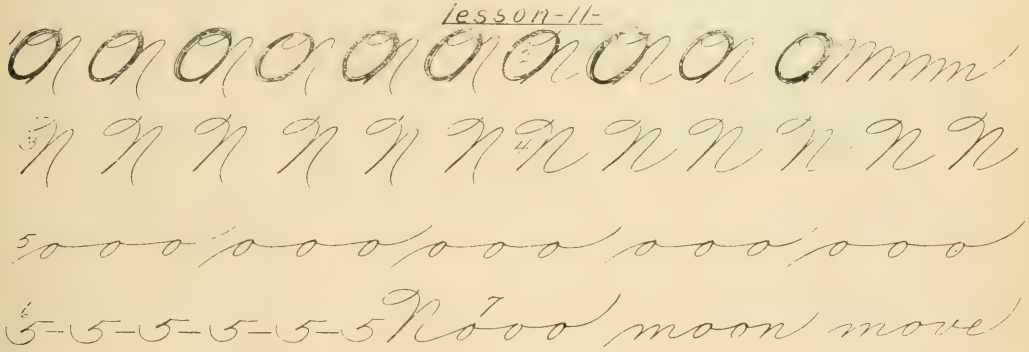
Lesson 10.

Copy 1:—Review exercises on capital *M*; it is a good one. Copy 2:—Watch height and width of capital *M*, and remember that the parts gradually decrease in height. Make turns round at top. Copies 3 and 4 show two styles of small *x*. Try to keep all parts the same height. Copy 6:—First stroke shorter than the last; watch width; stop the last downward stroke just after crossing the stroke parallel with base line. Copy 7:—Keep small letters all the same height.



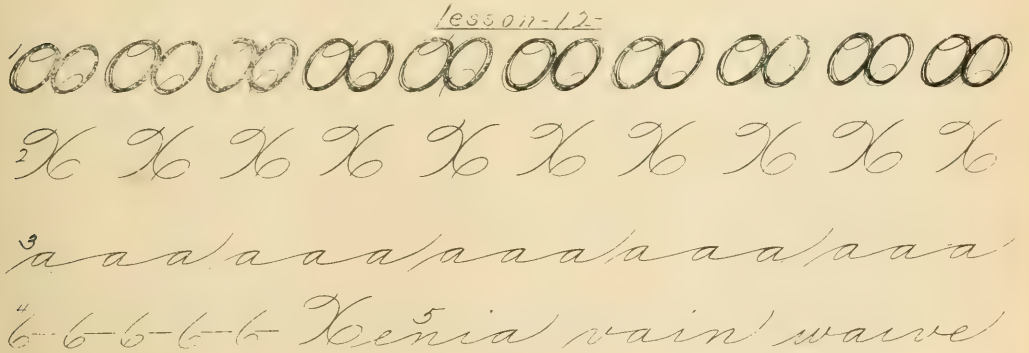
Lesson 11.

In making capital *N*, retrace the downward stroke at least half way up. Remember to stop at all sharp turns. Finish with a curve. Small *o* should be made one third higher than wide. Close it at the top. Figure *5* should have a sharp angle in the center. Join the dash to first part and keep parallel with base line.



Lesson 12.

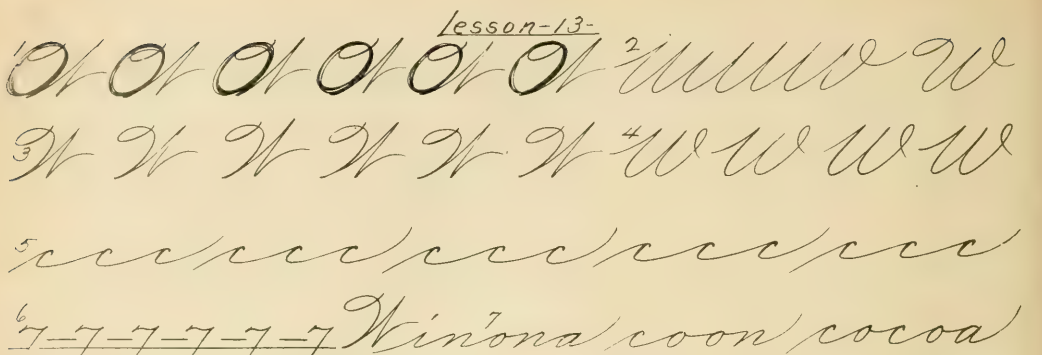
Try capital *X* exercise, making the first part reverse and last part direct oval. Watch beginning and finishing loops in capital *X*. They should be made about the same size. Make small *a* pointed and close at the top. Watch turn at base line. Start figure *6* with a straight line and watch finishing loop. Give the words plenty of practice, watching height and spacing.



Lesson 13.

In capital *H* we again make use of the capital stem. Notice how capital *H* stands on the line. Keep all parts open and angles clean. Small *c* is made similar to the first part of small *a*, with the addition of a little hook at the top. Do not lift the pen. Watch the compound curve in making a figure 7 and make the downward stroke longer than usual.

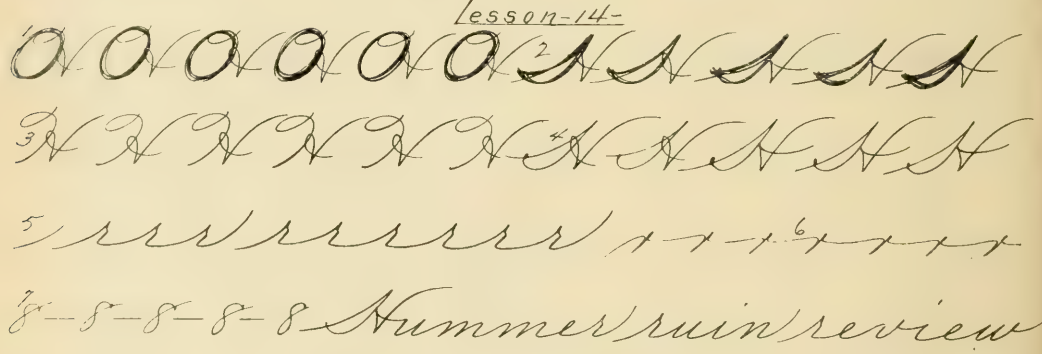
Lesson-13-



Lesson 14.

I prefer the last style of capital *H*, and suggest that you start it just a little above the base line, making sharp angle at top and finish first downward stroke with a dot. The last downward stroke starts with a curve and gets straight as it approaches the line. Curve the upward stroke in small *r*, make a sharp angle at top, a square shoulder and bring the last stroke down parallel with the first one. Figure *8* starts with a dot and the upward stroke gives it the slant.

Lesson-14-



Lessons in
Business Penmanship

BY A. R. BURNETTE, ASHLAND, ILL.

Number Five.

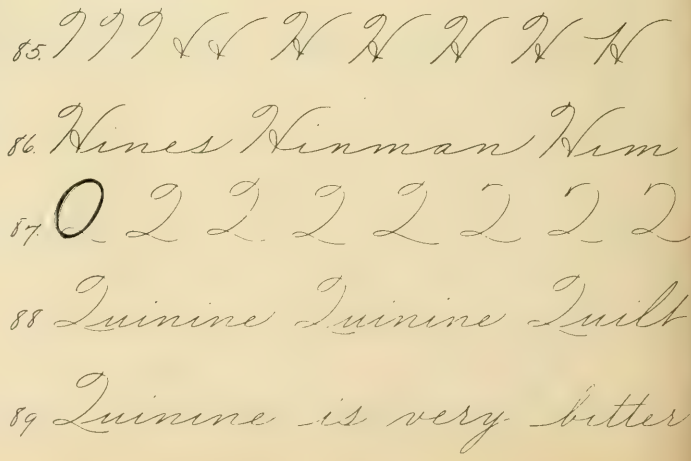
Lesson No. 22.

We have for this lesson the capital *H*, beginning like *M*. Learn to make the two parts of the letter well before combining them together. Make last part of the *H* with a downward stroke, pausing at base line and finishing with a small loop, joining the two strokes together.

Fill page after page of the word copy.

Lesson No. 23.

You may begin lesson 23 with the indirect retraced oval, finishing the same with a small flat loop and a compound curve. Drop last part of the *2* in below base line. The *2* may begin with a small loop or small straight line. See how many times in a minute you can write line No. 89.



Lesson No. 24.

Beginning this lesson with the capital *V* exercise, which is composed of compound curves. Turns at the base and headlines should be round. Gradually let the exercise diminish toward the base line as you move the pen across the paper.

Finish letter slightly below full height of letter. Line 91 begins with large indirect oval exercise. The capital *U* is similar to the *V*, except that the up stroke is retraced same as in capital *A*. Practice the words with a full and easy movement.

Lesson No. 25.

We have for lesson 25 the capital *Y*, beginning exactly like the *U*. Care should be taken in finishing the letter not to get the loop too large. The up stroke of the loop should cross down stroke on base line. Second style of *Y* given makes a splendid business letter. This style of letter is finished on base line, with two compound curves and a sharp hook. A great deal of systematic practice on the words and sentence given will mean a great deal to you in the way of improvement.

Lesson No. 26.

To develop the *Z* we have two indirect retraced ovals combined together above and below base line. Oval below base should be smaller than the one above. Fill several lines of the oval finished with the loop. Make a short pause at base line on downward. Top part of second style of *Z* is made like figure seven. Write the word Zanerian without lifting the pen from the paper.

Lesson No. 27.

Make light line oval exercise one large space high and make from 125 to 150 downward strokes of the oval per minute. Second exercise is the oblique straight line with connection. Start exercise full height of letter and diminish toward base line. The first part of the *W* will be found similar to the first part of the *N*. Make second part of letter as high as first part. Notice that the second down stroke curves slightly at the base line. Last part of letter should be about two small spaces high. Practice each word separately until you can see some improvement before leaving it.

Encouraging Words from I. O. Crissy.

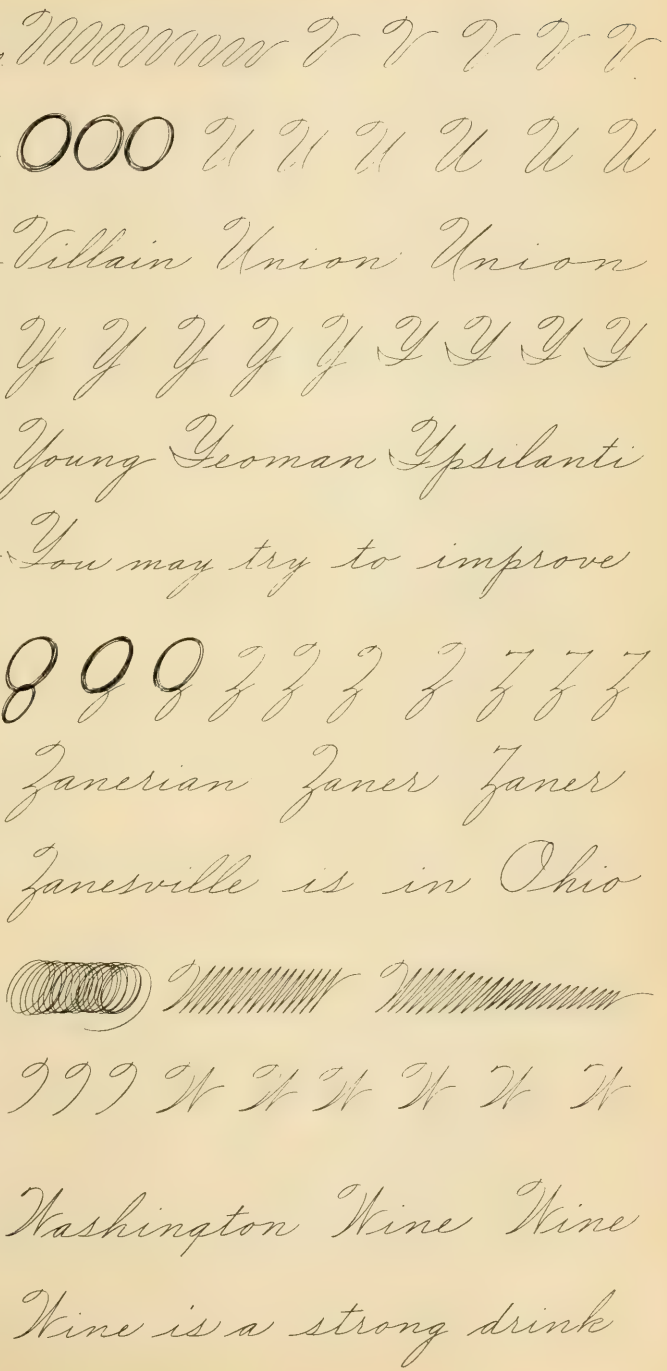
Renewing his subscription to THE BUSINESS EDUCATOR, part of Mr. Crissy's letter is as follows: "I congratulate you most heartily on the change of name of your journal, and I also congratulate you on the excellence of your editorial department. Your September number, thanks to the indefatigable work of Brother Gaylord, presents the best report of the Department of Business Education, N. E. A., that has come to my notice, and I thank you sincerely for the very handsome presentation of my address as president.

My extensive list of periodicals since I began my work as Inspector has been rather a heavy draft on me; but I am going to cut off some of them at the end of the year. I take pleasure in inclosing $1.50 for which please enter my subscription to your journal one year, and also please send me a few extra copies of the September number."

I. O. CRISSY,
Inspector Business Education,
Albany, N. Y.

Truly encouraging and appropriate words from one who looks below the surface of things.

It shall be our constant endeavor to make our journal so valuable to the great cause of practical education that Mr. Crissy's name will always be found on our list.



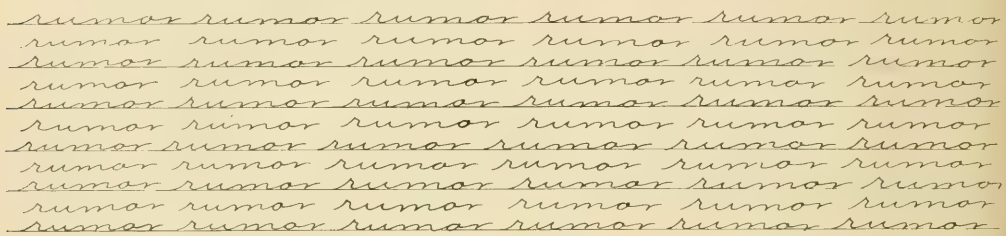
Lessons in

Real Rapid Writing

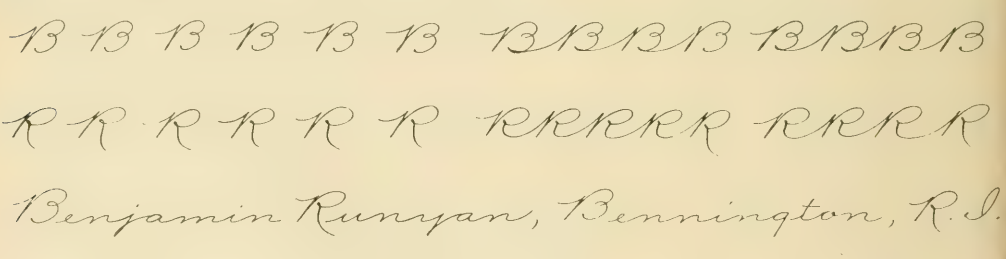
by C. P. Zaner

How to Practice and How to Succeed

Failures in learning to write well are due, to some extent, to the same causes of other failures. "Stick to your text" is an old saying and a good one. Stick to the base line in writing and you will be less likely to write illegibly. Then try to write between the ruled lines, using the eye only to regulate the spacing. See how uniform you can maintain the appearance. Write one word over and over many times until you see material improvement. Do not go from one copy to another until results are plainly noticeable.

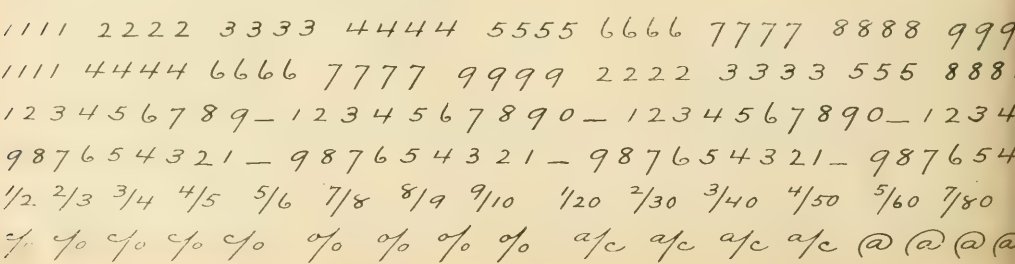


Use a rolling movement in finishing the *B*. Drop nearly vertically after finishing the oval part of *R*. Retrace the first part of these letters at least half the height of the letter. Join the capitals with a free, retracing, and rolling movement, pausing at the finish of each before beginning the next letter.

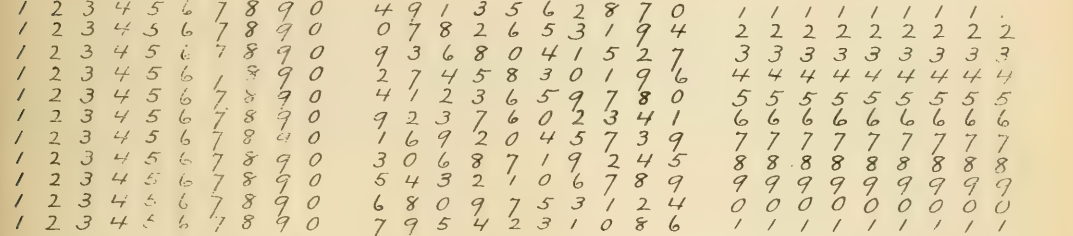


Benjamin Runyan, Bennington, R. I.

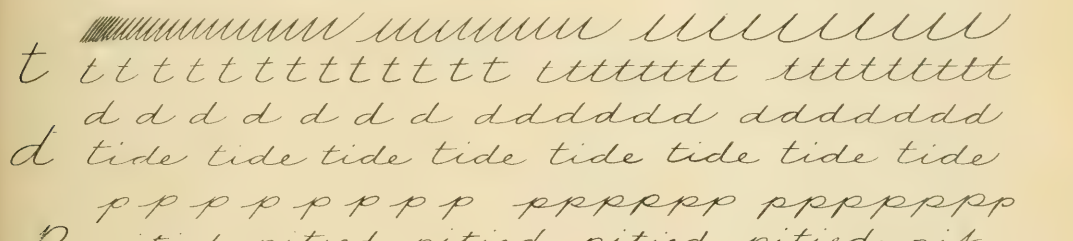
The figures should be practiced in the order given, first in their natural order, and then according to similarity. The little finger need not slip while making figures, neither do the fingers need to act much. The movement comes mainly from the arm but is modulated and controlled by the little finger resting rather than slipping. Form the habit of making figures simple and intensely plain. Omit the commonly used initial or up stroke to the figure *1* or it may be mistaken for 7.



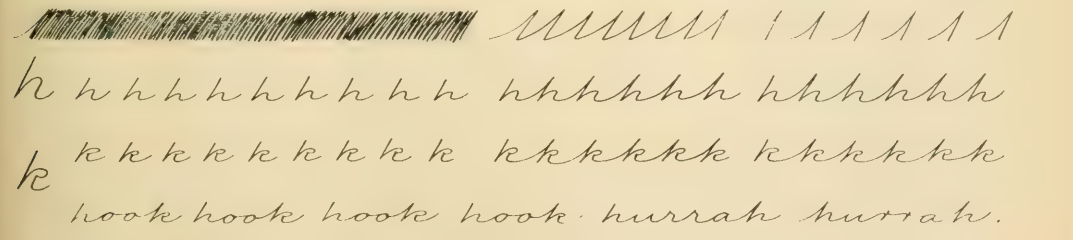
Learn to make figures in columns by watching the column as well as the figure while making it. This can be acquired so that neatness and plainness will both be objects of comment. Unlike letters, figures have no relationship by context, they therefore need to be unmistakable, and merely recognizable. Make them so plain that even when you make them hurriedly and under adverse circumstances, they will be legible at a glance.



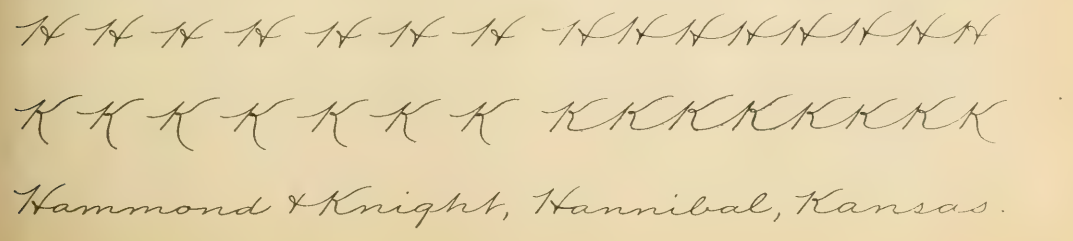
These letters are relatively difficult to make well—more difficult than any we have thus far had. In joining the *t*, pause at top before starting down in order to insure a retrace. The *d* is the same as *a* except that the second part is the same as *t* without the cross. The *p* is on the *print* order, therefore plain. It resembles *a d* reversed. Cross the *t* carefully and never loop it. Close the *d* or it will resemble *ct* or *cl*. Close the *p* or it may resemble *j's*.

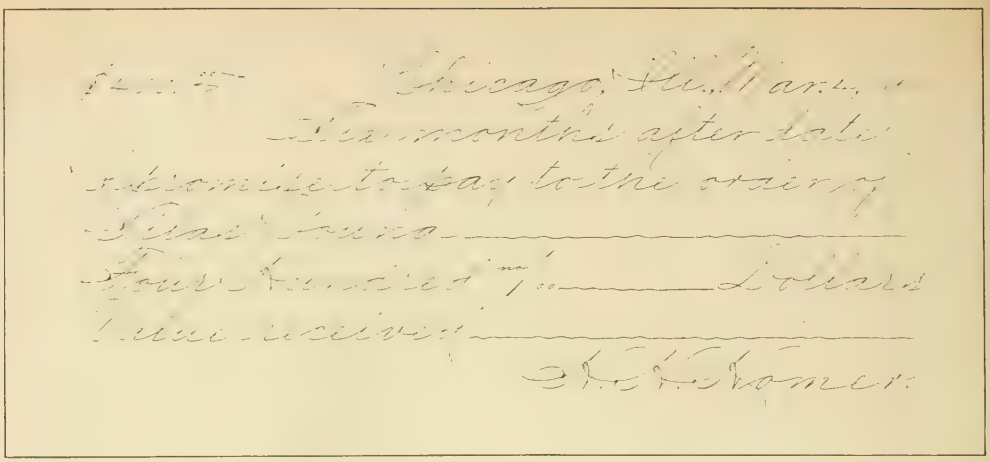


Use a free, in-and-out action of the arm in making the exercise above. Then make the forms following it and on the same lin somewhat more deliberately. Begin *h* the same as *t* and finish like *n*. Begin *k* the same as *h* and end it like a capital *R* reduced in size. The looped *h* and *k* are not as legible as the ones given, and these are easier and require less finger movement. In fact, simple forms demands less finger movement than intricate forms.



These letters are comparatively easy. The construction is simple, therefore easily comprehended. Finish the *K* nearly vertical. Begin it the same as *H* and finish it like *R*. Practice the exercises with a free and easy swinging movement. Watch the spacing between the small letters and do not forget to "stick to the line."





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New Name Pleases Mr. Flickinger.

"I congratulate you on the new title for your excellent journal. It's a great improvement over the old, which was too clumsy. I never liked it."

H. W. FLICKINGER,
Philadelphia, Pa.

We are pleased to say that the many friends of our journal have been practically unanimous in their approval of the new name. Mr. Flickinger's words are similar to those we have received from a large number of others.

Of course, it should be well understood that all the old features which have made the journal popular will be retained and improved as far as is possible, while new ideas will find full swing in our pages from time to time.

It's Daddy Golder Now.

Born, August 26, 1902, to Mr. and Mrs. G. A. Golder, St. Paul, Minn., a bouncing $8\frac{1}{2}$ pound girl, named Mary Edna. All are doing well; the father included.

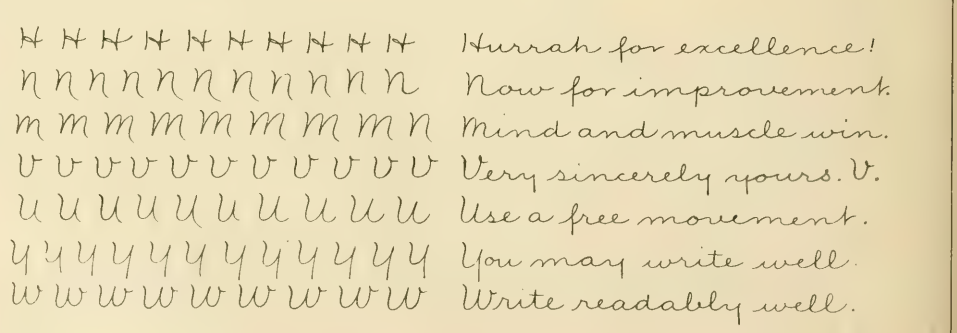
"Men's muscles move better when their souls are making music."

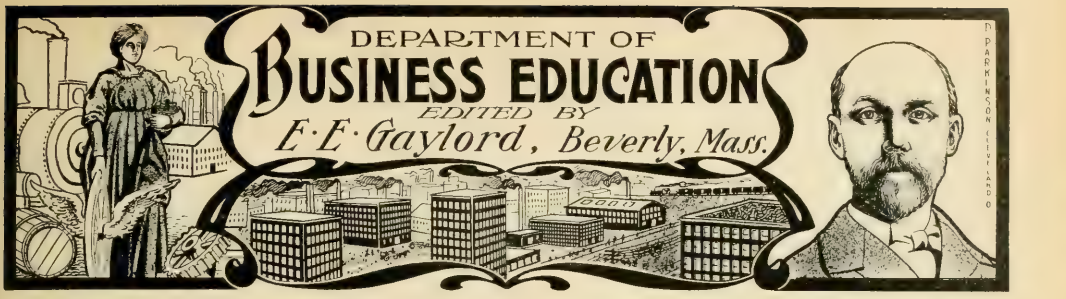
"Truth is the highest thing that a man may keep."

"The way of honest fame is this: study to be what you wish to seem."

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Practical Vertical Penmanship Copies.





Impressions by the Way.

Minneapolis is full of vigor, and the optimism of her young life is evident in the hopefulness with which the business school proprietors of the city take hold of the problems that confront them. There are too many business schools in Minneapolis to make it profitable for all of them. The inevitable result of a fierce struggle for enough business to "make both ends meet" is to lower the tone of much of the work that is done. Solicitors are used, rates are cut, all kinds of juggling with the text-book question is resorted to, and business ethics are violated every day in an effort to add to the enrollment of the various schools.

Good work is being done in several of these schools, and it is not to be understood that they all indulge in all of these objectionable practices, but manifestly we cannot name them. However, all seem to agree that the policy of one school proprietor is a disgrace to the profession that he afflicts with his presence. The brethren in Cleveland and Buffalo can appreciate the feeling of the reputable school men of Minneapolis.

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There is in the Northwest, as in all parts of the country, a division of opinion as to the effect on the private commercial schools, of the opening of commercial departments in the public high schools. Some think that it will result disastrously, in the end, to the private schools; others say that it will popularize commercial education and that many will begin courses in the high schools only to quit for lack of time, finishing the work in the private schools. Some are the jealous of the public school that they will not use a text-book that is in use in the public schools; others seek to use in their schools the very books that are used in the public schools, believing that it gives them a leverage with prospective students in the public schools to say that they may enter the private school, and go right on with their work without buying extra books and without spending time on collateral subjects that they would be required to take in the public schools.

* * * *

As instances of a disposition on the part of some of the enterprising school proprietors to foster the use, in the public schools, of the same books as they use in their own schools, we may mention the Chicago Atheneum and the Chicago Business College, both of which use the same book—although business competitors—largely because it is used in the public schools of Chicago. The proprietor of one of the large business schools of Chicago told us that he believed so fully in the business advantage to be gained from this plan that he had offered to use his services in effecting the introduction of a certain text-book into the public schools of Chicago, and pledged himself to use it if the adoption was brought about.

Mr. George P. Lord, of Salem, Mass., is so firm a believer in this policy that he is not only willing to have the high schools of his vicinity use the same system of shorthand that he teaches, but he also tries to bring about the introduction of this system in these schools, believing that it will establish just so many feeders to his school. We agree with these gentlemen in thinking it to be good policy for a strong commercial school to use the same books as are used in the public schools. The weak school would probably not fare so well, and, indeed, it will not fare well in any event, when it comes into competition with a well conducted high school commercial department. The large, efficient schools of the country have nothing to fear from the growing popularity of commercial education among all kinds of schools.

* * * *

While in Chicago, we enjoyed a call on Grant Orr, proprietor of Orr's Business College, on the South Side. We knew Mr. Orr as a classmate in the famous Northern Indiana Normal School, in 1888. After leaving that school, he taught for some years in the Metropolitan Business College, of Chicago, and about four years ago started into business for himself on Sixty-third street. He owns a large four-story building, which is used solely by his school. It is currently reported in Chicago that Mr. Orr is coining money; however that may be, it is evident, even to the casual observer, that he has an excellent school with superior facilities for doing first-class work in the commercial subjects.

* *

The well-known Bryant & Stratton school of Chicago, came very nearly being the victim of a greater fire than that from which the Milwaukee Spencerian suffered during the past summer. Some three or four important business buildings were burned down, and, in fact, everything was a mass of smoking ruins beyond the north fire wall of the B. & S. building. Fortunately, however, the school suffered no loss.

Some years ago the elegant interior finishing of the office of this school was the subject of admiring remark everywhere; it is still an object of interest to the visitor, but the wretched smoke and dust of Chicago have so permeated everything else about the room that it has a decidedly dilapidated appearance. We found Mr. Willey, the genial principal of the school, full of business, in the absence of H. W. Bryant, the proprietor. Mr. Willey, like the rest of the fraternity in the Windy City, is pessimistic regarding the ultimate result of the soliciting feature of the commercial school business, but he says that so long as the others do it, he must send representatives into the field also. Where is the man with the genius of J. P. Morgan, who will so far put into operation among business schools the "community of interest" idea as to eliminate hurtful practices? The gain, both fiscal and professional, would be immense.

* * * *

We hear a great deal about the growth of shorthand departments and the popularity of shorthand systems, but it is improbable that the rank and file of commercial teachers realize how large some of the shorthand departments really are. This department of the Chicago Atheneum has long had an excellent reputation, but we were astonished to learn of its size. It is not an uncommon thing to find 250 students in daily attendance in this department during the busiest season of the year. Then we were again astonished when we reached Pittsburg, to find that Mr. H. L. Andrews has a school in Pascha last year, during the busiest season, there were more than 350 students in daily attendance. We should be glad to have the record of attendance of some of the largest schools, in order that our readers may get a definite idea of the size and importance of this rapidly growing department of commercial education.

* * *

The Chicago Business College, under the careful supervision of Messrs. Gondring and Virden, has become one of the largest schools in Chicago. It, too, has felt the touch of prosperity, arrangements having been made to occupy two or three extra floors of the modern office building in which the school has been situated for several years. The many friends of these enterprising gentlemen will be glad to know of their success and to note their bright prospects.

* * * *

The new building at the corner of Wabash Avenue and Monroe Street, Chicago, to be occupied by the Metropolitan Business College, was but a hole in the ground July 6th, though August 6th the twelve stories of steel construction were up, and the tiling for the first two or three floors had been laid. The building is to be completed by December first. The Chicagoans can hustle. The next time the Federation meets in the rooms of the Metropolitan, it will find itself in the largest building on Wabash Avenue, north of the famous Auditorium.

* * * *

We found Brother Gregg away, as an Irishman might say; Mr. Young was on a tour of the Eastern cities, in company with a number of his fellow members of the Chicago City Council, observing how people in New York and Boston ride in street cars (Chicago has a rapid transit problem to solve); Mr. U. S. Frye—United States Frye, as some of his friends jokingly say—was just starting for a Prince Henry sprint to California, before school should open; and C. W. Kitt, the genial shorthand man, was effectually managing the rudder. The Gregg school shows very substantial growth at the end of its first year of life under the principle of expansion.

* * * *

D. B. Williams, formerly with Orr's Business College, on the South Side, has opened a school of his own in the up-town district.

J. F. Fish, whom many of our readers have met at the conventions of the Federation, is opening up a school this fall on the North Side. Mr. Fish was formerly with the Metropolitan Business College.

* * * *

Cleveland is smoky, Pittsburg is smokier, and Chicago is smokiest, but in the business districts they are each too miserably dirty for modern life; though in the residence districts, they are surpassingly beautiful. A drive through Grand, Drexel, or Garfield Boulevards, or through the Midway (the famous Midway of the World's Fair converted into a charming parkway) South Park, Jackson Park, Garfield Park, or Lincoln Park will never be forgotten. Neither will the Chicago visitor ever forget a ride of six or eight miles in almost any direction in the city, on the street cars—especially on Wentworth Avenue. The sights, sounds and smells combine to make an ineffaceable souvenir.

* * * *

Chicago has the "soliciting" disease in malignant form. The principal of one of the largest schools said that he felt sure there were at least one hundred twenty-five solicitors in the field there during the first week in August.

Another principal of one of the large Chicago schools said that one of his personal friends asked him to call to see him regarding his daughter, who was planning to enter school. When he called his friend related a tale of woe about "business college solicitors." He had planned to take a few days' vacation a short time before; the first day, just after luncheon, when he had settled himself for an afternoon with one of the latest books, a man called and spent an hour with him laboring to persuade him that —— Business College was the best in the city; just as his interest, after this interruption, began to take hold of the story he had begun, along came solicitor number two. He put in an earnest half-hour with

this misguided father, and then took his departure. Evening was drawing on, and the irritated parent, with maledictions on the business colleges and their salesmen, once more turned to his book. He spent an hour or so in reading, before dressing for dinner, but just as he was starting for the dining room, a ring at the bell halted him. Turning to the front door, he met a suave gentleman who announced himself as the representative of So-and-So's Business College. The fond father caught himself in a sub-conscious train of profane thought, while, with politeness plainly forced, he ushered his caller into the reception room. This one was a stayer, and dinner was finished by the rest of the family long before pater familias disengaged himself. Having finished his belated dinner, our hero spent what was left of the evening conversing with his wife on the insufferable impudence of solicitors. Being out of humor, he decided to go to bed early, so about nine o'clock he found himself drifting on the smooth current of rapidly receding consciousness into the ocean of dreams, but—jangle, jingle, jangle went the bell, and out he hopped. He went to the window and, peering out, saw a man; then the storm, which had been brewing all the afternoon, broke. Opening the door, he turned a stream of invective on the waiting caller. He railed the business colleges and everything whatsoever connected with them; he declared that they harried him, hounded him, and would let him neither eat nor sleep in peace, and finally he wound up by expressing a fervent desire to see them all enjoying the tropical climate of the country he called Hades. After he had relieved his outraged feelings, his caller remarked in a somewhat injured tone that he guessed he was not the man for whom our hero was looking. He was a constable who had come up to serve a subpoena on the gentleman to appear in court next day as a witness. And yet they say that this is all in the name of education!

Auditing.

R. J. BENNETT, PEIRCE SCHOOL, PHILADELPHIA.

What is an audit and on what system should it be conducted? At the very outset we are brought face to face with a question that is by no means a settled thing, since different members of the profession have different opinions.

The duties and responsibilities of an auditor are to a large extent undefined, but the tendency of recent decisions is to make them much greater than formerly; then, too, the large number of failures is another reason for demanding a thorough audit, either periodical or otherwise. Not only are the persons immediately interested demanding this safeguard, but Legislatures are beginning to give it their consideration. As a result a systematic audit by a competent auditor is becoming more and more appreciated, for it lessens the possibility of fraud, gives greater security to the interested parties, and encourages confidence on the part of the public. The certificate of a professional auditor appended to the yearly report of any concern should certainly put the question of solvency and financial standing of that particular concern beyond a doubt, and popularize its name in its particular field of operation.

The professional auditor's position, whether in the case of a corporation, municipality, partnership or private firm is strictly a fiduciary one, his business being to safeguard the interests of the proprietors, whether they be shareholder, citizens, or partners. He should take nothing for granted, but should conscientiously employ every faculty and exercise every precaution, to the utmost of his ability, in conserving the rights of his clients. It is hardly necessary to remark that he should be guided in the exercise of his duties by the highest principles of equity and commercial morality, with a determination to act independently and fearlessly, so that his work may be an example of rectitude and regularity. It is his duty to see that his clients are thoroughly informed in all the important matters which may have arisen in the course of his work.

In England an annual audit of corporations is required by law; the auditor is charged with the general supervision of the accounts of the company, and it is his principal duty to certify to the shareholders the financial condition of the company from time to time. In Ontario, the Statutes make every provision for the appointment of an auditor for corporations and to some extent define some of his duties, yet the appointment is left to the discretion of the stockholders.

DUTIES OF AN AUDITOR.

The auditor or auditors of a company are generally appointed by the shareholders at their annual general meeting; if this is not done, the directors may make the appointment. As he is the agent of the shareholders it is his duty to hold a *check rein* over the directors and to see that the balance sheet and final reports are *bona fide* and correct statements of the affairs of the company; therefore, it is quite evident that the appointment of the auditor should not be left to the directors. However, in case the business is entirely under the management of one man, it is then customary for the directors to make the appointment so that the check rein may be held over him as manager. The auditor for a county or city is appointed by vote of the respective council.

It matters not by whom appointed, the duties of an auditor are onerous, responsible, and sometimes disagreeable. He may differ from the directors as to the proper manner of stating certain accounts, or he may be charged by them with interfering with what they consider their personal duties; but if he is satisfied that his suggestions would be of benefit to the company, he should endeavor to have them carried out. Usually, however, he will find the directors ready and willing to give him all information possible and to facilitate as far as possible the prosecution of his audit.

If false statements are prepared, the auditor has a very unpleasant task to perform. Obstacles will be thrown in his way and every means possible adopted to prevent the discovering of the fraud. Under such annoying circumstances he should have a "will of iron" and require a satisfactory explanation for every objectionable or unusual item. Not until everything is verified and the necessary corrections made, should he affix his certificate to the statements.

It is customary to appoint the auditor to examine and report on the financial standing of the business at the end of each fiscal year, or half-year, as the case may be; many companies, however, require a monthly examination of the books, vouchers, receipts, and payments, etc. This method is much more satisfactory than the yearly audit, because the auditor is enabled to keep "tab" on the employes, and to detect any errors that might unavoidably creep in. There is a probability, however, in this case, of entries being inserted back of the audit, or of changes being made in amounts; these points the auditor must be ever on his guard to detect, or prevent, if possible, by a certain system of checking known only to himself. Where there is a good system of "internal check," there is seldom ground for suspicion, for experience shows that collusion among the clerks of an office is seldom practiced. An internal check is carried on by having the office force so arranged that every transaction must necessarily go through two or more hands; in this way an employe cannot change an amount, make a wrong entry or practice fraud without the co-operation of one or more of his fellow employes, nor can a mistake be made without the possibility of immediate detection. In addition to these safe-guards it is always well to engage a professional auditor, whose duties it will be to prepare the final statements and balance sheet and verify the assets and liabilities, general accuracy of the accounts, etc. The head of a business owes a duty to his employes, as well as to himself, to see that there is such a check upon the office staff as will eliminate the opportunities for wrongdoing; this may be accomplished by a well arranged internal check and a continuous verification of the accounts by an independent auditor.

The large Canadian banks, with their extensive system of branches, may be cited as an example of systematic arrangement of internal work; the work of necessity goes through several hands, and the clerks are frequently changed from one post to another, precluding entirely the possibility of trickery. A clerk is also transferred quite frequently from one branch to another (and generally without further notice than a telegram to the Manager under whom he is working, advising that he leave at once for his new post), therefore any attempts at fraud or collusion are completely foiled. In addition to this safeguard, the Bank Examiner is liable to drop in at any time.

THE SCOPE OF AN AUDIT.

It should be remembered that an audit is not simply to check the amounts posted from the books of original entry to the ledger, prove the additions of the Cash Book, check the balances from the Ledger to the Balance Sheet, verify receipts and payments, examine the vouchers, etc. While these are essential, they by no means constitute a complete audit. In addition, the auditor by virtue of his appointment undertakes to:

(*a*) Examine the correctness of the accounts under audit.

(*b*) Verify the liabilities and the present value of all assets.

(*c*) Present properly constructed accounts and balance sheets to his clients.

(*d*) Certify such accounts and balance sheets in strict accordance with facts, and where necessary report thereon.

The above outline is quoted from a leading Scottish Accountant and very thoroughly covers the ground. If the auditor faithfully performs all the requirements devolving upon him, there need be no difficulty in detecting the different errors that from time to time creep in, viz:

(*a*) Errors of Omission, leaving out, accidentally or otherwise, business transactions and entries that should be recorded.

(*b*) Errors of Commission, that is, entering transactions that did not take place or entering them incorrectly or entering them a second time.

(*c*) Errors in mechanical work, such as mistakes in arithmetical calculations, as making out bills incorrectly, mistakes in posting, etc.

(*d*) Errors of Principle. These are such as may be made by people who are not proficient in the science of accounts or finance, such as capitalizing of revenue items, etc., and those that are contrary to the laws of the land or by-laws of the company.

The auditor should not spend all of his time, as many do, in looking for the third-class of errors, as this is the kind he is least likely to find. Nine-tenths of the crookedness in books is perpetrated under cover of the other three kinds of errors. Defalcations are generally committed by persons who thoroughly understand the books of the business, and these defalcations are so cleverly covered up as to tax the skill of the auditor to the utmost. This fact should be kept in mind, and where fraud is suspected he should be more careful in critically examining every transaction in detail; every erasure, alteration, cross entry, and interline should be carefully examined, for every dash, dot, or character may have a meaning.

QUALIFICATIONS OF AN AUDITOR.

It is not an easy matter to state just what the qualification of an auditor should be, but the qualities that go to make a successful auditor may be briefly indicated. Undoubtedly the higher his educational attainments the better, but, in addition to this, a special training for his peculiar duties and responsibilities is absolutely necessary. He should be a man of reliable character, having good judgment and plenty of "back-bone". He should be a man of uncompromising integrity, acquainted with his duty and willing to do it without fear or favor. He should thoroughly understand financial and business matters, and have a working knowledge of the principles of political economy.

So much depends upon the skill and judgment of an auditor in the infinite variety of circumstances with which we will be confronted, and there are so frequently occasions when he may be called to demonstrate his views, that a special training for such duties will be found invaluable. He should therefore have a thorough knowledge of bookkeeping in all its phases and be a good accountant. An accountant is likely to be a good bookkeeper, but the bookkeeper may be far from being an accountant. The bookkeeper may be able to do only routine work such as posting, etc., but may not thoroughly understand the principles of bookkeeping, nor the bearing of one account on another, nor the relation between capital, revenue, etc. Such a man would be of no use as an auditor; he works mechanically and not by principle, and his accounting knowledge extends no further than the requirements of his particular set of books. It is a common thing to see auditors appointed by trading and financial concerns, societies, churches, etc., who know absolutely nothing about the science of accounts, nor even the first principles of conducting an audit; the main qualification would seem to be that the particular person appointed had a "pull" with the officials or that he had exhibited at times an aptitude for figures. No one will dispute the fact that there is absolutely too much faith put in the so-called auditor, and that sooner or later the crash will come which will show conclusively the fallacy of such appointments. Where two persons conduct an audit it may be sufficient that one of the two be a professional man while the assistant be a man capable of doing accurate checking, etc., but it must be understood that the audit is under the direction of the professional.

In England it is necessary to serve an apprenticeship of five years under articles with some reputable public accountant before being entitled to the distinctive title of auditor. While that is not required on this continent, it behooves the person who aspires to the position of auditor to secure as much practical training as possible with some good firm, as bookkeeper, and later to engage as assistant to some professional accountant in order that every detail of the work may be mastered.

The next article will be devoted entirely to the details of an audit.

Commercial Geography in Current Literature.

MISS LAURA V. HORNE.

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The Education of a Stenographer.

PAPER READ BY MRS. M. L. VEENFLIET, PRINCIPAL ALPENA BUSINESS COLLEGE, ALPENA, MICH., BEFORE THE SECTION OF BUSINESS EDUCATION, AT THE N. E. A. CONVENTION, MINNEAPOLIS.

As seventy-five per cent. of stenographers are employed in business offices, the opinion of business men as to what should constitute the equipment of a shorthand secretary or general office amanuensis is of first importance to us in determining the essentials of a stenographer's education. The employing public, not the schools, set the standard of requirement which is steadily moving upward, and the schools training in this particular branch of practical education fail in their duty if they do not elevate their standard of proficiency in proportion to the advance in the demand. As indicating how high that standard is, I insert a few of the replies I received last month from a number of prominent business and professional men to whom I addressed these questions—

SOME PRACTICAL QUESTIONS.

1. Wherein do stenographers most frequently fail to meet the requirements of business offices?

2. Where do you place the responsibility for these defects?

3. Considering a practical course of stenography, what would you advise as to

a. Content of curriculum.

b. Speed requisites in both shorthand and typewriting.

c. Tests—in other words, what proficiency would you require for a certificate or diploma?

SOME THOUGHTFUL ANSWERS.

The president of a corporation which has made itself felt in trade matters during the past year, wrote—"A stenographer should, first of all, be intelligent, quick to catch the language and meaning of the dictator, reliable in spelling, and use of good English, able to punctuate and paragraph a letter, and arrange it pleasingly without being told. She should at least know the elements of bookkeeping, and be able to make good letter-book copies and to classify and file letters and papers so that she can produce them without delay. The ideal stenographer for any business man's office, must be neat, methodical, and secretive. The stenographer who does not understand that the secrets of the office should never pass beyond the office door, is dangerous. Schools should train particularly on this point. Also, a business stenographer should be good in figures and ready in the correction of errors of all kinds.

Who is to blame for the great number of inefficient stenographers? The schools. They don't require enough special as well as general ability. The length of time is too short. It should certainly take as long to make a good stenographer as to make a good dentist, civil engineer, etc.

Another wrote: "A good stenographer is one who can spell and punctuate and who is generally well informed. Shorthand without a good English education back of it simply qualifies some young man or woman to be an aggravation—a thorn in the flesh—to busy people. We have just discharged a 'steno' who, in transcribing a recommendation of our head chemist, made the statement, 'He is a thinker,' read 'He is a thin cur.' Can't you teachers weed out such unpromising material? Seems to me this is where your duty lies."

A lawyer wrote: "As you know, I lean decidedly to the culture requirements of a stenographer's education. Thorough drill in English, composition, business forms and customs, legal papers, and a general knowledge of English literature and history, and familiarity with the elements of the sciences which are such an important factor in the business of today, are as necessary to the stenographer as ability to take dictation and manipulate a typewriter."

Here is the opinion of a successful teacher of shorthand: "I wish to think of the profession of stenography seriously—as a distinct business venture, rather than as a temporary makeshift leading to 'something better.' A groundwork of English, composition, spelling, and punctuation must be had by every stenographer. In addition to these, for the better class of positions, a considerable knowledge of bookkeeping, familarity with business papers, and a great deal of information of a general nature, increase a stenographer's usefulness very greatly." And another writes:

"The crucial test of knowledge of English is composition. One who can read good literature intelligently, and can write English with purity, force, and clearness, has a sufficient command of the language to meet the needs of anyone except the professional instructor."

ESSENTIALS.

In the light of these replies, and from what we hear and read on all sides, we have a pretty good basis from which to figure out the essentials which should enter into the training of a stenographer.

Native ability, the quality known colloquially as "gumption," scholarship; these are the things required to make stenograpic service effective. Not the least important of these requisites is "gumption," used in the sense of ready perception and discrimination, quick discernment, acuteness, common sense. The stenographer who has not "gumption" is a nuisance, and the uneducated one, a sin on the part of some school.

But what shall we do with the students who lack this sense of the relation of things? Don't try to make stenographers of them; that is all. Advise them to take some other course, or keep them at other work until the quality of "gumption" is acquired. In this day of liberality in school matters, there is seldom any excuse for mistake in the selection of the trade or profession best adapted to any student's particular abilities, acquirements, and the time at his disposal.

No matter what other sins we may have to answer for, let us see to it that turning out poor stenographers isn't one of them. There is no sense in it, no cause for it. Young men and women who haven't gumption enough to get a serviceable knowledge of good English and to broaden out along general educational lines, should not be allowed to continue the stenographic course in any school. We, as teachers of technical branches, are responsible for the quality of the work we turn out in exact proportion to the power we have of creating the standard of qualifications. The proprietary schools are not more free in this respect than the public schools, and the teacher of business subjects who does not feel that his responsibility is first, always, to the profession he represents, fails in that highest attribute of a teacher—that which makes for character in his students.

STENOGRAPHY SHOULD NOT BE OBLIGATORY.

Business education within the scope of secondary schools naturally divides itself along two lines, bookkeeping and stenography. Necessarily, these two courses of study overlap, and there are those who advocate that, especially in the public schools, there shall be only the one commercial course, made up of bookkeeping and correlated branches plus stenography and typewriting; but it is hardly fair to the students who wish to prepare for positions as bookkeepers only to make stenography and typewriting obligatory. Ability to do business and record business are the requisites of the bookkeeper or business manager. The successful bookkeeper need not be able to write shorthand nor operate a typewriter, but the successful business stenographer must know something of bookkeeping and business practice, commercial paper, etc. Hence, it is the stenography course, which, in the secondary schools, should require the longer time and greater preparation.



MRS. M. L. VEENFLIET.

THE AMANUENSIS MUST BE WELL EDUCATED.

If there is any one person in a business office who should be well educated, it is the amanuensis. The brains of his employer flow through the stenographer's fingers, and the correctness of the rendition depends as much upon the stenographer's literary ability as upon his skill as a shorthand writer and typist. He must possess the seven cardinal virtues of business: Honesty, accuracy, self-reliance, punctuality, industry, neatness, secrecy. The cultivation of these qualities during the training period should keep pace with the growth in perception and knowledge, manual dexterity, and mental nimbleness.

Within the last ten years stenography has developed into a profession almost limitless in its opportunities for advancement for both men and women. Business college employment departments, the typewriter companies, and other agencies of supply cannot begin to meet the demand for competent stenographic help. There need be no feeling of rivalry between the departments of shorthand in the public schools and the private schools. Both working together will not turn out capable stenographers in greater numbers than business demands.

THE MALE STENOGRAPHER IN DEMAND.

Especially is this true of male stenographers. Last year the employment department of one prominent typewriter company placed 16,247 stenographers in seven of the largest cities of the United States. Of this number less than twenty-nine percent. were men, although the number of calls for men stenographers through these seven agencies alone footed up forty per cent., a fair average of the discrepancy between the demand and the supply for this kind of stenographic help throughout the United States.

The Government pays men stenographers $1200 a year at the beginning, which is increased to $1400 in six months if the service is satisfactory; but even at these figures, Uncle Sam cannot secure all the men stenographers he needs; and the demand is equally great from business and professional offices.

This demand for men stenographers does not indicate any desire on the part of the Government or of business or professional offices to supplant women stenographers. Last year's marvelous increase in the number of women stenographers placed in good positions indicates that stenography has opened up to women a source of permanent as well as profitable employment; but there is a class of stenographic work for which young men are especially desired, and it will be matter for congratulation if the public schools are more successful than the private schools have so far been in inducing young men to fit themselves for amanuensis work.

By making the course sufficiently thorough on the side of business training, the stenography course should attract both sexes equally.

A SUGGESTIVE SHORTHAND COURSE.

I herewith submit a course in stenography, which, probably, will require two years of high school time, because of the long vacations, short hours, and class-plan of work.

Stenography—Theory of stenography, according to system used. After the textbook part of the work, with daily drill in phonetics, carefully planned dictation exercises leading to accuracy and speed in taking and transcribing business letters, literary, legal, scientific, and historical matter, contracts, specifications, etc.

Time—Throughout the course.

Tests—1. Ability to take new matter easily at a minimum rate of 100 words a minute and read back in the same time.

2. Ability to write in one hour from 6500 to 7500 words of new matter, covering a wide range of business subjects, general information, legal papers, contracts, ordinary correspondence, etc., and to make correct transcriptions of same on the typewriter in not to exceed four hours.

3. Ability to take lectures, sermons, testimony, depositions, etc., and transcribe same correctly.

Typewriting—Expert or piano method (correct position; proper stroke; location of keys not dependent on sight; use of all the fingers; continuous movement of the carriage, the hands writing as the eyes read.) Word exercises, study of leading machines, plain copying, copying from rough draft, legal and business papers, invoicing and tabulating, making carbon copies, duplicating processes; letter press work, indexing and filing, writing from dictation, speed drills, arrangement of subject matter as to

headings, margins, spacing, paragraphs, etc., and adjusting the matter to the size of the paper.

Practice—Practice daily throughout the course to insure nimble fingers, pliable wrists, quickness and accuracy of sight in following copy, and keen development of the sense of location.

Tests—1. Ability to copy plain manuscript or printed matter at the minimum rate of thirty-five words a minute for one hour, the transcript to be well arranged, accurate, free from erasures or faulty typing.

2. Ability to write accurately from dictation, a half hour at a time, new matter at a minimum rate of fifty words a minute.

Bookkeeping—Thorough grounding in the elements of single and double entry bookkeeping, business practice, simple transactions introducing the ordinary record books, business forms, practice in making deposits and keeping bank account.

English Language— Spelling, pronunciation, word study, composition, punctuation, letter writing, grammatical principles, rhetorical principles, dictation, synonyms, essay writing, sum and structure of the paragraph, impromptu writing, proof-reading.

Literature—English and American classics, with particular attention to prose style.

Selected reading, as a basis for speed practice in both stenography and typewriting.

Selected plays of Shakespeare.

History and Biography—American, English, general. History, biography, and literature can well be handled through dictation, weekly quizzes, and assigned readings.

Arithmetic—Practical problems covering every subject of business arithmetic, daily drills in rapid calculation, speed practice, metric system, wages and pay rolls, foreign money and exchange.

Current Events

Correspondence—Arrangement and style of letters, exercises in correcting, condensing, expanding. Study of letters relating to special subjects, contracts, sales, credit, collections, social letters and forms, telegrams, circulars.

Business Forms and Customs—Commercial paper, invoices, vouchers, bills of lading and manifests, discounts, securities, collections, filing devices, card index.

Penmanship—A plain rapid business hand. Time, at least one hour a day until proficiency is attained.

Commercial Geography—A general survey of the subject with emphasis on the commercial, industrial, and economic geography of the United States.

Commercial Law—Fundamental principles governing the ordinary activities of business; paying particular attention to contracts and negotiable paper, principal and agent, common carriers, bailment, partnership, etc.

Civics—Constitution of the United States; principles of government. Dictation from any good text on Civil Government.

Elementary Science—(Taught principally through dictation); natural history, geology, chemistry, physical geography, physics.

Conversation and Impromptu Speaking—One hour a week.

Electives—To those who have good standing in the principal branches of the courses—algebra, elementary geometry, Latin, Spanish, French or German.

In my own school, this course has been in operation for a little over three years, and has resulted in stenographers of creditable mental development and intellectual power.

The average time for the completion of the course has been fifteen months. We work on the credit plan, and how long it takes any student to get the required number of credits for graduation depends entirely upon himself—his previous preparation, natural ability, application, and the number of hours he works each day. He may, at any time, ask for an examination on any subject of the course, and showing the required proficiency, he is given credit.

SHORTHAND COURSES NOW TOO SHORT.

In conclusion, I take the liberty of quoting from a paper read by Mr. Charles McGurrin before the National Shorthand Teachers' Association last year: "Allow me to suggest a thing which has long been a handicap to school men and educators in stenography and typewriting, and which, in my opinion, should be corrected at the earliest possible moment; namely, that of the too short period of tuition prevailing in the schools throughout the country. Six and eight months within which to perfect a pupil for the work is, I believe, the average period now obtaining in the majority of schools. This time is much too short, and especially in this day, now that typewriting has taken its place as a co-ordinate necessity with stenography, and demanding such careful and thorough instruction."

Training for Business.

ADDRESS BY J. M. ANDERSON, PRESIDENT OF THE METROPOLITAN MUSIC CO., MINNEAPOLIS; GIVEN BEFORE THE BUSINESS EDUCATORS' SECTION OF THE N. E. A., AT THE MINNEAPOLIS CONVENTION.

Prior to the Civil War, we were an agricultural country. We had as yet scarcely made an impression in the manufacturing and commercial world. Our whole industrial system was crude and primitive as compared with today. With the exception of our railroads, we had no great corporations, as we now understand that term, and even these represented but insignificant accumulations of capital.

The small merchant at the cross-roads was at once producer, manufacturer, and distributor, furnishing the raw material, producing the finished products, and sending them into the market.

Our vast public domain west of the Mississippi was as yet almost untouched. We were regarded by the nations of Europe as an isolated, undeveloped nation of uncertain future, not to be reckoned with in the great world movements of commerce. Then followed the Civil War. From this we emerged with the eyes of the world upon us, slavery banished, and the stability of republican institutions forever settled. A new era of invention was already dawning, and it lead to such development and expansion as the wildest dreamer has never conceived. In this we shared in common with the nations of Europe. The world noted in us the beginnings of new life, energy, and development. Whereas, from 1789 to 1876, or practically the first century of our history, our imports exceeded our exports by one thousand millions of dollars; from 1876 to 1897 or 21 years, our exports exceeded our imports by four thousand millions, and from 1897 to 1902 or in the past five years, our exports exceeded our imports by two thousand six hundred millions.

THE RELATIVE COMMERCIAL POSITION OF THE UNITED STATES.

Our industries may be placed under three general heads: production, manufacturing and commerce, or interchange of commodities. In each of these we are now the dominating factor among the nations. An unparalleled immigration set in following the Civil War, rapidly settling our Western States, and the product of our mines and farms doubled again and again, until at the present time, with but five per cent. of the world's population, our mines are producing thirty-nine per cent of the world's minerals, and we are cultivating one-fourth of the cultivated land of the earth. We contribute twenty-three per cent. of the world's agricultural products, or more than four and one-half times as much as our proportion of population. We supply thirty-four per cent. of the world's manufactured goods, or nearly seven times as much as our proportion of population. (Henry Gannett in May *Forum*). In manufacturing we bear the following relations to our leading competitors: United States one hundred, England forty-four, Germany thirty-five, and France thirty. Thus it will be seen that our manufactured products exceed by more than twenty-five per cent. the combined products of our two nearest competitors.

In foreign commerce, we rank third. The relative position of the three leading countries may be represented as follows: England eighteen, Germany ten, United States nine. (Prof. Monaghan, U. S. Consul, Chemitz, Germany). Our ocean tonnage already outstrips all continental powers, and ranks second only to England.

We have in operation two hundred thousand miles of railway, or more than the entire continent of Europe, and our railways give employment to more than one million men. Of the six billion dollars annually earned in transportation by all nations, we are now earning thirty-four per cent. or nearly double the earnings of England, our nearest competitor. The mind cannot grasp the magnitude of these figures.

SELF-SATISFACTION DANGEROUS TO OUR SUPREMACY.

It may be asked what all this has to do with education—indeed, our unrivaled successes are sometimes urged in evidence of our superior training, and have led to the belief that in education, as in other things, we have little to learn. It is not strange that we have failed to note the need of better preparation for the new problems imposed by our stupendous growth, nor that we have indulged in self-adulation, attributing our marvelous success in the great struggle which is stirring the nations to our own superior intelligence and skill. We have said to ourselves,—"Surely such results sufficiently vindicate the methods and forces which produced them." We hear much of Yankee ingenuity, and plume ourselves upon the brilliant achievements of our manufacturers and merchants. We have come to believe that all this unexampled prosperity is due to the special skill of American workmen, and the superiority of American methods. This comfortable doctrine is lulling us to sleep. No greater fallacy ever threatened the prosperity of a nation or pointed the way more unmistakably to sure defeat; we have persistently ignored other easily discoverable causes of our prosperity. Let us look for a moment at conditions as they actualty exist.

THE UNITED STATES A STOREHOUSE OF RAW MATERIALS.

It must be conceded that during the first century of our national life, we enjoyed simply a healthy normal growth. Our rapid growth, commanding world-wide attention, dates from about the last quarter of the 19th century, or from the beginning of that era of invention to which I have referred. The partition of Africa had not yet begun, in fact, that continent was still unexplored; the Dominion of Canada was in a very real sense yet unpeopled; Australia was as yet but a continent of struggling colonies, and the great domain of Russia was still unknown to the outside world. Thus, it will be seen that, until a comparatively recent date, we have enjoyed the unique distinction of furnishing practically the only source of the world's supply of raw materials. Providence has furnished ready at hand practically every element that enters into our great manufactured products. These are within our borders and we have only to appropriate them to our use. England, on the other hand, has been forced to buy and pay freight upon practically every pound of material going into her great factories, and the same thing, to a less extent, has been true of Germany and France.

The advantage which we have reaped in this matter, can hardly be over-estimated. The American farmer cultivates on an average forty-four acres, his annual produce having a value of nine hundred dollars, as against thirteen acres for the French farmer, with a value of five hundred eighty dollars, and eight acres for the German farmer, with a value of five hundred ten dollars. Thus the superior methods of the German farmer produce more from one acre than the American produces from three. With the early disappearance of our free lands, and the progressive reduction of the area tilled per man, we are to gradually lose our capacity for production as at present compared with the continental farmer. In fact, we have already begun to realize the new competition with which we are face to face in the vast domains of Northern Russia, Western Canada, and Australia. Each year is to drive home upon us the consciousness that we no longer stand as the world's only supply of agricultural products and other raw materials.

THE IMPORTANCE OF MODERN EQUIPMENT.

A second advantage contributing largely to our unrivaled advancement in manufacturing, lies in the fact that we are a new country, having no traditions to break down and unfettered by prejudices or long established customs, which have crystallized into national habits. Our shops and factories, and, in fact, our whole industrial system, is of recent development, ensuring newest types in equipment and most modern improved methods. Europe, on the other hand, is passing through a transition period, bound by established customs, and loaded down with equipments too obsolete to permit of largest results, and yet too valuable to be discarded. In this matter we bear the same relation to European countries that the newly equipped factory bears to the plant of ten or twenty years ago, which still retains tools of obsolete pattern and capable of but indifferent results.

Much,—I think I may say most,—of our success in our world's competition, can be traced to the two causes just enumerated, namely: free raw materials and newest equipments.

OUR FOREIGN PUPILS MAY SURPASS THEIR TEACHER.

It is time that we were disillusioned in these matters. Europe is waking up. England, Germany and France, are putting on modern ways, and adopting machinery and equipments of the very newest type. They are discovering the secrets of our advancement to the first place in the world's trade. In the two elements, namely: raw materials and new equipments, contributing most largely to our advancement, our wings are already clipped, and we are to be increasingly fettered until, in the not far distant future, we shall be stripped of our advantages arising from these two sources. When deprived of our advantage in method, equipment, and raw material, we must then stand on an equal footing with our competitors across the water. We shall then be thrown back upon the efficiency of the individual artisan, and our supremacy must be held,—if at all,—by his superior intelligence and skill.

It is significant how England, France, and Germany, have met our menace to their industrial development. Denied the advantages which we have enjoyed in cheap materials and modern equipments, they have addressed themselves to the scientific study of their varied industries, and have established technical schools, bringing to bear upon their industrial system the world's highest scientific knowledge and skill.



MR. J. M. ANDERSON

Germany offers the most forceful example of what can be accomplished in this way. Fourteen years ago, her young ruler came to the throne. He was met by hostility and the persistent opposition of the powerful conservative element. He was looked upon at home and abroad as an impulsive young man, unfit to assume the responsibilities of State, yet by his restless intelligence he has overcome every obstacle, and through wise commercial legislation and the fostering of commercial and technical education in his empire, he has forced Germany into the very front rank of industrial nations. This he has accomplished in little more than a decade.

Unless we follow his example, it is questionable if we are to hold our present position in the world's market.

THE SCIENTIFIC STUDY OF BUSINESS INDISPENSABLE TO OUR FUTURE WELFARE.

We hear much about our present industrial system eliminating the need for intelligent operators and reducing the artisan to a position calling for no responsibility or intelligent action. We hear of the operator being "Chained to his machine" and becoming "An unthinking automation,"—about the great aggregations of wealth denying the individual worker the privilege of rising, etc., etc. No greater fallacy was ever conceived or enunciated. In no age have we needed greater intelligence, or moral responsibility. There was a time when it could be almost literally said that every man looked after his own affairs, superintended his own business, and in large measure executed his own orders and wishes. But with our increasingly complex industrial organization, it is literally true today that the business of the country is transacted by paid helpers. The tremendous interests involved are henceforth to be cared for by clerks, operators, superintendents and managers, who have no direct interest in the enterprises for which they strive, except the consideration of salary. Our industrial conditions demand a higher average of disseminated intelligence than ever before, and conditions which confront us demand that we adopt, and at once, the special educational methods which are rescuing England, Germany, and France from threatened commercial extinction, and which are holding them in the front as our powerful and successful rivals.

It cannot be disputed that in view of our recent national expansion, as a result of the Spanish War, our destiny is to be largely determined by our relation to the world's markets. Thirty years ago, this would have been heresy,—today it is accepted without argument. Our manufacturing and commerce are to play an ever increasing part in our national prosperity. To neglect or retard either, invites national disaster. To state it in positive rather than negative terms: there is no more imperative duty confronting the American people than the instant establishment of conditions which shall not only conserve, but develop to the highest point of efficiency the three great fundamentals of our future prosperity; namely, production, manufacturing, and commerce.

SPECIAL EDUCATION FOR THE MASSES.

Most of our states are now offering complete facilities for the young men who wish to enter the learned professions. The law, medicine, and theology are deemed worthy of assistance, and the young men who enter these professions, find the avenues of preparation open to them. In view of new conditions and our rapidly widening national horizon, are these professions more important in their bearing upon our future than the intelligent fostering of our productive forces? What are we doing for the young men whose tireless industry is working out national destiny? Statistics show that in the year 1900 there were but 190,000 young men and women enrolled in the business and commercial colleges of the whole United States. Of the male population engaged in gainful occupations in this country, only a little more than one per cent. are in the learned professions (U. S. Census, 1890). The other ninety-nine per cent. find their way into, and are absorbed in, our industrial system. For this ninety-nine per cent. we provide the common schools, and our colleges. It is safe to say that at least ninety-five per cent. never get farther than the common schools. Aside from a very few technical courses, such as engineering in its various branches, we are doing practically nothing in specialized education for



BY FRANCIS B. COURTNEY, WOOD'S BUSINESS COLLEGES, NEW YORK CITY.

this great mass of workers, who are to be the determining factor in our national prosperity.

In every line of business, the ceaseless quest goes on for better help—for men of trained hand and brain, for men of exact knowledge who can deliver the merchant and manufacturer from the slow and wasteful process of education through which his helpers and operatives must pass. Every man in business knows that the problem most difficult of solution, is the procurement of competent help, and that the growth of his business is to be largely determined by his success in solving that problem. What business man has not exclaimed in utter discouragement after some vexing experience with incompetency: "If you want anything done well, do it yourself?"

Every state in the Union should provide for her sons and daughters the highest possible form of instruction adapted to the special industries of that state, and should open to her citizens, without tuition fees, the opportunity for the highest possible attainment in these special lines. This technical and commercial instruction might begin,—say in our high-schools, the courses to be elective, and to lead directly to departments of commerce in our great universities, so that the young man who plans to enter the great mercantile institution, or to engage in railroading, commerce, or manufacturing of any kind, may fit himself with all the accurate scientific knowledge obtainable upon the special department of usefulness which he purposes to enter. Divorced from sentimental reasons and placed purely upon economic grounds, no better investment can be made by any state. A single illustration will suffice to emphasize this point.

SPECIAL EDUCATION IN MINNESOTA.

Some years ago the state of Minnesota established a practical school and college of agriculture in connection with her State University. While pursuing the scientific study of all subjects touched upon, the work was of the most practical nature. The young men and women were instructed in such subjects as chemistry of the soil, chemistry of food, care and breeding of stock, dairying, the study of grasses, blacksmithing, carpentering, cooking, sewing, etc. In the one item of dairying, the state has probably been repaid for its total expenditure. Ten years ago Minnesota was not thought of as a dairy state. Today we have 600 creameries, most of them the result of instruction and encouragement from the agricultural college. Minnesota dairy products have, in recent years, taken a larger percentage of prizes than similar products of any other state at fairs and expositions, where, in some cases, nearly every state in the union competed. At the Omaha exposition, she captured more than 50 per cent. of all prizes and against all competitors. Her butter is recognized in Eastern markets and even in London as of the very choicest quality. In one instance, a large New York dealer offered to take the entire output of one of Minnesota's largest creameries and to pay a cent and a half a pound more than the highest market price. The scientific methods resulting in marked improvement of both quantity and quality of the state's agricultural products, is repaying her many times over for the cost of maintenance of this agricultural college.

What Minnesota is doing for her farmers, every state should do for its leading industries. Every distinctive industry should be fostered in the same way, and at public expense, under conditions making these advantages attainable to the humblest and poorest citizen without money and without price.

PROSPERITY IS BASED ON INTELLIGENCE.

In its last analysis the prosperity of the State must rest upon the intelligence of her citizens. If that intelligence be so fostered by the State as to contribute directly to her capacity for production, she has at once served the best good of her citizens and her own highest interests. The best type of service is that which results from genuine interest. The drudge who follows a daily round of toil having for him no fascination nor absorbing interest, is wearing out an existence but little removed from slavery. The seeds of unrest and anarchy are easily planted in such soil, but the hand that is driven to the commonest labor by an enthusiastic intelligence, is seldom raised to destroy the fruits of that labor. The highest interests of both individual and state demand that our present educational systems be so expanded as to embrace most thorough and comprehensive industrial, commercial, and technical instruction. Our failure to recognize this imperative need must greatly impede our splendid progress toward the world's industrial supremacy, if indeed it does not lose for us the position we have already attained.

Concerning the Shorthand Program of the Milwaukee Meeting.

It is the intention of the Executive Committee to so shape the program as to compel the entire shorthand section to take active part in the exercises. The time-honored PAPER does not seem to accomplish this. It is apt to assume ideal environments and conditions in the schoolroom, and thereupon construct an impracticable method. The result is that seekers after light are discouraged rather than informed and stimulated. It is proposed to treat the association as a class under the leadership of certain selected teachers. Each leader shall state his environment, length of course, teaching force, special treatment of illiterates, and all similar points affecting results, and then show how the work is handled under such circumstances. Under this leadership the members will have opportunity to state and illustrate individual experiences. Supplementary to this class work, exhibits of shorthand and typewriting will be expected from the various schools represented by the membership. This exhibit is not expected to be a fancy one. It is taken for granted that any school can turn out fancy work. The best of schools, however, have troubles galore, and we want an exhibit of those troubles, together with the method of remedying them. Send in a few beginners' note books; also a few typewritten transcripts of those in a dictation class, accompanied by the shorthand notes—all the work showing the teacher's markings of errors; also any other practical work that would add to the interest of the exhibit. These exhibits should have the name and location of the school and the name of the teacher conspicuously endorsed upon them. Don't be afraid to send in an honest exhibit. If you have troubles, be consoled by the fact that there are others.

It is not intended to dispense with papers entirely; they have their province. Mr. William Whitford, of Chicago, the eminent medical reporter, has promised one. One, also, will be presented by Mr. Francis E. Lester, of the New Mexico College of Agriculture and Mechanic Arts, on "English-Spanish Stenography," a subject forced upon our attention by the rapidly-growing intimacy of our relations with Spanish-American countries.

The preceding statement is to some extent tentative and subject to revision by the other members of the executive committee—Mr. Jerome B. Howard and Mr. John R. Gregg. I trust, however, it will have the effect of stirring up those interested in having a thoroughly instructive meeting at Milwaukee, and induce them to help the committee with needed suggestions. Who shall lead the classes?

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66 Hudson Street, Hoboken, N. J.

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The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

True Progress.

Progress in writing in long hand writing—like in most things, is the result of slight changes in numerous ways. The use of arm movement makes writing easier in execution. The employment of simple forms makes writing plainer and swifter. The suiting of slant to the individual makes writing characteristic and natural. Allowing one person to write a running style; another person a compact hand; another, a round hand; another, an angular style; and another, a large, or small, heavy, or fine hand, makes writing individual and human.

To the extent that we encourage individuality in movement and form do we advance the cause of good writing, as there is no one way for all, but there is for each. One movement advocates; one slant advocates; one form for all advocates; one position advocates; each and all are wrong, in that they limit rather than extend the powers of the individual. If these people had had their way, or were to have it, we would have writing by law with injunction lawyers and judges to imprison any one who might decide to write differently.

The true way is to aid the individual to discover which movement, which form, which slant is best for him, and to develop it to the degree of proficiency demanded. The true reformer points in the direction of the individual and not in the direction of his own pet system. The real reformer recognizes that there are many things which enter into and go to make up good teaching and good writing. Not movement alone, not form alone, not position alone, not slant alone, but all combined make good writing, and the modern teacher recognizes these things.

It is foolish to play on but one string of a violin when there are four for that purpose.

A violinist may for a moment and for a special effect in tone or technic dwell upon one string, but he soon ranges from one to the other, and by so doing touches the various emotions of the human soul. So the true teacher of writing touches upon the various essentials in writing—form, movement, position, speed, etc. Not only does he play upon these elements of writing, but now and then he dwells upon this or that element in order, for the time being, to emphasize some essential. Indeed, at times he "harps" upon it to impress it upon the mind of the pupil or to drill it into the muscle.

One slant for all, one movement for all, one way for all are each and all giving way to some one way for each. The individual is being recognized, considered, studied, and developed as never before. Let the good work go on. THE BUSINESS EDUCATOR is not championing but one chirographic essential (hobbyizing it), but all that goes to make up good writing.

Vertical and Simplified Penmanship.

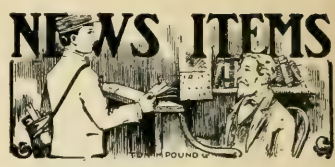
Vertical writing is all right for some persons, but we do not believe in forcing it on all. Some acquire it very easily, while others find it very difficult and incline toward the slant style. We believe in allowing much liberty in this particular and in encouraging individuality. No one slant is best for all, but it seems that there is one slant best for each. Teachers should endeavor to assist each pupil in finding his individuality in this particular. The same is also true of many other things as regards writing.

But the most valuable reforms are not to be found in the problems that concern slant, little slant, or no slant at all. The various slants and the vertical were used long before the vertical question was agitated in this country. It was all right for some then, but not for others. So some will continue to use the vertical, while others will use some other standard.

Simplification of form involves one of the true principles of reform.

Movement has been pushed to its utmost. Thousands of the best writers have practically reached all the speed that can be expected from movement, however it may be applied. And even the efforts of the best and quickest fall far short of the required commercial rate of speed in correspondence, which the typewriter has relieved.

If we wish speedier writing the forms must be simplied.



J. H. Bachtenkircher, of Lafayette, Ind., spent the summer writing cards in the Palmer House, Chicago. He did a very good business.

I. E. Dwyer, formerly in charge of the commercial department of the West Springfield (Mass.) High School, is this year in charge of that department in the Wakefield (Mass.) High School, at a very satisfactory increase in salary.

C. F. Moore, who owns a business school in Manitowoc, Wis., has purchased of E. O. Folsom, the Sheboygan Business College, and is opening a new school in Racine, Wis. Mr. Folsom is teaching for The Cream City Business College of Milwaukee.

F. W. Tamblyn, the able penman of Kansas City, spent the summer abroad, returning to this country August 21st.

L. M. Thornburgh, principal of the commercial department of the Paterson (N. J.) High School, spent a part of his vacation in Maine. His many friends will be sorry to learn that he has not been in good health. Everyone who knows what a noble work he is doing will wish him a speedy restoration to good health, with many years of usefulness before him.

N. S. Phelps, president of the Ellis Publishing Co., Battle Creek, Mich., has built a splendid sanitorium at Battle Creek, and has recently completed a reorganization of the Malta Vita Pure Food Co., of which he and his friends have a controlling interest, increasing its capital to $5,000,000. He seems likely to become a second C. W. Post. Who says business college men cannot succeed in business? Mr. Phelps was for many years the president of the San Francisco Business College, and quit that position to found the Ellis Publishing Co. in Battle Creek.

W. P. Richardson, who has been in charge of the commercial department of The Heffley School of Commerce of Brooklyn, N. Y., will this year give his entire attention to the Brooklyn Law School, which he and Mr. Heffley organized last year.

At the annual convention of the National Shorthand Reporters' Association, which was held in Boston in August, C. C. Beale, of Boston, was elected second vice president. Shorthand writers and teachers everywhere know of Mr. Beale, and those who attended the banquet of the Eastern Commercial Teachers' Association in Providence will remember his felicitious speech. Mr. Beale is to be congratulated, as is also the Association of which he is an officer.

Jerome B. Howard will be the official editor for the Association this year, and those who take the Phonographic Magazine will get, as heretofore, all the news regarding the workers as well as the teachers in the world of shorthand.

A modest circular comes to us from the St. Johnsbury (Vt.) Academy, outlining the work of the commercial department of that school. It contains some striking before-and-after demonstrations of the ability of some of A. H. Barbour's pupils in writing.

We note with pleasure that Col. George Soule, of New Orleans, offers to his graduates, as prizes, two scholarships in Tulane University, the Harvard of Dixie. This is the proper spirit. Instead of speaking contemptuously of the higher institutions of learning, make it an object to young people to strive for a course in these institutions, if it be possible to do so.

The publishing business formerly conducted under the name of Mehan & McCauley, will henceforth be known as The Commercial Text Book Company. B. F. Williams, who has been with the Capital City Commercial College for several years, will give his attention exclusively to the publishing business. We wish the new company the utmost success.

The catalogue of the Cedar Rapids (Iowa) Business College is an attractive one this year, as usual. Although not so prolific in the penmanship of former students as ordinarily, there are samples of some beautiful work by W. C. Henning, together with some creditable work done by other teachers and pupils of this well known school.

J. S. Hamilton, of Clyde, Kansas, is now with the Iola, Kansas, Business College.

We learn that Wood's College, Newark, N. J., has the largest summer school in the history of the institution, and that the prospects are good for a record breaking attendance the present term.

A. L. Fischer, formerly of LeRoy, N. Y., is now connected with the Excelsior Commercial Institute, Rochester, N. Y. Mr. Fischer is quite a fine penman, and of course, is a supporter of THE BUSINESS EDUCATOR.

Mr. F. B. Courtney, who has been with the Iowa Business College, Des Moines, Ia., is now with F. E. Wood's New York Business Schools.

Mr. W. R. Phillips, of the Ohio University, is now employed in the Ohio Valley Business College, East Liverpool, O., F. T. Weaver, Pres.

R. J. Bennett, formerly with the Woodstock, Ont., Business College, is now connected with Peirce School, Philadelphia, in which institution he teaches Commercial Geography, Advanced Bookkeeping, and Business Methods. Mr. Bennett is a Chartered Accountant, and will no doubt prove a valuable addition to the faculty of the Peirce School. As is well known, this institution is recognized as one of the very first commercial schools in the U. S.

Mr. O. T. Johnson, a recent Zanerian boy, is now located with Darling's Business College, Fergus Falls, Minn. Mr. Johnson is a young man of more than ordinary ability, not only in penmanship but in business as well.

We recently learned that Mr. W. G. Ottwein, of the Quincy, Ill., Business College, recently took unto himself a life partner of the feminine variety. We wish the new alliance the success and happiness due it.

E. W. VanKirk is a new penman in the Salt City Business College, Hutchinson, Kansas. We learn that he is giving splendid satisfaction, and that he is establishing a reputation as a remarkable penman.

Mr. R. A. McDevitt, of Newcomerstown, O., is again with the Cleary Business College, Ypsilanti, Mich. A letter before us from his pen indicates that he is one of our very best penmen, producing as he does a remarkably neat and uniform page.

J. E. Milner, of Swifts, O., is now a teacher in the Actual Business College of Canton, O. Mr. Milner spent his summer at the Zanerian.

On July 24th, 1902, Mr. W. L. Thomas and Miss Lula Haythorn, both of Wichita, Kansas, were married. We wish them much happiness and prosperity.

Prof. J. E. Bowman has resigned his position as teacher of penmanship at the Actual Business College, Canton, O., to accept a similar position in the Edmiston Business College, Cleveland, O.

Miss Nina P. Hudson, of St. Johnsbury, Vt., has charge of the writing and commercial work in Cavanaugh's Commercial School, New Britain, Conn. Miss H. is one of America's most accomplished lady penmen, as well as a successful commercial teacher.

Appreciative Words From a Subscriber.

"Your journal has been to me a source of gratification and education. Its numbers having been so full of inspiration, intelligence and help, I feel that a recognition of the earnest efforts to make a journal of practical benefit to the profession is due you gentlemen, for the faithful, persistent, conscientious, able and thoughtful interest and effort manifested in every number to make it so." Yours,

H. S DAN DUYN,

No. 88 Lexington Ave., Brooklyn, N. Y.



The St. Johnsbury Academy issues a very neat envelope-size circular concerning the commercial department, demonstrating that this department is on a par as concerns thoroughness with our best business schools.

"What School" is the title of a splendidly written but rather cheaply printed paper received from the well known high-grade Ferris Institute, Big Rapids, Mich.

"The Highland Park College Bulletin," Des Moines, Ia., is the title of a 32 page circular announcing the work of that educational institution.

Those interested in raised letters for sign work will do well to write to W. A. Thompson, Pontiac, Mich., for circulars.

Hesser Business College, Manchester, N. H., favored us with a very neat little brochure giving information concerning that school.

Wood's College, Newark, N. J., is putting out a profusely illustrated catalogue, indicating an unusually large school.

W. I. Staley, Principal of the Capital Business College, Salem, Oregon, is issuing some very neat and attractive advertising literature.

The Western Iowa College, Council Bluffs, Ia., R. A. Wiatt, President, favored us with an attractive little circular concerning that institution. Mr. Wiatt has recently purchased the interests of his partners and is therefore now sole owner, and reports a prosperous year.

Booklets from the Carlile, Pa., Commercial College indicate that that institution is prospering as usual.

The Smithdeal Practical Business College, Richmond, Va., is issuing a 32 page pink-backed catalogue announcing the merits of that well-known institution.

The Northampton, Mass., Commercial College, Jos. Pickett, President, W. P. Weaver, Penman, is putting out a very neat and tasty catalogue concerning that institution.

The Richmond, Ind., Business College, O. E. Fulghum, President, M. W. Cassmore, Penman, is issuing an attractive catalogue printed on cream paper, which has a very pleasing effect.

Clark's Commercial Colleges, Covington and Newport, Ky., W. D. Clark, President, and A. E. Hortenstein, Secretary, is putting out an effective catalogue, suggesting a high-grade institution.

"A Home Thrust" is the title of a booklet issued by the McKee Pub. Co., Buffalo, N. Y., in the interests of McKee's New Standard Shorthand.

A catalogue issued by Lanier's Southern Business College, Macon, Ga., gives one the impression of a good school. Mr. Merriman, penman in the institution, is a hustler as well as a skilled penman. The half-tone illustrations of the faculty are poorly engraved and poorly printed.

Huntsinger's Business and Shorthand School of Hartford, Conn., issues a catalogue distinctive for its quality rather than for its size. The scheme employed in covering and wrapping the catalogue is unique; the half-tone illustrations are realistic, and the text; high-grade, straightforward, and plain.

One of the best illustrated circulars containing a good variety of penmanship and pen work received at this office came from the well known veteran penman, A. H. Hinman, Hinman's Business College, Worcester, Mass. Accompanying the same is a beautiful poster for the school made by Mr. E. L. Brown, Rockland, Me., with whose work our readers are familiar.

Mr. Hinman has trained many of America's finest penmen, and is himself second to no other in blackboard decoration.

Other Business College Advertising Literature has been received from the following: Parsons, Kans., Business College; The Macon & Andrews College, Memphis, Tenn.; Norfolk, Va., College of Commerce and Gregg Institute of Shorthand; Cannon's Business College, Lawrence, Mass.; Riverside, Cal., Business College; Oklahoma City, O. T., Business College circular.

Philadelphia Business College, Leming & Waltman, Proprietors, placed in our hands a very neat and tasty little gray covered embossed booklet, announcing the birth of their school enterprise.

The Eaton & Burnett Business College and School of Shorthand, Typewriting and English, Baltimore, Md., issues a blue-backed catalogue of 36 pages of good quality, though not elaborate.

R. D. Deming, Principal North Western Business College, Madison, Wis., issues a modest 32 page catalogue giving information concerning that institution. G. E. Spohn, the Penman, has some artistic work in the form of capitals presented therein.

Capital City Commercial College, Des Moines, Ia., submits one of the best catalegues received at this office. The illustrations are varied, telling and artistic, and the subject matter, straightforward and to the point. The faculty page is very attractive. The illustrations of the rooms full of students are convincing.

"Santa Rosa Business College Journal and Business University Educator" is the title of a quarterly illustrated journal published by J. S. Sweet, Principal of said school, Santa Rosa, Cal.

The Prospectus of the Conn. Business College, Middletown, Conn., is received. The same is not very well printed. In our opinion the before and after specimens in writing do not show enough improvement to warrent the space given to them.

Darling's Business College, Fergus Falls, Minn, is a neatly gotten up affair, the most attractive feature of which is the striking portrait of the principal, D. Darling.

"The Griffin," Springfield, Mass., is the title of a very unique and frankly written school paper, which is issued, as is stated, as an "experiment."

The Battle Creek, Mich., Business University is issuing a journal somewhat out of the ordinary.

Child's Business College of Pawtucket, R. I., is a well printed, artistically illustrated, effective catalogue, though a trifle too much on the barn door order.

The best, most expensive, unique, and artistically printed catalogue of the month came from the Central Business College of Toronto, Mr. W. H. Shaw, Principal. It is printed in gold and purple with special corner designs, and has heading and side illustrations with portraits galore of students. Those interested in up-to-date business education should get this catalogue.

Boulder, Colorado, Business College, favored us with a twenty page catalogue, announcing the merits of that school.

"Recent Graduates," Iron City College, Pittsburg, Pa., is the title of a thirty-six page booklet, containing the names and addresses of pupils occupying positions of that noted school. It contains portraits of the Proprietor and the Superintendents of the Shorthand and Commercial Departments, together with a large number of portraits of students, the half-tone designs of which are artistic creations, and represent no small amount of money and enterprise.

The Salt Lake Business College, Salt Lake City, Utah, issues a catalogue of forty-eight pages, with numerous half-tone illustrations of the building and school rooms. The catalogue is a creditable one, and gives one the impression that Salt Lake City is the possessor of one of the leading Commercial Colleges of the country.

College advertising literature has been received from the following:

Manhattan Reporting Co., No. 1326 Tract Society Bldg., N. Y City; Excelsior Commercial Institute, Rochester, N. Y.; Miner's Business Academy, Brooklyn, N. Y.; Capital Business College, Salem, Oregon; W. A. Thompson, Pontiac, Mich.; Brooklyn Law School, Brooklyn, N. Y.; Wolf's Business College, Hagerstown, Md.; Fireside Accounting Publishing Co., Battle Creek, Mich.; Goodyear-Marshall Publishing Co., Cedar Rapids, Ia.; The Spencerian Business College, Louisville, Ky.; The International Correspondence Schools, Scranton, Penn.; Brown's Ottawa Business College, Ottawa, Ill.; Northern Illinois Normal School and Dixon Business College, Dixon, Ill.; Logansport Commercial College, Logansport, Ind.; Northampton, Commercial College, Northampton, Mass., Tubbs Business College, Charleroi, Penn.; Haverhill Business College, Haverhill, Mass.; Ohio Valley Business College, East Liverpool, O.; Heald's Business College, San Francisco, Cal., Anderson Business School, Anderson, Ind.; National Business College, Vandergrift, Penn.

Elbert Hubbard's "A Message to Garcia" on deckle-edged paper, with an attractive cover, is the high-toned hint that accompanies a circular announcement of the Drake Business Colleges of Jersey City, Orange, and Bayonne, N. J. Albert J. Gleason, the president of these schools, is an enterprising business man, as well as a successful commercial teacher.

A copy of "Shoemaker & Clark's School News," full of the vigor that characterizes Mr. Shoemaker's work, came to our desk recently. This enterprising school is rapidly forging to the front ranks in size as well as in thorough teaching.

Toland's Business University, F. J. Toland, Proprietor, submits a well printed catalogue of 80 pages containing scores of portraits of pupils holding positions, etc. The pronoun "my" seems to be a conspicuous word in its columns.

The Gem City Business College, Quincy, Ill., D. L. Musselman, Principal, in issuing its 32nd annual catalogue has illustrated a large, prosperous, and flourishing school, the attendance having been larger the past year than ever before with an outlook for still greater success. The printing, paper, and typography of the catalogue we think is inferior to the school it represents or to that employed in the average catalogue received at this office.

The Bay City, Mich., Business College is issuing a "Special Testimonial and Photograph Catalogue" which is thoroughly modern, artistic, and progressive in style.

"Reasons Why" is the title of a little deckel-edge, envelope-size circular issued by Isaac Pitman & Sons, No. 33 Union Square, N. Y. City. Their system has been adopted by the New York High School of Commerce.

The Union Business College, Quincy, Ill., is issuing a thoroughly high-grade, high-tone catalogue of 32 pages, oblong in shape and printed in what appears to be double tone ink. The illustrations are among the best we have ever seen, and the printing is superb, the half-tones appearing very much like actual photographs or photogravures.

Crane & Co., Publishers, Topeka, Kan., are issuing an eight page illustrated circular descriptive of their "Commercial Geography" by Walter H. Olin, M. S., Superintendent of City Schools, Ottawa, Kan. Those interested will do well to address as above.

The Bridgewater, Va., College issues a 68 page gray covered catalogue, ten pages of which are devoted to advertising the commercial department.

Georgia Normal College, Abbeville, Ga., Messrs. Little & Kuhl, Proprietors, greets its patrons this year with a purple colored catalogue advertising and describing a progressive, practical institution, of which the South may well be proud.

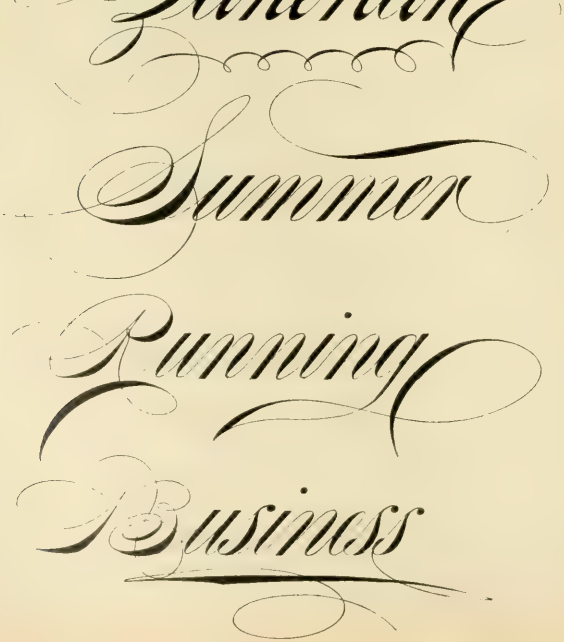
Heaney in Harness.

On July 10th, at Eldorado Springs, Mo., A. S. Heaney, of Providence, R. I., was married to Miss Alice V. Beitman, of Oklahoma City, Okla. Ty.

For some years Miss Beitman has been Superintendent of Schools of Oklahoma County, while Mr. Heaney, as most of our readers are aware, is the proprietor of the flourishing Rhode Island Commercial School.

The new firm intend combining their energies in carrying on the good work started in the Rhode Island Commercial School. We wish them much happiness and prosperity.

BY A. R. BURNETTE, BOWLING GREEN, KY.



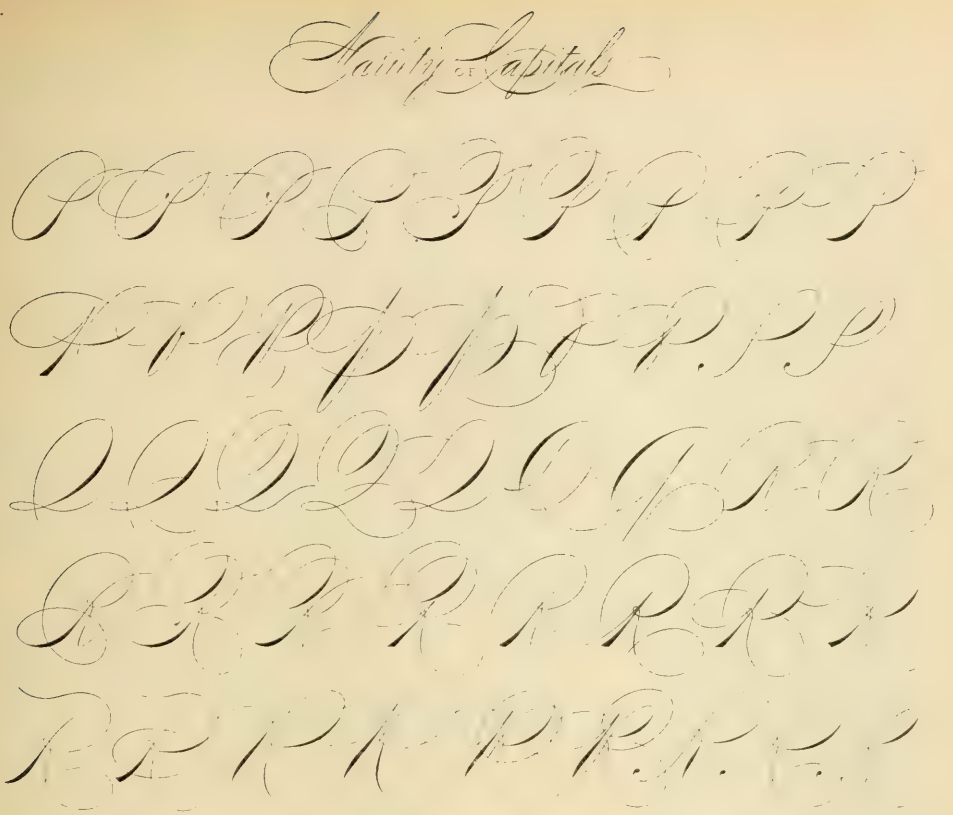
THE ROYAL ROAD TO BOOKKEEPING.

THE PROGRESSIVE COMMERCIAL SCHOOL WILL USE AND IS USING MODERN ILLUSTRATIVE BOOKKEEPING.

For Particulars Address:

American Book Company

CINCINNATI, OHIO.



The above is one of the many plates found in the New Spencerian Compendium of Penmanship, which is admittedly by far the greatest work on penmanship ever published. This plate is reduced, however, and greatly lacks the charms of grace and delicacy found in the original work. The size of the plates in the work are 7x8 inches, and the pages on which they are printed are 9x12 inches, heavy plate paper being used. The first cost of this Compendium was upwards of $10,000. It was prepared by Lyman P. Spencer, the finest pen man and artist of the five Spencer Brothers, known as the Spencerian Authors, all sons of Platt R. Spencer, father of Spencerian Penmanship. Many regard Lyman P. Spencer as not only the finest pen artist of the Spencerian Authors, but the finest the world has yet seen.

The work is simply a whole school of penmanship in itself, covering almost every conceivable phase of penmanship. In writing, we could not take the space here to mention the number of styles or attempt to describe the inspiring beauty of each style. Flourishing, lettering, pen drawing, etc., etc., each receives most thorough treatment, giving gems in each line that have never been excelled, if equaled.

Any one who intends doing anything with penmanship simply cannot afford to be without this work. And, on the other hand, any one who does not intend to do anything with penmanship probably cannot afford to possess it.

The work was published in book form, and also in eight parts, the parts, however, consisting only of the plates, nine plates to each part, and do not contain the instructions, etc., found in the book. A few of the books are still to be had, and all of the parts, excepting part three, can be furnished. It will be but a short time, however, until no more of either the book or parts can be had at any price, as we have in our possession all that remain of both.

Persons desiring to capture a copy of the book, or one each of the seven remaining parts, will find it to their interest to write for further information and terms. Address,

ZANERIAN COLLEGE, COLUMBUS, O.

Merit.

Did you carefully examine the first lesson in Price-Card Marking and Automatic Lettering by W. A. Thompson in our September number? Mr. Thompson is an expert at this business, and his lessons will no doubt be highly appreciated and prove very valuable. Young men and women who closely follow these lessons will find that they can readily turn their skill into cash, as there is continual demand for the best work of this chararacter wherever goods are exhibited in a show window.

This valuable course of lessons was not mentioned in our announcement for the coming year; but then the policy of this journal has always been to give much more than it offered to give.



A New Departure--

RAISED LETTERING

For Novelty Signs and Show Cards in any plain color, Gold and Silver Bronzes, Metallics, Flitters, etc. Presents the appearance of fine embossed lettering, but in greater relief and more attractive. In producing this style of work the operator simply manipulates the AIR PENCIL as he would an ordinary pen or lead pencil, the raised work or lettering being produced wholly by the pressure of the AIR PENCIL in the hand of the operator. It is a money-maker from the start. Circulars free to all interested. Headquarters for Show Card Writers' Supplies. Address,

W. A. THOMPSON - - - Pontiac, Mich.

Lessons in Engrossing Script

By E. W. Stein

Number Eight.

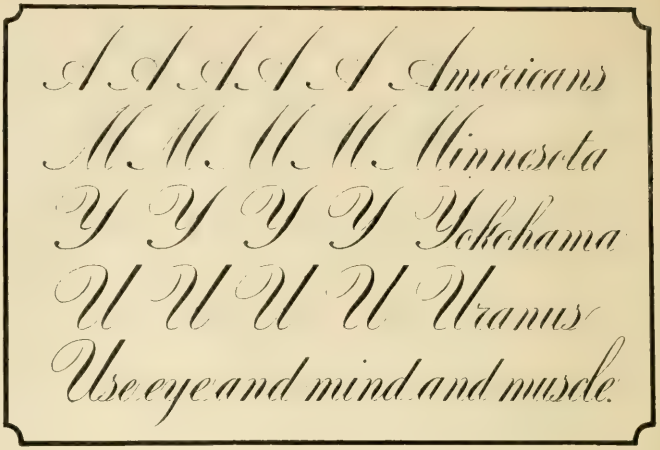
The first stroke of *A* is an unshaded modification of the capital stem, and can be made either up or down. Start the shaded stroke with a hair line, curve the top slightly to the left, and increase the shade gradually till you reach the base line. Make the oval part last and place the shade high on the oval.

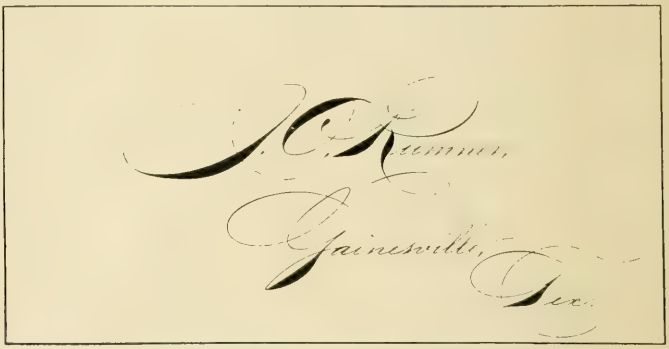
The initial stroke of *M* is nearly like the first one of *A*. Curve the down stroke to the left and swell the shade to the middle. As you near the top with the second hair line curve it to the right, and the last shaded stroke should be curved to correspond with the up stroke.

The oval of *Y* and *U* is similar to that of *N* and *Q*, only some smaller. The shaded compound curve in these letters is alike, except the one in *U* is much the larger. The capital stem with but little variation finishes *Y*, while a straight stroke like small *t* is the final for *U*.

It would be well to follow the sense of the sentence all through the lesson, for the hand will soon learn to execute that which the mind clearly perceives and dictates.

[When getting this lesson ready for the press, we noticed that the instructions did not agree with the copies. Upon investigation, we found that the copies and instructions in the September issue did not agree, but we will endeavor to make the correction when we run the next plate. Ourselves and not Mr. Stein are responsible for the error.—C. P. Z.]





GRACE IN WRITING BY F. B. COURTNEY, NEW YORK CITY.

The Automatic Shading Pen

STOAKES' IMPROVED
Large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.

STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8 and the seven pens will do all and more than the old set of 24 shading, marking and plain pens combined.

Price per Set, $1.00. Sample, 15c.
My Shading Pen Inks are without a rival for quality and color.

Sample for 12c Stamps.
All goods sold by me are guaranteed as represented, in every particular.

Compendium, 48 Pages, 25c.

J. W. STOAKES, Milan, Ohio.



J. C. FOWLIE, Arlington, Ore.

Will send one dozen black cards, white ink any name for but 25c. One dozen white cards in plain or ornamental style, 20c. 12 lessons in Business Writing, $0.00. Letter showing style of business writing, 15c. Work will please you. Order and be convinced.

An Immediate Success.

WHEN we predicted that RATIONAL TYPEWRITING would revolutionize the methods of teaching type writing, we were acting on the wise maxim of Hozea Bige low—"Never prophesy unless you know."

Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us.

WHAT THEY SAY:

"I wired you to send by express sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangment is certainly a great improvement over the old style manuals."—C. O. BENTLEY, Rock Island, Ill.

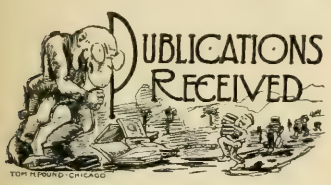
"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—C. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. MUELLER, Bartlett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,
57 Washington Street, Chicago.





"History of Sindbad the Sailor" from the Arabian Knights' Entertainments, printed in the easy reporting style of phonography, in accordance with the "Manual of Phonography," by Benn Pittman and Jerome B. Howard, price 25 cents, published by the Phonographic Institute Co., Cincinnati, O., like all their publications, is printed in the highest style known to the shorthand art.

"The Rogers Compendium of the Graham System of Shorthand," by H. Edson Rogers, published by the Fireside Accounting Publishing Co., Ltd., Battle Creek, Mich., is the title of a text book on shorthand containing upwards of 270 pages. The work impresses us as being first class in every particular. The illustrations are numerous and photo-engraved direct from the pen and ink manuscript. The shorthand characters are sandwiched in with the text, making the book a difficult one to compile and print, as well as expensive. The book is divided in three parts. Part I. deals principally with the presentation of primary reporting style principles. Part II. is devoted to advanced principles, and is intended to be used largely for reference. Part III. illustrates by fac-simile notes, with key, the application of all the principles set forth. The same is accompanied by a notebook of review questions to accompany the system.

"The Isaac Pitman Shorthand Instructor" 19th century edition, revised, to 1902 is received, containing 300 pages. It is a compact, high grade, splendidly edited and printed phonographic text book.



Why go to "College" to learn BOOK-KEEPING, when I will make a

First-Class Book-Keeper OF YOU AT YOUR OWN HOME

in six weeks for three dollars or RETURN MONEY? I find positions, too, everywhere. FREE. I placed pupil at $30 weekly, June 21, one at $25, July 7, another at $40, July 15, and several since. One says: "My Dear Goodwin —My accounting abilities have been gathered from you, and I am now earning $40 per week as an auditor for Fred De Fau & Co., Publishers." With a bouquet of thanks for this position which you have obtained for me, I am, with regards, yours sincerely, M. J. Gibbons, 40 Barclay St., New York, June 21, 02. I place pupils almost daily. Have placed thousands. Perhaps I can place you, too! Save this and write.

J. H. GOODWIN, Expert Accountant, Room 938, 1215 Broadway, New York.

MUSSELMAN'S BUSINESS LETTER WRITER

A neat, attractive book, fully covering the subject of business correspondence. It is something new. Illustrated with business letters, capitals, headings, etc., written by some of the best penmen in the country.

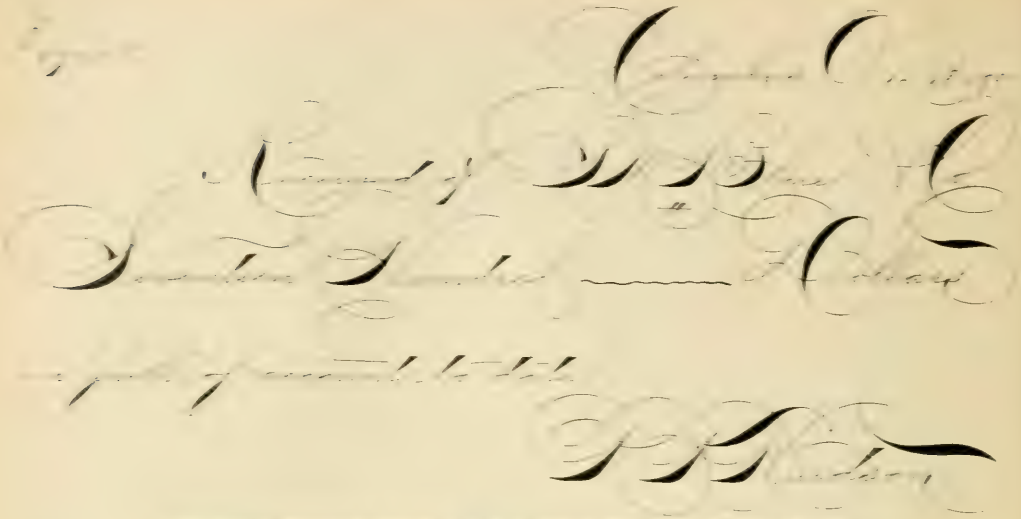
Single copies sent prepaid, 50c.

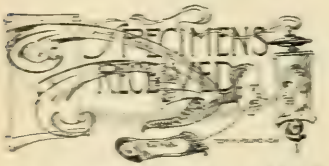
Send for sample pages of our Letter Writer, and also price list of our other publications, including PRACTICAL BOOK-KEEPING, HIGH SCHOOL BOOKKEEPING, COMMERCIAL LAW, COMMERCIAL ARITHMETIC, etc.

Try a quarter gross of the Musselman Perfection Pens, 30c prepaid.

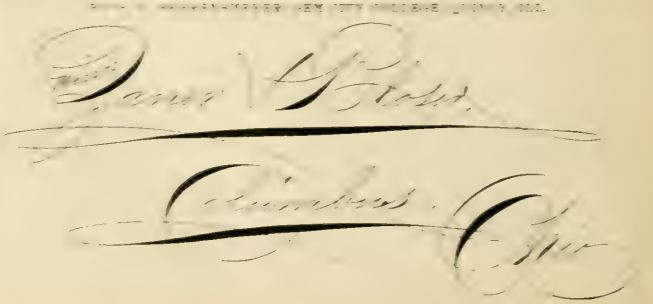
D. L. MUSSELMAN PUBLISHING COMPANY,

QUINCY, ILLINOIS.




SPECIMENS
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DESIGNING
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DRAWINGS
HALFTONES
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COLOR WORK
AGENTS FOR
BROMIDE
R.E.HUMMEL
225
DEARBORN STREET
CHICAGO



Whereas,

The Board of Directors of the Union Savings Bank having learned with profound sorrow of the sudden death of

DAVID N. WARREN,

who had been a member of the Board since its first organization, and desiring to give expression to and to place on record our sense of loss at his death and our appreciation of his sterling qualities both as a business man and a Christian gentleman, Resolved

Lessons in
Engraving Script

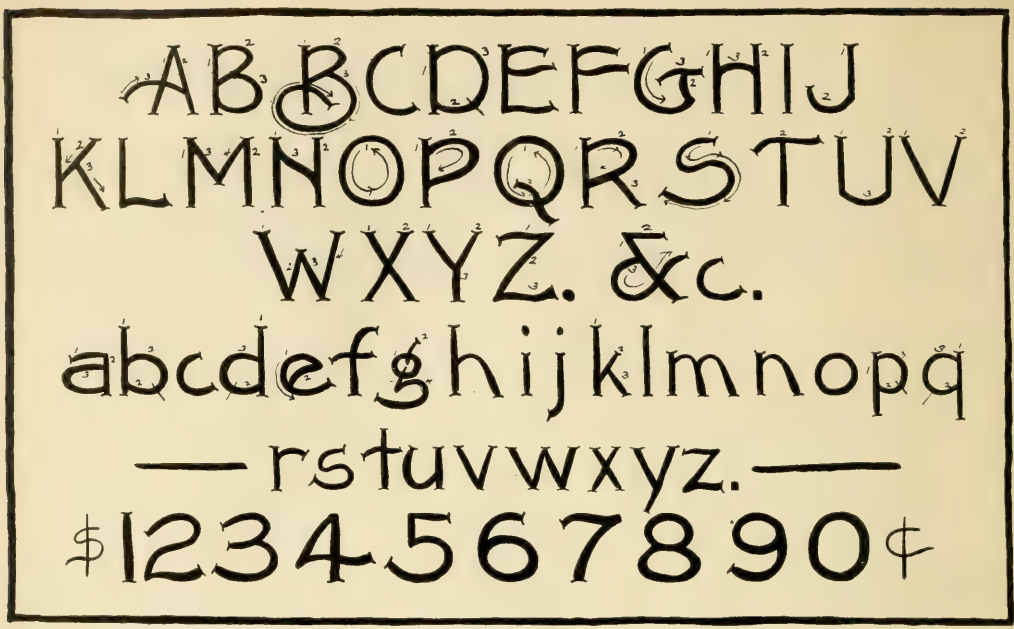
By H. W. Ribbe

In Line of Progress.

Modern Penmanship Publications for Penmen and Teachers

LANER & BLOSER, Columbus, Ohio.







Lessons in

Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Number Two.

In this number we will present a full alphabet which will be found very interesting and of practical value to the card writer. In beginning, a plain letter well made, is far superior to a fancy letter poorly done. If you have practiced faithfully on the exercises given in Number One, you will now be able to master this alphabet very readily.

Be careful to maintain an even width of stroke in curves, straight lines, etc. This will be found good practice and the foundation for success in all styles of Brush lettering. Use one color till you can do fairly good lettering. Simple forms are not only more easily and rapidly executed, but they are more easily read by the general public than ornate styles; in fact, lettering that takes the most time is worth the least from a business point of view- especially for temporary sign work, show cards, etc.

When lettering, dip paint often and sparingly. The practice paper is placed straight with the edge of table or desk; line of lettering may be varied from six to eighteen inches from edge of table. Be content to letter slowly at first and then to increase speed, which will follow very rapidly.

Practice free hand light line ovals and circles. By continuing to do this with a brush charged with color you will find very little difficulty in making a circle or oval true enough for all practical purposes. In fact, you will very soon be able to run a full circle or oval so correct that it would be difficult to tell where you finished. Hold the brush in a natural way, yet firmly, aiming to be sure of the form of the letter you are about to make, but not overly anxious. It is possible to grip the brush or lettering pencil too firmly, which is often the result of over-anxiety or nervousness. Be sure you have the correct idea of the position or manner of holding the brush.

The student who is trying to attain perfection in brush lettering will find it of great importance to thoroughly master this alphabet. After proficiency in this has been gained, the foundation is laid, and all styles of lettering will come easily, for in these are found nearly all the lines or strokes from which other alphabets are formed, and by a thorough knowledge of their forms we can more easily distinguish whatever variations may occur in the make up of other styles of lettering.

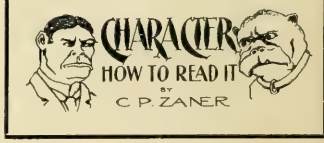
Be careful to have your brushes and paints in good working order, and make up your mind you are going to be a leader in this kind of work and you will win. Look backward, examine your work critically, and if you find it defective, it would be time saved in the end if you return and practice faithfully on the particular stroke or letter that seems to be difficult. Use enough speed to insure smooth lines and graceful forms, but don't hurry. Now is the time to learn, not after you have other things to think about.

Be sure to practice on one size until you have it thoroughly mastered, then increase or decrease their size uniformly in order that you may develop confidence in your ability to make each stroke in harmony, be the letters of any desired size.

Take B or D as a guage by which to determine the general width of most letters. Pay attention to a few general rules, as follows: The first strokes of E and F are precisely the same. Make the top stem of F as long as top of E. Always have the middle stem of E and F a little above the center. Make the first stroke of G exactly like C, but a little wider, so as to allow for short perpendicular stroke and horizontal curve finish. Make H almost the same width as E. The bottom of K should be wider than top; let the second stroke strike the perpendicular stroke a little below the center and have the bottom slant stroke strike the upper slant as shown in illustration. The rest are all easy when you have mastered this alphabet so far. Note the small figures; these show the order of how the different parts go together to make up a complete letter.

The lower case or small letters given in the illustration will be found interesting, as a few simple strokes make up the set. If these are followed faithfully, the learner, in a short time, will be able to form letters free hand without a ruler, compass or any other guide, except the eye. Spacing should be determined by the form of the letters. As a general rule make the spacing between open or curved letters narrower than between full letters. If the letters are full at the bottom, let the space at the bottom govern.

Our next will embrace a variety of figures, strong and prominent for general display card and ticket work.



If "the greatest study of mankind is man," then the study of his character is most important, since a man is what his character makes him.

What am I and what are my inclinations? What peculiar traits have my friends? Who are good, and who are bad, and why? Why people of a certain type like to do certain things? Who are naturally adapted to do certain lines of work: as preachers, teachers, lawyers, authors, lecturers, laborers, and out-door workers? Why are some men hogs, intemperate, thievish, criminal?

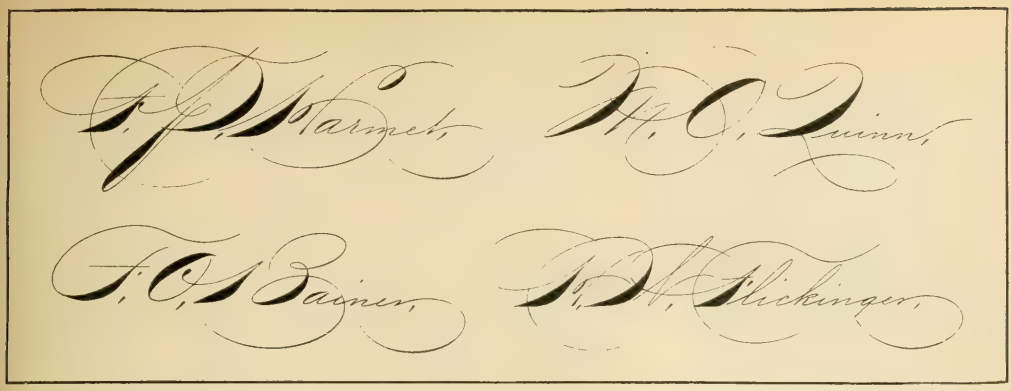
The book "Character" answers all this and more. It is so comprehensive that the ordinary person can not help but understand its meaning.

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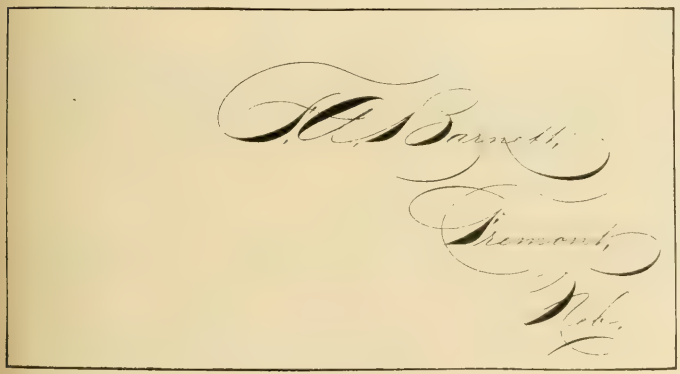
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Lettering and Designing

Number Fifteen

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Department Headings. "Banking." This style of shading is very soft and pleasing in effect, and is easily acquired. Short vertical lines should be used, and harsh outlines avoided. Thicken the lines where the shading seems [illegible] a very coarse pen for the darkest shadows. The originals of these headings were made nine inches in length. Study the style and character of the letters in the different headings, then try your hand on other words along the same style of lettering and decoration. Aim for uniform spacing and accurate forms. Trace your pencil drawing in ink free hand.

The Question of Supervisors

Number Six

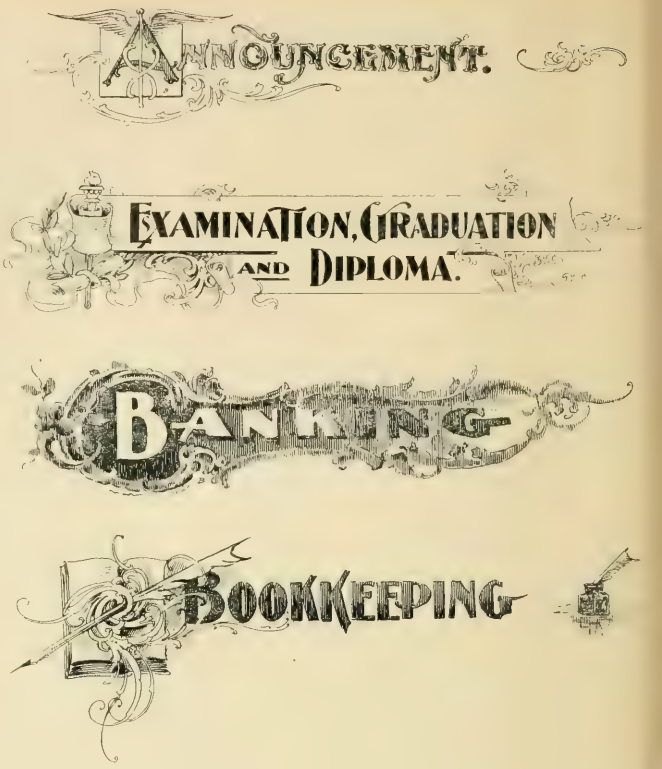
Politics creep into the supervisor question at times and need to be dealt with tactfully. Such should not be the case, but unfortunately it is in many localities. Where this is the case, it is well to be on the side of the majority, or be "mum." It is indeed a narrow board of education who does not recognize merit, and as a rule the man who attends strictly to his own business wins in the long run. But one of the best ways to keep in the graces of a board of education is to keep acquainted with its members and endeavor thereby to learn of their wishes.

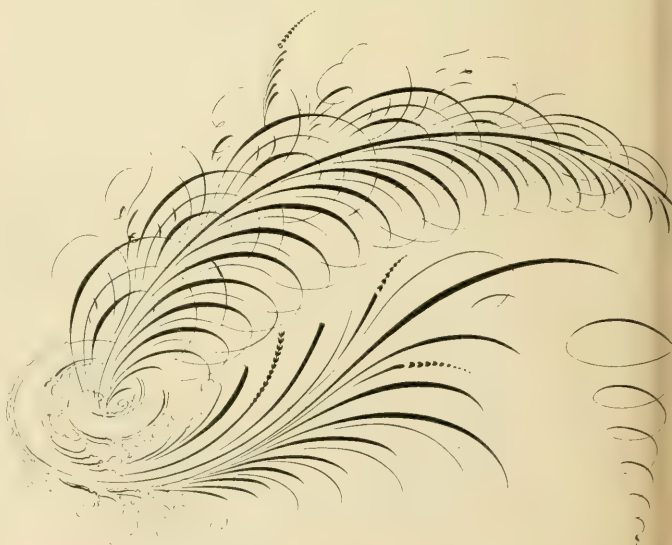
The supervisor, like the superintendent, needs to be a tactful person. By tactful we do not necessarily mean two-faced and rubber-backed. By it we mean that he should be quick and keen enough to avoid serious friction and discord. There is a quiet, reserved, cool-headed way of dealing with people which wins where presumption and out-spokenness fail. The supervisor comes in contact with pupil, teacher, principal, parent, superintendent, and member of the school board, and needs therefore to know how to treat these several classes of people advantageously.

The supervisor is needed to enthuse the regular teacher. Inspiration can be generated by superior work. Without a supervisor the work in the so-called special branches is apt to be unrelated and dry. By correct supervision the work is carried on uniformly from the first year to the last. The regular teacher will work more interestedly when she has some one to plan the work, and when she knows that her efforts are being watched by a trained eye.

The pupils, too, will work with a purpose when they expect their work will be seen and criticised or complimented by an expert.

If pupils are to be inspired, they must have a teacher who loves that which he is teaching—one who has that particular branch "on the brain." This specialists have. They know one thing well, and are expert in it. By so doing they possess that which inspires others, and that which inspires leads on to something better.





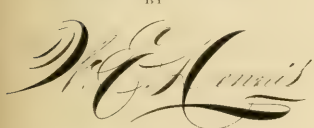
HARMONY AND CURVES.



SUGGESTION FOR END FLOURISHES IN EMBELLISHING OLD ENGLISH OR GERMAN TEXT

Lessons in
Off-Hand Flourishing.

BY



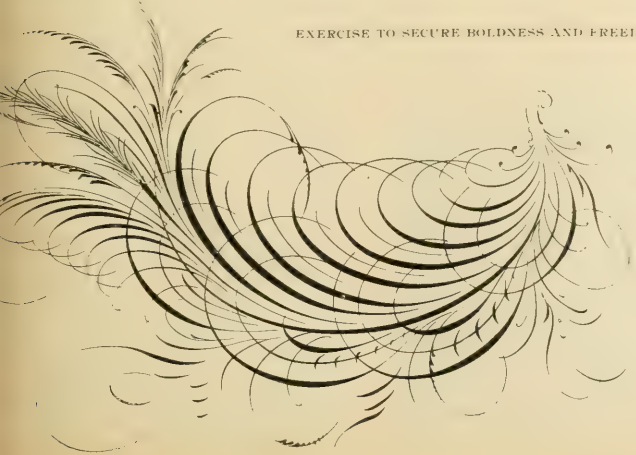
BROOKLYN, N. Y., 357 FULTON ST.

Number Two.

Herewith are given a few exercises for developing control of hand in flourishing. Until a good command of the pen is secured not much can be accomplished in the way of a design. It should be the aim of the learner to make strokes large and small, heavy and light, in all positions, then he can begin to form something that his imagination dictates.



SOME OF THE ORNAMENTS USED IN FLOURISHING.

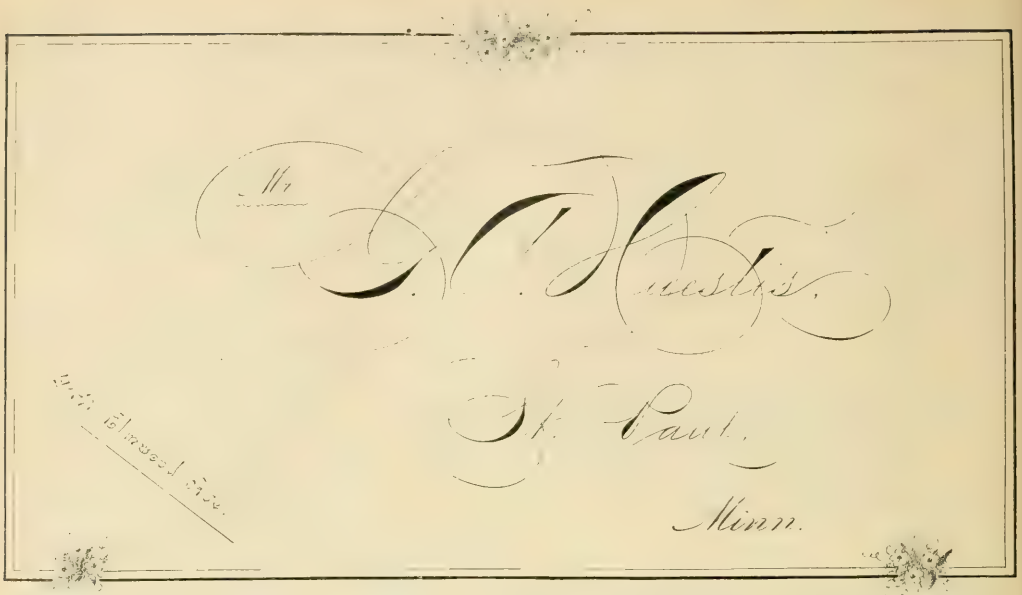


EXERCISE TO SECURE BOLDNESS AND FREEDOM.

Movements.

As a rule, in flourishing, nearly every stroke is made from left to right, though sometimes strokes are made by holding the pen as in writing and using the same movements employed in forming capital letters. The learner should not be guided too much by cast iron rules, but depend more on his own judgment. No two artists work exactly alike, so in penwork no two penman always work the same. As soon as one finds out the best way for *him* to do a certain thing, he should follow it up that way. Generally, flourishing is done with the *whole-arm movement*, but not always, there are many strokes which can be done more accurately with the *fore-arm movement*, especially if one has it well under control. In many of the ornaments, such as sprigs, etc., the fore-arm movement can be used to great advantage and sometimes the finger movement. So it appears that all movements are necessary. But still the tendency in flourishing is to develop the *whole-arm* movement more than any other, because this is the movement generally used, and without it not much can be done.

Therefore, in learning this branch of decorative art, keep in mind that skill is only to be acquired by a great deal of practice on graceful curves and movements, then see what you can form by putting them together. Designs elaborate will be given in future lessons.



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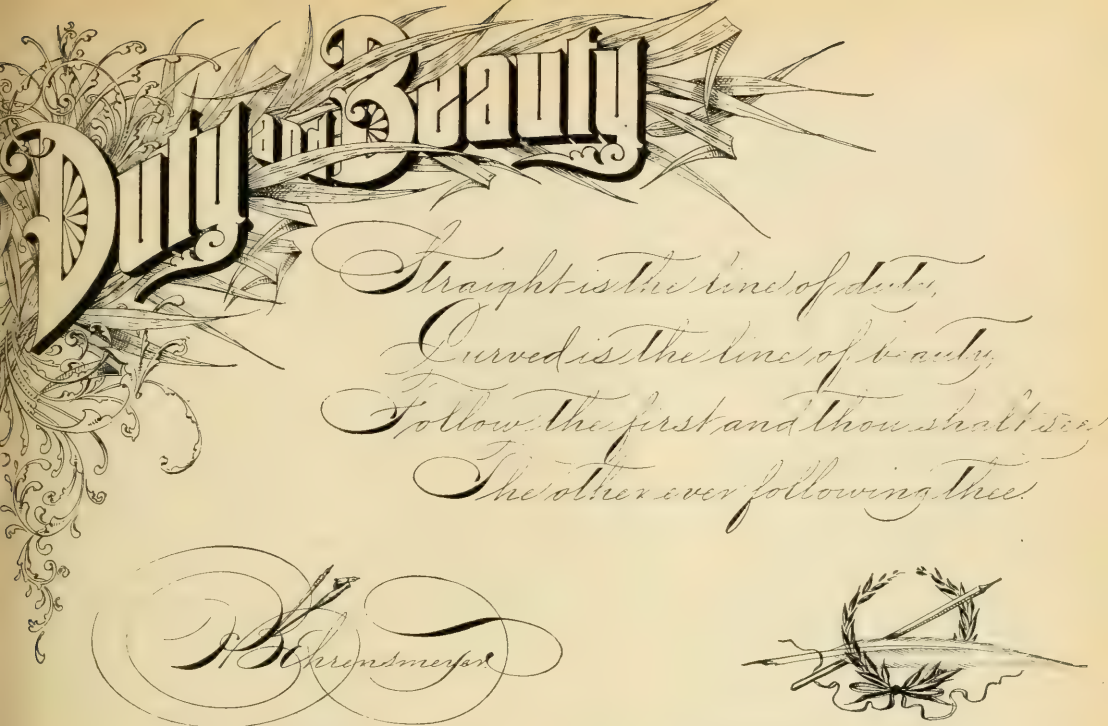
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The invention of printing, the first half of the fifteenth century, and the spread of commerce did more than all other forces to transform the detached letters into connective, round-hand, script-like characters. For previous to this time and to these events, writing was truly the "art preservative," used as it was, principally for the purpose of creating books that were to outlive centuries. But with these new conditions writing was to be used as a means of communication (principally of a commercial nature) between nations, and for the purpose of creating manuscripts for the printer. Thus it was that a speedier hand was demanded, durability was no more the essential element of writing as printing came to perform that part of thought service.

During the fifteenth, sixteenth, seventeenth, and eighteenth centuries, round-hand evolved from the disconnected, print-like character to a connective, free-hand, graceful, fine art style, perhaps never to be excelled, surely unexcelled today. And it is not likely that we shall ever again witness such elaborateness, boldness, beauty, and intricacy as was displayed in script characters during the seventeenth and eighteenth centuries. Writing in print form reached its height in the fifteenth century (for the books that were produced by hand in those days were costly, beautiful, elaborate, and intricate,) and writing in script form reached its height from a fine art standpoint, in the eighteenth century.

Previous to and including the fifteenth century but few people could write even their names, or read, (not even kings,) the scribes, monks, and a few philosophers were the ones who did nearly all such work. Following the invention of printing, the discovery of the new world, and the extension of commerce, people in general began to read and write, and writing then became a serviceable rather than a fine art. As writing began to be employed by people in general, a more simple, expeditious style was needed. The intricate, elaborate, off-hand letters gradually merged into the more plain, simple, and speedy; such as were employed by the signers of the Declaration of Independence.

Noted Expert Dead

On August 30th, 1902, Wm. E. Hagan, one of the most noted experts in handwriting, died at his home in Troy, N. Y.

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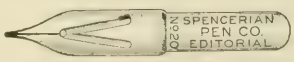
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THE

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NOVEMBER 1902



VOL. VIII. NO. III. WHOLE NO. XLVIII.

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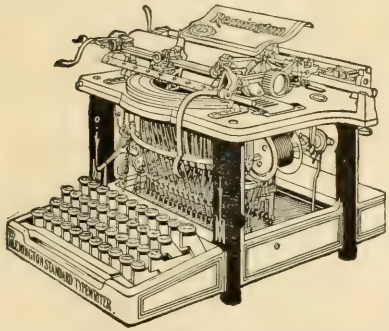
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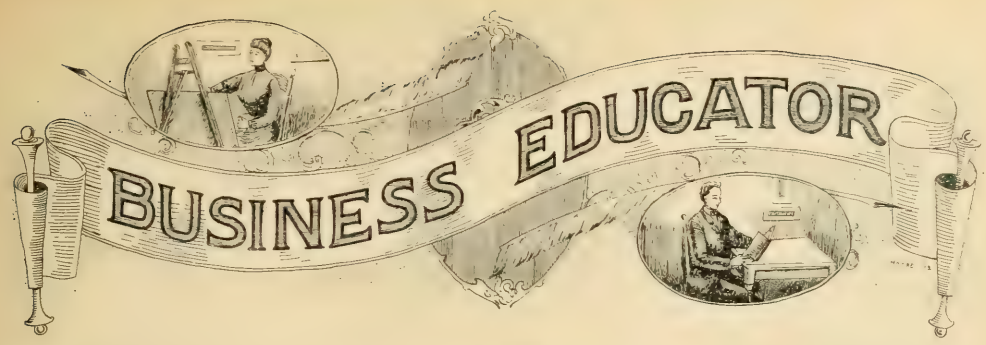
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The Onward March of Commercial Education.

Once more the doors of the commercial schools of our country have been opened, and again reports indicate an unprecedented enrollment. Even old and well established schools are figuring an increase in attendance of from 25 per cent to 40 per cent over that of last year. This is encouraging news for the thousands of loyal men and women engaged in the work. It also means much for the cause of practical education. The future of this phase of education never before seemed so bright. School proprietors are making money, and, as a rule, teachers are receiving good salaries. This is right. Both should be well paid. The proprietor has capital invested, runs risks, and has on his shoulders no small responsibility. And what shall we say of the teacher? Surely his hands are full, and let it be sincerely hoped that his remuneration will never be so low that it will drive the brainiest and most enterprising into other walks of life.

While the money side is by no means all that should be considered, still it cannot be denied that human nature is greatly influenced, encouraged or depressed, according to financial conditions.

No proprietor makes a mistake in securing the best teachers at good salaries. The teachers make the real difference between schools. One school is better than another, simply because one has better teachers than the other. All things have a bearing, but the teacher has by far the most to do in shaping the finished product of the institution. His influence is the lasting one.

Undoubtedly, a good portion of the future mighty men and women are now in the commercial schools. Great merchants, bankers, financiers, statesmen, presidents. Who knows? Truly the material is worthy of our highest efforts.

Let us rejoice, keep cool heads, work hard in the interests of those entrusted in our care, be cheerful, friendly, helpful, even though our work be heavy and our hours long; improve the school and ourselves all we possibly can, and while the attendance may not continue to increase as rapidly as it has during the past few years, commercial education will have advanced another step, and be capable of bestowing upon humanity still greater benefits.

Commercial School Advertising.

Of course, not a little of this rush to the commercial schools is due to the unusually liberal amount of advertising employed by school managers generally. Never before have their advertising campaigns been so carefully planned, skillfully managed, and so much money spent for this purpose. Many schools in the larger cities have occupied full pages in the newspapers, while the half and quarter page advertisements were very numerous.

Catalogues, school journals, posters, and novelties have also been used in greater numbers than heretofore, and it is gratifying to note that whatever the shape used the advertisements generally were written on a higher plane than formerly prevailed. In fact, it is now the exception to find in all of this class of advertising matter unfriendly reference to a competitor, while some years ago the opposite was the rule.

While practically all schools used the local papers, a few of the largest entered the advertising columns of journals of the widest circulation. For instance, we find Peirce School of Philadelphia occupying a whole column of the Saturday Evening Post, while the Packard School of New York City uses good space in Success.

Surely business education is now advertised, the like of which has never before been known, except, perhaps, in an individual case and that was in the days of Eastman.

All this THE BUSINESS EDUCATOR is glad to note. It indicates a healthy growth of a great cause, which shall never be allowed to revert to an unfavorable position in the educational world.

That Official Report.

Any one who gives serious consideration to the matter must conclude that the National Commercial Teachers' Federation Meetings are not as permanently and completely reported as they should be. No one can turn to any one source and receive anything like a full report of its proceedings, because none exist. A number of professional journals now print what are purported to be "complete reports" but which in reality are but abridged, modified, and warped reports of the various sections of that important assembly of business educators.

The BUSINESS EDUCATOR'S reports of these meetings are certainly up to the average of those published in the other journals, but we are free to confess they do not do the Federation and cause justice. Certain it is that the time is here for the Federation to take this matter into its own hands and publish a full and authoritative report of its yearly proceedings. This can be done profitably to itself, to practical education, and to the profession.

Not only this, it can be done expeditiously by securing copies in advance of all papers to be presented at the meetings. Then all that is necessary will be to write up the proceedings from stenographic notes. This should, of course, be in the hands of the officials of the Federation as well as in the hands of a committee specially created for this purpose.

Think it over, brethren, and act upon it in time at our next meeting to get such report out after the holidays. Let us put out such a report that educators in general and business men in high positions will recognize that in practical education lies the hope of modern progress. An *Official Report* is what we are coming to soon or late. Why not be "on time" rather than late in this matter?

The Two Month Term Plan

From a recent letter from Mr. Geo. A. Golder, of the Globe Business College, S. Paul, Minn., we clip the following:

"Prospects are good and the school is larger than at any previous opening. We have re-arranged our school year, and will hereafter have the year divided into six terms of eight weeks each, giving four weeks vacation, one during the holidays and three weeks during August and September. Thus far this is the only school which is doing this in the Northwest. All other business colleges have a continuous session."

Appreciation Backed by Cash

Mr. C. C. Gaines, President of the famous Eastman College, Poughkeepsie, N. Y., recently renewed his subscription to THE BUSINESS EDUCATOR in a way that does an editor's soul good, and also shows the largeness of his heart. Incidentally, we might say, too, that it shows something regarding his estimate of the value of THE BUSINESS EDUCATOR.

Among other things in his letter we cull the following: "You are publishing a very excellent paper. No copy of it ever comes to my desk which does not interest me sufficiently to receive some attention.

"I hope you are making the entreprise a decided success, to which end I inclose you herewith $5 to pay my subscription for five years."

Best Paper on the Subjects

Mr. V. R. Boyett, Montgomery, La., a subscriber to THE BUSINESS EDUCATOR writes: "THE BUSINESS EDUCATOR is the best paper on the subjects it discusses. Please let me know in due time when my subscription expires, as I do not want to miss a single copy."

Lesssons in Practical Business Writing

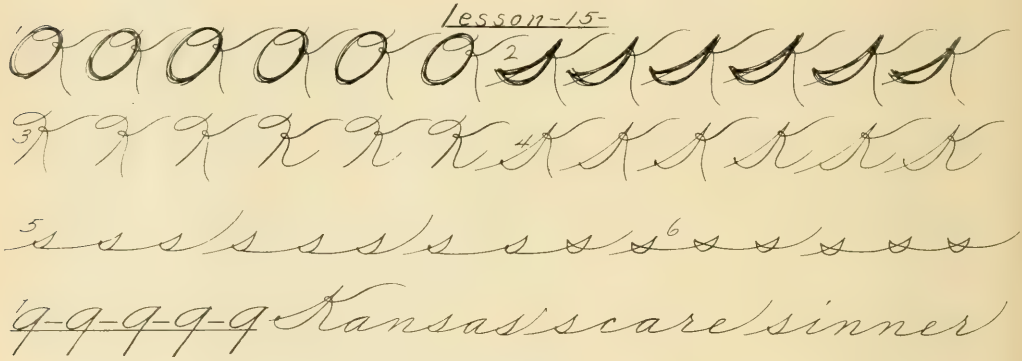
BY

LAWRENCE, MASS., N. O. Keesling. CANNON'S BUSINESS COLLEGE.

Number Three.

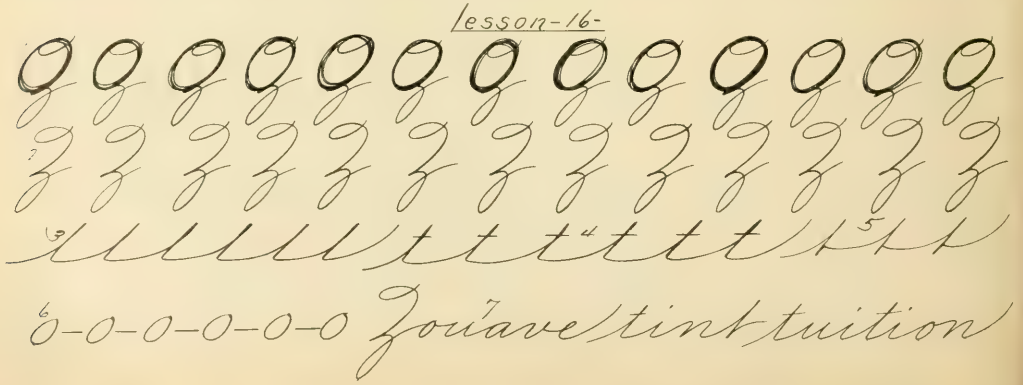
Lesson 15

The first part of capital *K* is similar to capital *H*. Start last part with a curve and finish with a curve. Join it to the first part about half way down. Small *s* should be made pointed at the top and kept full and round. Figure *9* is made similar to small *a* with the addition of a straight slanting downward stroke. Figures *7* and *9* are made through the line.



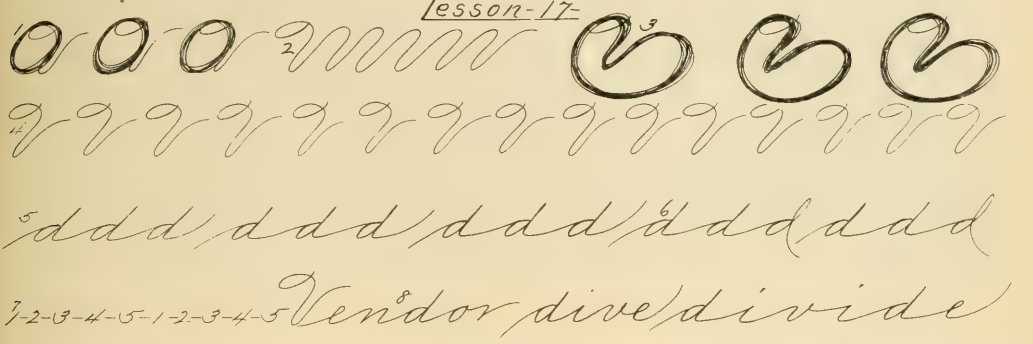
Lesson 16

We make the first part of capital *Z* a capital stem, retrace slightly in making the loop. Try small *t*. Exercise retracing as far as you can without using the fingers, then cross them, keeping cross stroke parallel with base line. Close figure *0* at top and watch the width. Devote about two pages to the words in each lesson, making them in columns and keeping work neat and clean.



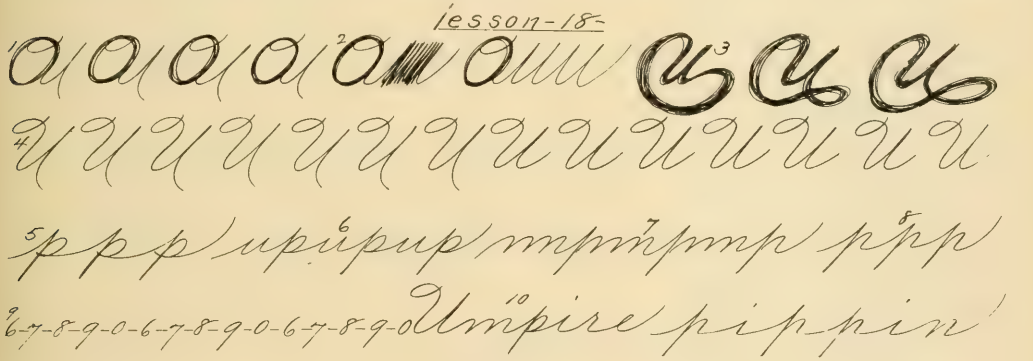
Lesson 17

The capital *V* exercises are valuable movement drills, and I would suggest that when beginning each lesson that you devote some time to the practice of the exercises in that lesson. Make small *v* round at bottom and finish with a curve similar to that seen in the mouth of a pitcher. Bring last downward stroke of small *d* down to the line, and make it with a firm stroke. Now review the figures, making them small and neat.



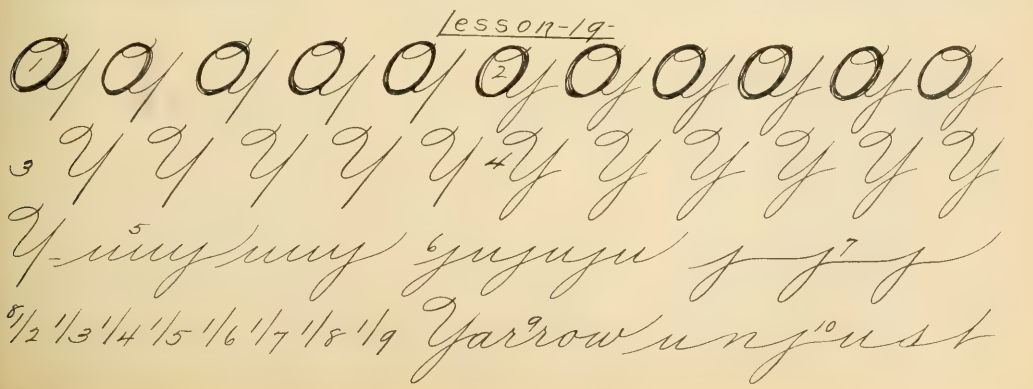
Lesson 18

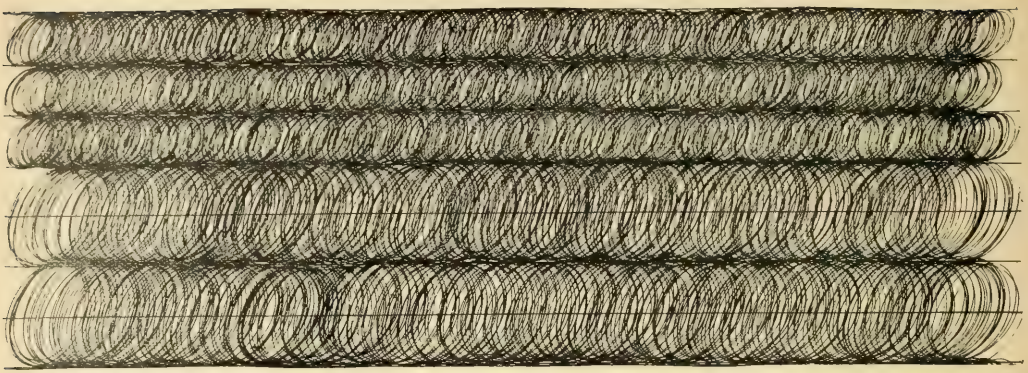
Capital *U* is made round at the bottom and the last part sharp at top. Keep downward strokes parallel. Small *p* is made without lifting the pen and the last part closed on base line. The exercises will aid in development.



Lesson 19

The last downward stroke in capital *Y* is a straight slanting stroke. Small *j* requires exactly the same form as the last part of capital *Y*, but it is made smaller.





OVAL EXERCISES BY VALENTINE KRAEMER, PUPIL IN CHICAGO BUSINESS COLLEGE, E. FITZGERALD, TEACHER OF WRITING.

Lessons in Business Penmanship

BY A. R. BURNETTE, ASHLAND, ILL.

Number Six.

Lesson No. 28.

The first stroke of the capital *K* may begin with either the loop or small straight lines. Second part of letter is two compound curves joined together by a very small loop. Finish *K* above or below base line. In practicing the words and sentence see that your hand is gliding smoothly over the paper.

Lesson No. 29.

Begin lesson with curve line exercise, with a count of 1-2-1-2-1-2, making a short pause at the top and bottom of exercise. Begin second exercise with up stroke of small *l*, finishing with indirect oval at the top.

Exercise 3 begins the same as No. 2. Here we have the direct and indirect ovals combined, together forming the upper and lower part of the *G*. Finish letter with sharp angle and horizontal curve. Second style of *G* is finished with downward straight line, stopping on base.

Lesson No. 30.

Begin lesson 30 with the figure eight exercise. From this exercise we develop the down stroke of the capital *S*. Curve up stroke of letter well. Down stroke should be a compound curve connected with a horizontal curve forming the lower part of the letter. Finish the *S* with a sharp angle or dot. Try to get your work the same size as copies.

Lesson No. 31.

We will begin this lesson with the same exercise as given in preceding lesson. First part of the *F* and *T* is formed like the second part of the capital *S*. Finish the two capitals with a small loop and compound curve thrown over first stroke. Begin second style of letter like top of figure seven. Spend at least one hour on the word copies.

103. K K K K K K K K K K

104. Kansas Kansas Kindness

105. Keep in practice Keep

106. G G G G G G G G G G

107. Gaining Grain Gain

108. Gunner Gunner Gap

109. S S S S S S S S S S

110. Summer Sunshine Sun

111. Sold goods for cash

Lesson No. 32.

Spend from five to ten minutes on the indirect oval before beginning on the capital *P*. Begin the capital with a compound curve, finishing with a small indirect retraced oval, forming the finishing stroke. Second style of *P* begins with the up stroke of the capital *S*. Care should be taken not to get the capital *P* too wide through the center.

Lesson No. 33.

We will begin lesson 33 with the same exercise as preceeding lesson. The capital *R* is the *P* finished with a small loop and compound curve; the small loop connecting the two parts of the capital should point upward. Try to write the words and sentence with as much freedom as possible.

Lesson No. 34.

Begin first style of *B* with a right curve and downward straight line. Care should be taken not to get the loop too large in second part of the capital. Finish the *B* with a sharp angle or small dot. Second style of *B* begins like second style of *P* and *R*.



We recently received specimens of writing done by the pupils of Mr. J. L. Wallace, of the business department of the Portland, Oregon, Business College which show an unusual degree of proficiency not only on the part of the pupils but on the part of the teacher as well.

Some very creditable specimens of writing have been received from W. E. McLaughlin, of the Fresno, (Calif.) Business College. If we mistake not, Mr. McLaughlin will some day be one of America's finest penmen.

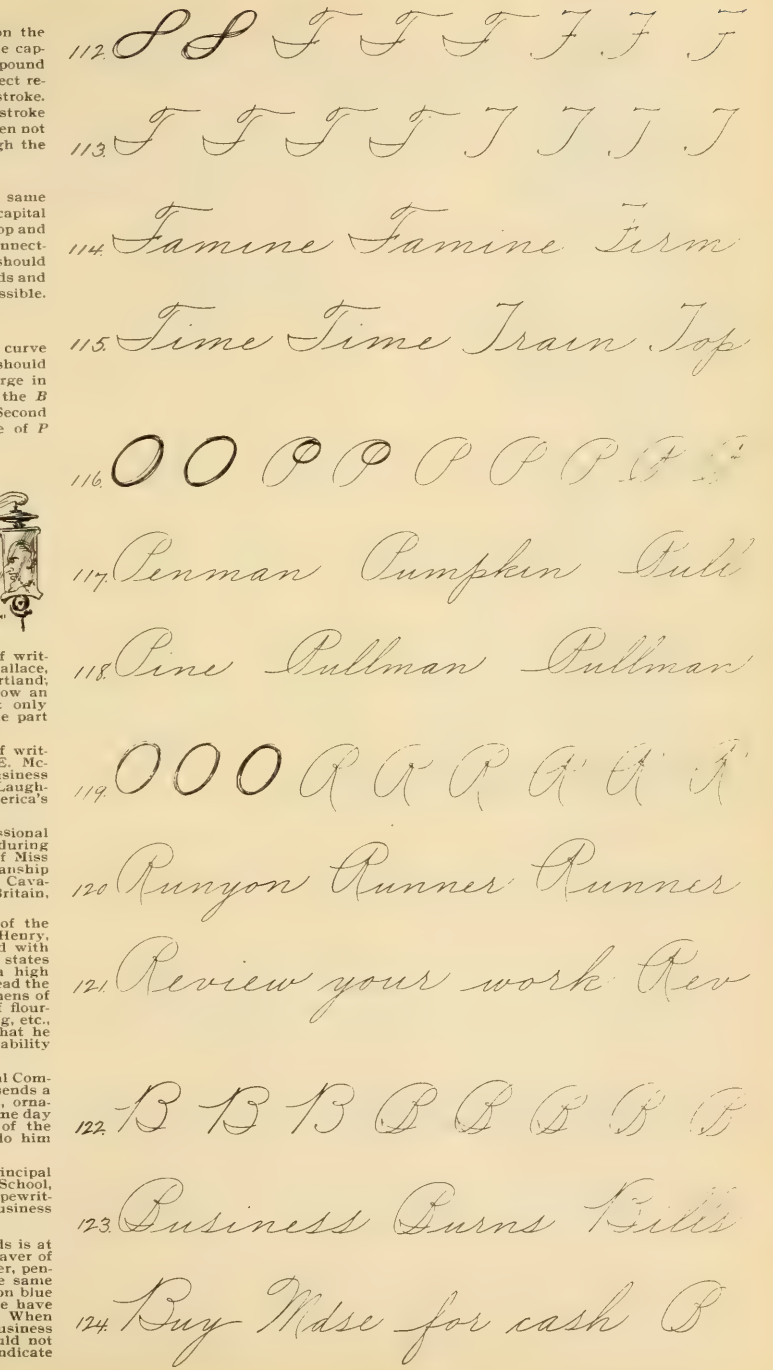
One of the best letters in a professional business hand received at this office during the past month came from the pen of Miss Nina P. Hudson, teacher of penmanship and the commercial branches in Cavanaugh's Commercial College, New Britain, Conn.

Mr. O. H. McLendon, President of the McLendon Business College, McHenry, Miss., states that he is highly pleased with the BUSINESS EDUCATOR. He also states that he thinks every aspirant to a high mark of caligraphic ability should read the BUSINESS EDUCATOR. Some specimens of Mr. McLendon's work in the way of flourishing, ornamental writing, lettering, etc., which he recently sent us, show that he possesses much more than ordinary ability for handling the pen.

G. A. Henry, penman in the Central Commercial College, Kansas City, Mo., sends a number of very well written cards, ornamental style. If we mistake not, some day Mr. Henry will be known as one of the finest in the country. The cards do him much credit, indeed.

Mr. W. H. Bergherm, formerly Principal of the Forman, North Dakota, High School, now has charge of the shorthand, typewriting and penmanship in Aaker's Business College, Fargo, North Dakota.

A large variety of well written cards is at hand from the pen of Mr. G. E. Weaver of Mt. Morris, Ill., the chalk talk lecturer, penman, artist, etc. Accompanying the same was a letter written with white ink on blue paper, which is the finest thing we have ever seen from Mr. Weaver's pen. When Mr. Weaver entered the chalk-talk business we were afraid his penmanship would not hold up, but this specimen would indicate that he is improving.



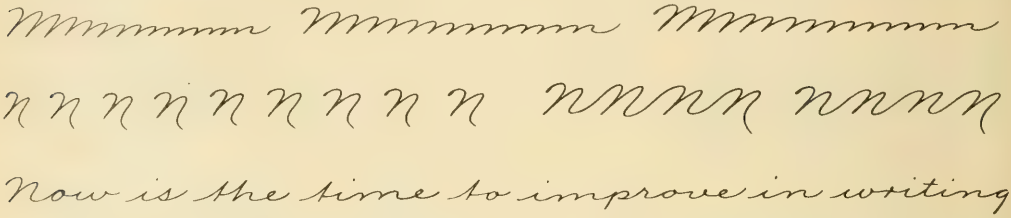
Lessons in Real Rapid Writing

by C. P. Zaner

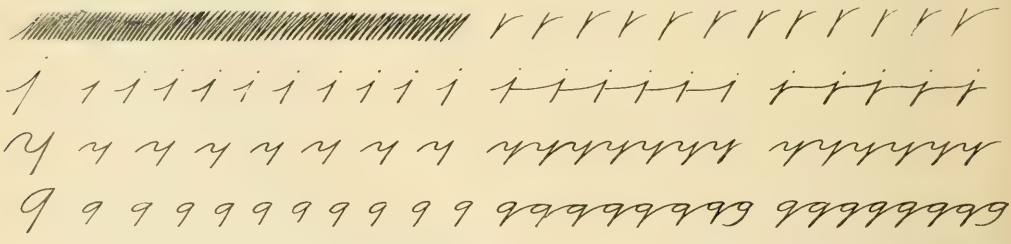
Ease

Next to legibility and speed comes ease of execution. If one cannot write with ease and comfort, much writing is inclined to become burdensome and distasteful. The secret of ease in writing is the employment of the larger muscles of the arm. This at first is rather difficult, because the muscles being large and used to performing large and strong acts, they are not skilled sufficiently to perform such small motions as are necessary in such a small and skillful art as writing. By practice and repetition they can, however, be trained to assist the fingers, so that writing becomes what is known as "easy" in execution, meaning by that term that it is not so tiring as finger movement writing.

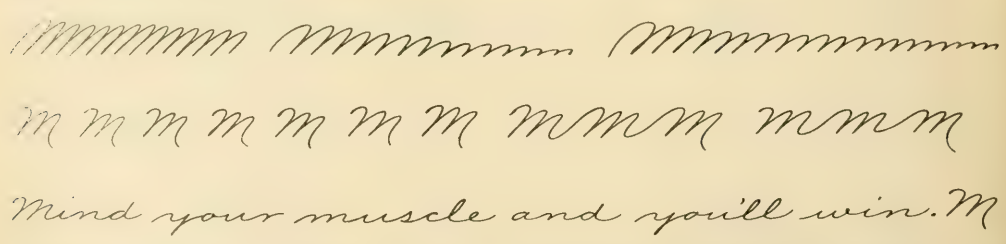
You will, therefore, do well to cultivate as much arm movement as possible, and it is possible to learn to write with almost pure arm movement. At least learn to use enough arm movement to relieve the fingers of *excessive* action. This can be easily done by causing the little finger to slip toward the right between letters. Therefore, do not let the little finger rest in one place, but see that it slips freely toward the right.



Make the diminishing *N* exercise at the top of the above plate with a rapid, easy, semi-rolling, arm movement. Make it at a rate of from two to three hundred down strokes to the minute, and learn to make it orderly and round at the top and angular at the base. Study the form of the *N* and then make it much the same as the exercise. Study turn and angle, and spacing between words in practicing upon the sentence. Be careful how you finish the *w* in the first word. Be careful how you *finish* each word.

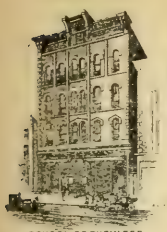


Use a rapid, up-and-down, arm movement in the compact, straight-line exercise given. Then the form following it, avoiding a loop and retracing as far as possible. Study the *j*, *y*, and *g*, as all are quite similar. See that each *y* has two turns and that the *g* is closed at the top. Then they will never be mistaken one for the other. Letters should be alike as well as unlike; alike in general qualities, but unlike in some important detail.



The *M* exercises should be made rapidly with the arm movement and without the aid of the fingers. Keep the letter *M* round on top and sharp at the bottom. See how uniform in size you can execute the minimum letters in the sentence. Be careful how you begin *y* and finish *w*. Also be careful to close *a* and *d*. Study spacing *between* words.

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TRENTON, N.J., Aug 28, 1902

Messrs Zaner & Bloser,
Columbus, O

Gentlemen:-

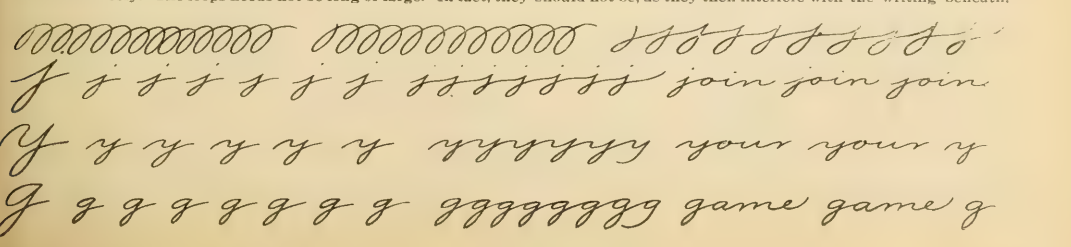
Inclosed find One Dollar for the Business Educator for the coming year. I could not afford to do without it for twice the price.

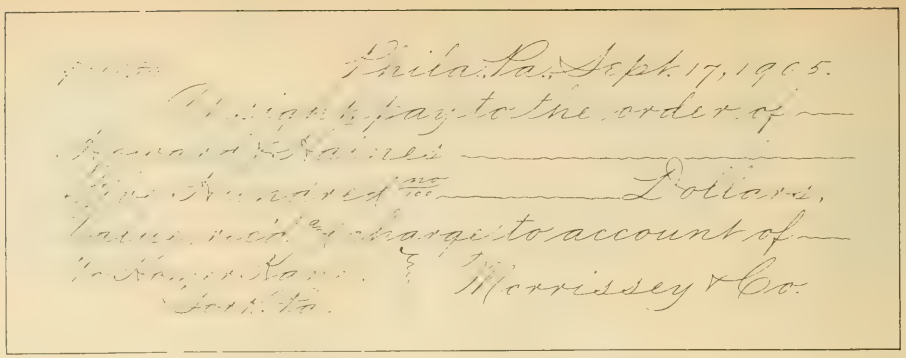
We are very busy here now and the indications are that the attendance will be very large.

Shall try to get you a good club soon.

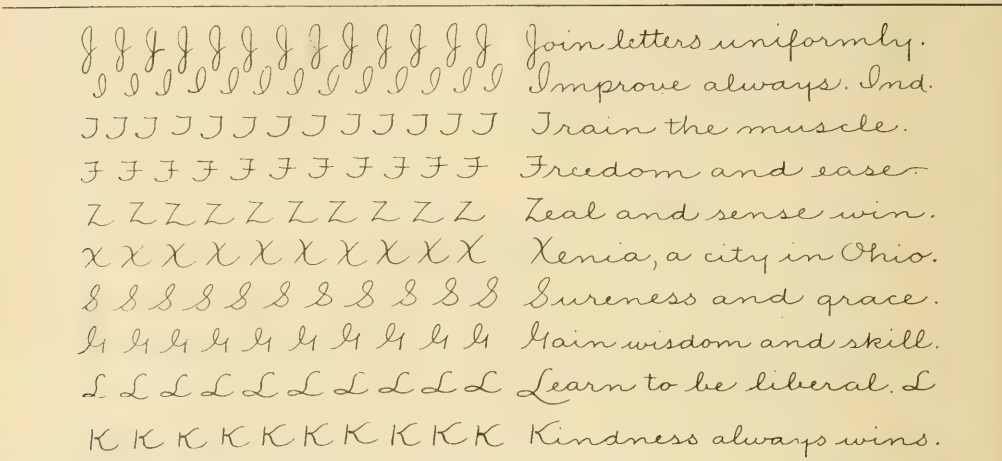
Yours very truly,
W. N. Currier

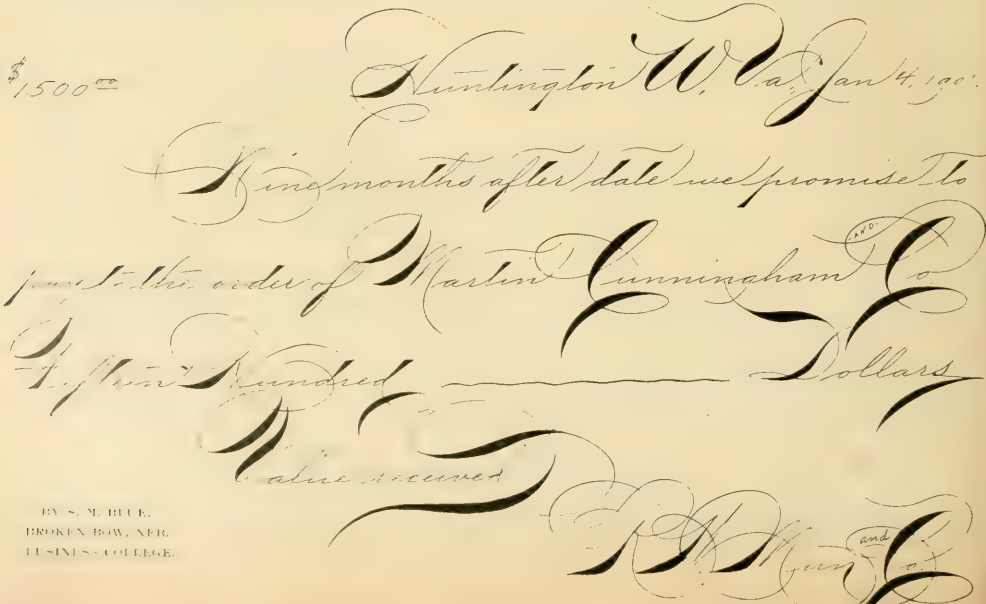
In this plate we have the looped *j*, *y*, and *g*, instead of the retrace forms as formerly given. Practice them. Then use the ones you can make best and like best. In this way you can learn to *like* writing and learn to write so that others will like your writing. Endeavor to do all work freely. The loops needs not be long or large. In fact, they should not be, as they then interfere with the writing beneath.



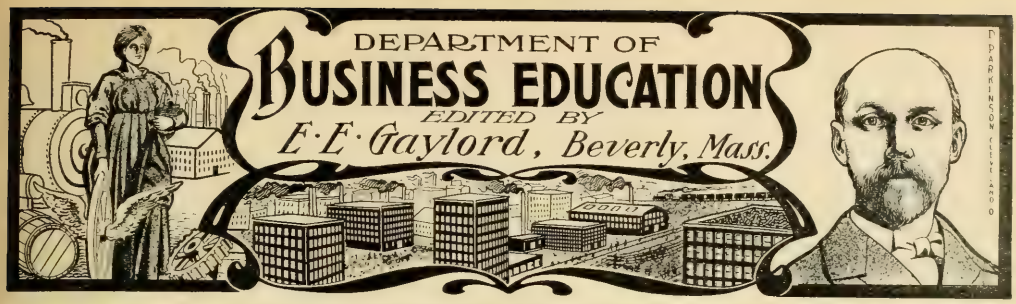


HIGH GRADE BUSINESS FORMS BY E. C. MILLS, ROCHESTER, N. Y.





BY S. M. BLUE,
BROKEN BOW, NEB.
BUSINESS COLLEGE.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

Impressions by the Way.

While on our annual vacation trip among the schools, during the past summer, we went from Chicago to Muskegon, Michigan, by boat, arriving in the pleasant harbor soon after sunrise. As the air was cool and invigorating, we set out for a pedestrian tour of the city, after a good breakfast at the Wellington Hotel. Having located the domicile of C. B. Bowerman, the vigorous and practical head of the commercial department of the Muskegon High School, and swallowed our disappointment at finding him, like ourselves, away from home on a vacation trip, we walked out through the principal residence and business streets, finding the city one of the most attractive small places we have seen. The High School occupies a particularly pleasing building set in the midst of spacious grounds, well kept and shady. Mr. Bowerman, who has an enviable reputation for getting good results in his commercial teaching, is to be congratulated because of the almost ideal conditions under which he is permitted to do his work.

About nine o'clock we dropped into the office of the Muskegon Business College, where we were cordially received by E. C. Bisson, the proprietor. Mr. Bisson has very pleasant rooms in a modern business block, in the heart of the city. His equipment is up-to-date in every respect and he seems to be conducting a good school, although the size of the city and the proximity to Grand Rapids make it comparitively a small school.

* * * *

Michigan has unexcelled electric car service, and we enjoyed a delightful ride from Muskegon to Grand Rapids by the electrics. It seemed as though plenty had veritably been scattered over a smiling land. This impression was deepened by the attractiveness and the apparent prosperity of the world's greatest furniture-making city. We found A. S. Parish, the president of the Grand Rapids Business University, and his associates full of business. Mr. Parish had just returned from the enthusiastic Gregg Convention at Peoria, and we found him an ardent admirer of our genial friend with the auburn hair. Mr. Parish is one of the Old Guard full of years and experience, and ready to extend fraternal greeting to a brother in the work. The school occupies the top floor of a business block centrally located. The rooms are commodious and equipped, we judge, with some of the farfamed office furniture of Grand Rapids. Mr. Parish, like all the rest of the brethren whom we met during the summer, was expecting an unusually good business this fall; subsequent correspondence appears to justify this roseate view of prospects generally throughout the country, for from all parts of the country there come reports of largely increased enrollment, and our friends, the ever vigilant and aggressive publishers, say that their business has greatly increased over an amount that, at a corresponding period last year, was thought a very gratifying growth.

* * * *

Grand Rapids is favored with two good business schools, the McLachlin Business University having been established there several years ago by Mr. A. D. Skeels, who is at present the principal commercial teacher in Temple College, Philadelphia. We were pleasantly greeted by Mr. McLachlin, the local principal (the school is owned jointly by the McLachlin Brothers, the elder one of whom has a very successful school "over the line," in Ontario,) and shown through large well-lighted rooms completely equipped with modern furniture and the necessary apparatus for up-to-date commercial teaching. There is a bracing atmosphere about this school that stamps its aggressive principal as one of the wide-awake, cordial, and energetic young men who today are everywhere taking places in the van of progress.

* * * *

From Grand Rapids we ran south to Kalamazoo, which, in most commercial teachers' minds, is associated with a whole-souled gentleman with an aquiline nose, the marvelously rapid typewriter operator, Charles H. McGurrin. Our time being limited, we did not hunt up Mr. McGurrin, but looked instead for the home of Parsons Business College, which we found very pleasantly situated in the residence part of the city. Mr. W. F. Parsons, the proprietor, and his daughter, Miss Carrie Parsons, who are frequently met at the Federation Conventions, were absent for a short vacation trip to their summer cottage in northern Michigan; Mr. Parsons' son, however, showed us about the convenient and roomy building which Mr. Parsons owns and which is used exclusively for school purposes. This school is a type of the more prosperous schools of the Lake and Mississippi Valley states. It gets a good class of students whose age averages probably nearly eighteen years; students who come largely from the country and the smaller towns, having received a fair fundamental training in the public schools and having had to do enough manual labor at home to have developed a considerable degree of "stick-to-it-iveness," common sense, and ambition to excel. This is the class of young people that invariably —all other conditions being satisfactory— receives a welcome by the shrewd business men of our large cities. The country boy who thinks that there is no place for such as him in the city should dismiss his fears in a hurry, for the country boy with healthy body, alert mind, and good habits is just the material that astute business men are eagerly looking for. Here is a school that enrolls from two hundred to two hundred fifty young people of this kind every year, and it is but one of scores of its kind. Is it not an outrage that its printed matter may not have in the mails the same rights that are accorded to that sent out by more pretentious but oftentimes less practically effective institutions? Is not this question of second-class mail rates a matter of indirect interest to the business man who obtains the product of the business schools, and is it presuming too far to ask for his influence in bringing about, in the next session of Congress, action that shall secure just treatment of the commercial schools at the hands of government officials?

* * * *

Our experiences in Battle Creek were varied and interesting. We "put up" at the Post Tavern, an elegantly furnished hotel, not excelled in either its cuisine or its service by any but the most expensive caravansaries of the largest cities. Of course we knew that we should have Grape Nuts and Postum Cereal for breakfast, and we half expected to be offered Post checks to send to our friends as souvenirs, for this institution is one of many monuments to the industry and business success of C. W. Post, the great apostle of cereal foods and the matchless exemplar of the success of intelligent advertising. Besides the "White City," where the various proprietary articles of food controlled by Mr. Post are manufactured, there are in Battle Creek, to remind us of this aggressive American, a Post Theater, the Post Building, Post Tavern, and Post Street.

But there is another man whose impress has been made and is being made on this home of the Seven-Day Adventists. This man is N. S. Phelps, president of the Ellis Publishing Company, of the Phelps Sanitorium, and of the Malta Vita Pure Food Company, whose product is now rivaling those of the Post Company in every market. The magnificent Sanitorium, built at a cost of about $100,000, is capitalized at $250,000; the Malta Vita Pure Food Company is capitalized at $5,000,000, and at the foundation of all this glittering structure of business activity and prospective wealth lies the business of the Ellis Publishing Company. The plant of this Company is in an unattractive part of the city, in a most uninviting building, but it is the scene of remarkable activity, and the harvest it reaped in the days of its greatest popularity made possible all the business expansion that its promoters have since enjoyed. Besides the publications of the Company which seemed to occupy somewhat a minor place in the interest of the workers, the speedy presses were printing tens of thousands of Malta Vita car-

tons and thousands of copies of papers and books sent in as job work from outside concerns. We were most hospitably received by Mr. Williams, the manager, who showed us through the extensive hive of humming machinery and busy human bees, and then took us to visit the beautiful and lavishly furnished Sanitorium. If poor old "Vannant" could have achieved, in the course of his carping life, a little fraction of the business success that N. S. Phelps, formerly president of the San Francisco Business College, has won, he would probably be less intolerant than he now is.

* * *

Pictorial Pointers Several months ago we decided to introduce this year, as a feature of this journal, a series of views of public and private commercial schools, including buildings, classrooms, offices, and equipment. The space for this department being limited, however, and our report of the Minneapolis convention, with our selection of the papers read there, being rather extensive, we have been prevented from carrying out our purpose until this issue. Nevertheless we have been accumulating good material, as the handsome illustrations in this number indicate. Subsequent numbers will contain, in pictorial form, other valuable suggestions to alert school men. We have other helpful and interesting features in process of development, but, in accordance with our policy of promising little and doing much, we shall let the appearance of these special features be their own announcement.

Legitimate Soliciting

MR. EDITOR:

You have requested me to give your readers my opinion of "soliciting" as a means of promoting the welfare of commercial schools. As everybody knows, or should know, the idea of canvassing for pupils did not originate with commercial schools, nor is the abuse of that method chargeable to commercial schools alone. I was solicited to attend a denominational seminary by a clergyman, who was a member of the faculty of that institution, about forty-five years ago, and he told me a story about the advantages the school afforded and the quality of accommodations those pupils enjoyed who "boarded in," which, as I look back upon it now, seems as strong as the circumstances justified.

DRAWING THE LINE

There is no objection that I can see to a representative of a school of any kind calling on suitable young people and honestly laying before them the advantages possessed by that school. Indeed, it seems to me a perfectly legitimate and proper method of advertising a school. There is, on the other hand, every objection to soliciting everybody who has the price without reference to age, ability, or attainments. As I see it, no school can afford—to put it on no higher ground—to receive a candidate as a pupil whose mental and educational equipment are not such as to assure his success in mastering the course of study—certainly cannot afford to urge his attendance. One ill-prepared, thick-headed pupil, going out and attempting to use the knowledge provided by the very best commercial school, will do the school more harm than a dozen bright, successful ones will do good. Everybody with whom the dullard comes in contact is certain to know what school he attended, while the bright one will do his work well,



PICTORIAL POINTERS.—The Private and Public Offices of the Eagan School, Hoboken, N. J. This splendidly-equipped school occupies its own building, a remodelled private mansion of the old days. Note the effect of the stucco work and the incandescent electric light bulbs on the ceiling. Catch the impression of homelikeness and elegance produced by the mantel and fireplace, the tasteful pictures, the rich floor rug, and the massive furniture. Observe the convenience and system signified by the electric program clock, the modern filing cabinet, and the desk telephones connecting with each classroom and with the city telephone system. The Public Office, or waiting room, comprises the space visible beyond the sliding doors. The Private Office is about twenty-five feet wide by thirty-five feet long. It is heated by steam and it receives natural light through a large bay window immediately behind President Eagan's desk, looking down a busy street to the Hoboken-New York ferries.

as will be expected of him, and no questions will be asked or statements made.

PAY SALARIES, NOT COMMISSIONS

When canvassers or solicitors are employed, they should be given iron-bound instructions as to what to say and what not to say, and they should be paid salaries, never commissions. The latter places so strongly before the solicitor the temptation to say unwarranted things that it strains the honesty of a pretty right-minded man.

Canvassers, working on commissions, have done irreparable harm to all the schools in cities where they have operated. The injury is not confined to those schools which employ them, but that method of advertising, and its inevitably attendant evils, casts a stigma on the business which honest methods practiced by other schools cannot overcome.

The sooner every commercial school proprietor learns that the public hates sham, buncombe, and unwarranted statements, and that it estimates men and schools at just about their real value, the better it will be for themselves, the rising generation, and the cause of commercial education.

L. L. WILLIAMS.

Rochester, N. Y., Sept. 15, 1902.

The Advantages and Disadvantages of Soliciting Students

MR. EDITOR:

This subject, I understand, has been argued by college men, and now that you invite me to discuss the question, I presume you want the opinion of a business man, or the business view of it combined with that of the school man.

Soliciting, if done properly, is perfectly legitimate, and is necessary in all lines, but the main objection to solicitors in general is that they are not strictly honest, and for this they are perhaps more to be pitied than blamed. This class of solicitors are shiftless; they work here and there on the surface of the earth, and have no regular calling. They are, in a way, clever, good talkers, and smooth; but they lack permanency, uprightness, and truthfulness, and when engaged in this class of business, calling upon the laboring man, they take advantage of his ignorance, and, in an unscrupulous way, represent things to him which the school manager knows nothing about.

UNPLEASANT EXPERIENCE

It is true, I have had considerable experience with solicitors in general, not only in this business but in other lines. If business college men would act fairly toward one another, and not hire those men and take them away from each other, and if the college principal, before engaging another man employed in the city in the same line of business, would have the business courtesy to ask his competitor as to the standing and reputation of this man, if his accounts are satisfactorily closed, and if collections have been turned in, etc., then, if he would use his good judgment and decline his services, the unscrupulous solicitor would soon look to some other source. We find, however, that college men even endeavor to secure teachers from other schools, and thereby rob the children of the kind of training they have been accustomed to, and seriously interfere with the progress of such students. There are other solicitors who go from school to school, carrying information from one school to another, and work upon the sympathies of the proprietor and endeavor to secure a situation by gaining his confidence and condemning his competitors and praising the school and the president with which he intends to affiliate himself. Such men who flatter should be carefully watched, as they usually practice deception also.

I know from experience, men who will work for a certain salary under the pretense that they are working faithfully, and at the same time work for some other firm. There are others who pretend they are working, hand in their written reports and who have never visited the parties to whom they have been sent. Such men, as a rule, when discovered, will turn around and endeavor to secure employment with another college in the same locality and then, to cover up their tracks, go about condemning their former employers. How can such a condition of affairs be avoided? The school that has a good standing and reputation, the man who is honest and has a good character, is run down to the level of a common politician. If the colleges would combine, and keep their word, and not engage men of this class, perhaps better conditions could be secured, but as a rule, in every locality there are college men who make rules and laws with a view of breaking them. It is known that some even resort to such methods to break the contracts of their competitors and instruct their agents to do so, and write articles to be printed in irresponsible papers condemning their competitors, and use such articles against their competitors in competition. Then again, there are commercial colleges that pretend to teach their pupils how to make contracts and respect them, and then, in their circulars and pamphlets, announce in large head-lines, "Do not sign any written agreements when making arrangements to join a school." There are college men, and principals at that, who even endeavor to entice students from another school after they are once seated, contracted, and tuition paid for.

SIGNING CONTRACTS

The last two arguments lead me to write about the matter of signing contracts. Business generally is conducted upon contracts, and I personally would prefer to sign a contract, so as to avoid any misunderstanding. I find that more misunderstandings arise on account of verbal agreements, than in any other way. A man would say: "You said so and so," and this is denied. A year ago the agreement was made, and the memory now fails. Unless both parties are reasonable, the misunderstanding sometimes resolves itself into a lawsuit. The most annoying thing that we have had to contend with, on the part of agents, was the promise or guarantee of situations and the offering of books free, etc. We think it well to insert a clause in the contract so that agents cannot offer such inducements, and the party who signs the contract will then have no right to complain. Of course, other colleges again offer books free, and people hear of it and think that this is a general rule of all schools. There are many other abuses which can be traced to the agents. I pity the unfortunate fellow who is dishonest, and does not know it, and who thinks he is right. To sum the matter up, I think that business college principals could organize an association, sign agreements, and place their grievances in the hands of a committee so elected to adjust any difficulties and misunderstandings which may arise through the solicitors or representatives. If men are bound by an association of this kind, it will not be necessary to draw up legal contracts to protect one's business when attacked by unprincipled solicitors.

THE PUBLIC NOT ALTOGETHER INNOCENT.

The general public is also somewhat to blame. People will twist the least thing said by a solicitor or representative who offers a little assurance in the way of employment, and misconstrue the meaning as a direct promise and guarantee to furnish employment with the education, and school managers who will allow the business to come to such a level cannot exist very comfortably in a community and place their students upon their own resources, so that those who are really worthy and ambitious should be favored while those who do not deserve a recommendation should be left to look out for their own interests. Such promises also interfere with the discipline of the school, and if a boy feels that the college must furnish him a position when his time is up, he takes things easy, becomes lazy, and is apt to waste more or less of his time, and not work for promotion and advancement.

Another reason why contracts should be entered into, is, that they are a convenience for the office clerk. They can be entered upon the books and classified as to day or night school business, what course is to be pursued, books sold or loaned, the terms of payments, what day, month, how much, length of time, and what kind of courses.

SUGGESTED REGULATIONS FOR SOLICITORS

If college men cannot combine and form an association, they should instruct their solicitors to observe some rules like the following:

Do not go to your competitor's place of business and hand out your cards and circulars.

Do not represent yourself as a teacher in the school when you are not employed as such.

Do not fail to hand in the money that you have collected, even though you think that you have something coming to you.

Do not offer books free when the college must pay and charge for them.

Do not guarantee positions to all your patrons. Allow them to try to obtain a place for themselves, and encourage them to do so.

Work faithfully for your employer, and endeavor to learn his policy and principles of doing business.

If you are employed on a commission, do not misrepresent the business in order to secure your commission.

If you are employed on a salary, work just as hard and faithfully as if you were employed on a commission.

Make your employer's interests your own interests.

Do not promise big inducements, short courses, etc., but sell a course for the length of time required to complete the same.

Do not break contracts or discourage people after they have once made arrangements to enter another school.

Do not visit other colleges and endeavor to secure a situation in case you lose the one you are now holding.

In case you leave your employer and work for another party, do not run him down or condemn him. Remember, he has paid you a salary in the past and helped you to earn a living.



PICTORIAL POINTERS.—Rooms occupied by the Office Practice and Graduating Department of the Shoemaker & Clark School of Business, Fall River, Mass. These rooms are heated by steam, well lighted, and perfectly ventilated. The furnishing is costly and it creates the impression that here is a school founded on merit, a school that is orderly, progressive, aggressive, and truly educational.

Do not make people sign contracts, and as an inducement, tell them that if they do not want to go and do not like it, they can stop at the end of the first month.

Do not be afraid to make a straight sale; represent your business properly.

Try to be honest, sincere and truthful. Will you?

O. A. HOFFMAN.

Milwaukee, Sept. 4, 1902.

Business Tips.

GEORGE HORACE LORIMER.

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

TO A STUDENT FINISHING SCHOOL.

The sooner you adjust your spending to what your earning capacity will be, the easier they will find it to live together.

There is plenty of room at the top, but there is no elevator in the building.

If you gave some fellows a talent wrapped in a napkin to start with in business, they would swap the talent for a gold brick and lose the napkin; and there are others that you could start out with just a napkin who would set up with it in the dry-goods business in a small way and then coax the other fellow's talent into it.

Pay day is always a month off for the spendthrift, and he is never able to realize more than sixty cents on any dollar that comes to him. But a dollar is worth one hundred and six cents to a good business man, and he never spends the dollar. It is the man who keeps saving up and expenses down that buys an interest in the concern.

When a lot of young men get off by themselves some of them think that recklessness with money will brand them as good fellows, and carefulness is meanness. That is the one end of a college education that is pure cussedness; and that is the one thing that makes nine business men out of ten hesitate to send their boys off to school.

The meanest man alive is the one who is generous with money that he has not had to sweat for, and the boy who is a good fellow at some one else's expense would not work up into first-class fertilizer. That same ambition to be known as a good fellow has crowded my office with second-rate clerks, and they will always be second-rate clerks.

The fellow who has to break open the baby's bank for car-fare toward the end of the week isn't going to be any Russell Sage when it comes to trading with the old man's money.

The boy who does anything just because the other fellows do it is apt to scratch a poor man's back all his life. He's the chap that's buying wheat at ninety-seven cents the day before the market breaks. They call him "the country" in the market reports, but the city's full of him. It's the fellow who has the spunk to think and act for himself, and sells short when prices hit the high C and the house is standing on its hind legs yelling for more, that sits in the directors' meetings when he gets on toward forty.

Use a little common sense, caution, and conscience. You can stock a store with those three commodities, when you get enough of them. But you've got to begin getting them young. They ain't catching after you toughen up a bit.

ON COLLEGE TRAINING AND BUSINESS.

Some men learn all they know from books; others from life; both kinds are narrow. The first are all theory; the second are all practice. It's the fellow who knows enough about practice to test his theories for blow-holes that gives the world a shove ahead, and finds a fair margin of profit in shoving it.

I think you'll find it safe to go short a little on the frills of education; if you want them bad enough, you'll find a way to pick them up later, after business hours. The main thing is to get a start along right lines, and that is what I sent you to college for. I wanted you to learn good mental habits, just as I want you to have clean, straight physical ones. I haven't any sympathy with a lot of these old fellows who go around bragging of their ignorance and saying that boys don't need to know anything except addition and the "best policy" brand of honesty. We started in a mighty different world, and we were all ignorant together. The Lord let us in on the ground floor, gave us corner lots, and then started in to improve the adjacent property. We didn't have to know fractions to figure out our profits. Now a merchant needs astronomy to see them, and when he locates them they are out somewhere near the fifth decimal place.

There's just as many chances for a fellow as ever, but they're a little gun shy, and you can't catch them by any such coarse method as putting salt on their tails.

I've always made it a rule to buy brains, and I've learned now the better trained they are, the faster they find reasons for getting their salaries raised. The fellow who hasn't had the training may be just as smart, but he's apt to paw the air when he's reaching for ideas.

TO A YOUNG MAN JUST OUT OF SCHOOL.

It's not what a man does during working hours, but after them that breaks down his health.

A fellow and his business should be bosom friends in the office and sworn enemies out of it.

A clear mind is one that is swept clean of business at six o'clock every night and isn't opened up for it again until after the shutters are taken down next morning.

Some fellows leave the office at night and start out to whoop it up with the boys, and some go home to sit up with their troubles—they're both in bad company. They're the men who are always needing vacations, and never getting any good out of them.

You will always find it a safe rule to take a thing just as quick as it is offered—especially a job. When I was a young fellow and out of a place I always made it a rule to take the first job that offered, and to use it for bait. You can catch a minnow with a worm, and a bass will take your minnow. A good fat bass will tempt an otter, and then you've got something worth skinning.

Putting off an easy thing makes it hard, and putting off a hard one makes it impossible.

There is one excuse for every mistake a man can make, but only one. When a fellow makes the same mistake twice, he's got to throw up both hands and own up to carelessness or cussedness.

Seeing the world is like charity—it covers a multitude of sins, and, like charity, it ought to begin at home.

TO A YOUNG MAN ENTERING AN OFFICE.

A business man's conversation should be regulated by fewer and simpler rules than any other function of the human animal. They are:

Have something to say.

Say it.

Stop talking.

Beginning before you know what you want to say and keeping on after you have said it, lands a merchant in a lawsuit or the poorhouse, and one's a short cut to the other.

Remember, too, that it's easier to look wise than to talk wisdom. Say less than the other fellow and listen more than you talk; for when a man's listening he isn't telling on himself and he's flattering the fellow who is.

There's no such thing as love at first sight in business. A man's got to keep company a long time and come early and stay late and sit close, before he can get a girl or a job worth having.

Whenever anyone offers to let you in on the ground floor it's a pretty safe rule to take the elevator to the roof garden.

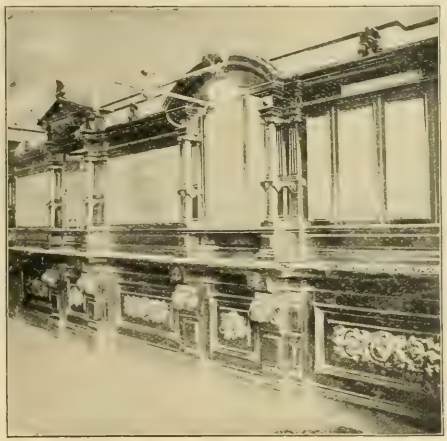
TO A NOVICE IN THE OFFICE.

I haven't any special objection to your writing to girls and telling them that they are the real sugar-cured article, for, after all, if you overdo it, it's your breach-of-promise suit, but you must write before eight or after six. I have bought the stretch between those hours. Your time is money—my money—and when you take half an hour of it for your own purposes, that is just a petty form of petty larceny.

A man can't have his head pumped out like a vacuum pan, or stuffed full of odds and ends like a bologna sausage, and do his work right. It doesn't make any difference how mean and trifling the thing he's doing may seem, that's the big thing and the only thing for him just then. Business is like oil—it won't mix with anything but business.

The fundamental principles which govern the handling of postage stamps and of millions are exactly the same. They are so simple that a fool can't learn them; so hard that a lazy man won't.

When a clerk crawls into the office in the morning, like a sick setter pup, and leaps from his stool at night with the spring of a tiger, I'm a little afraid that if I sent him off to take charge of a branch house, he wouldn't always be around when customers were Very few men are worth wasting time on beyond a certain point, and that point is soon reached with a fellow who doesn't show any signs of wanting to help.



PICTORIAL POINTERS.—Front view of the banking fixtures in the Shoemaker & Clark School of Business, Fall River, Mass.

It isn't the little extra money that you may make for the house by learning the fundamental business virtues that counts so much, as it is the effect that it has on your character and that of those about you, and especially on the judgment of the old man, when he's casting around for the fellow to fill the vacancy just ahead of you. He's pretty apt to pick some one who keeps separate ledger accounts for work and for fun, who gives the house sixteen ounces to the pound, and, on general principles, to pass by the one who is late at the end where he ought to be early, and early at the end where he ought to be late.

(Continued in December Number.)

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

EDITOR'S NOTE: It is intended that these references shall be cut out and pasted on cards of uniform size, which may then be filed on edge, alphabetically by subjects, in a pasteboard box or other convenient receptacle. A year's accumulation of these card-indexed references will be very helpful to the teacher of Commercial Geography.

CANADA.

Migration to the Canadian Northwest. Cy Warman. Review of Reviews, September, 1902.

Mineral Resources and the Mining Industry of British Columbia. Wm. M. Brewer. Engineering Magazine, Sept., 1902.

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RICE.

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NEW ZEALAND.

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Notes on a Northwestern Fir. J. Girvin Peters. Forestry and Irrigation, September, 1902.

The Lumber Industry in New York. Forestry and Irrigation, September, 1902.

IRRIGATION.

A Typical Irrigated Community. Joseph Blethen. World's Work, September, 1902.

MANUFACTURES.

The Census of Manufacturers. S. N. D. North. Review of Reviews, September, 1902.

FOREIGN TRADE.

A Year of Weather and Trade in the United States. Prof. R. DeC. Ward, Harvard University. Popular Science Monthly, Sept., 1902.

FOREIGN TRADE.

The United States in Latin America. Wm. Bulfin. World's Work, September, 1902.

Our Natural Foreign Markets. O. P. Austin. World's Work, September, 1902.

AGRICULTURE.

The Farmer's Balance Sheet for 1902. Wm. R. Draper. Review of Reviews, September, 1902.

A Giant Automobile Harvester at Work (Illustration.) Review of Reviews, September, 1902.

The Diffusion of Agricultural Prosperity. Prof. Henry C. Adams. Review of Reviews, September, 1902.

ECONOMICS.

Intensified Production and Industrial Development. Wm. D. Ennis. Engineering, September, 1902.

The Persian Gulf and International Relations. Capt. A. T. Mahan. National Review, September, 1902.

The Causes of the Development of Ancient Civilization in Arid Countries. E. W. Hilgard, Professor of Agriculture, University of California. North American Review, September, 1902.

The Geographical Conditions Determining History and Religion in Asia Minor. Prof. W. M. Ramsay. Geographical Journal, September, 1902.



PICTORIAL POINTERS.—The Typewriting Room in the Eagan School, Hoboken, N. J. Light is received on both sides and from the rear of this attractive apartment. It is on the first floor of the building, opening into the Public and Private Offices, a part of which may be seen beyond the sliding doors in the background. Besides the drop-cabinets, the adjustable typewriter chairs, and the variety of machines used, it should be observed that this department has the use of a very elaborate equipment for practical office work, a sort of typewriting Office Practice Department, one might say. Here are the various kinds of letter presses, duplicating devices, and systems of filing cabinets. The principal of this department of the Eagan School is to be congratulated both because of the beautiful, up-to-date equipment with which her students may work and because of the excellent results she is getting.

Auditing.

R. J. BENNETT, CHARTERED ACCOUNTANT,
PEIRCE SCHOOL, PHILADELPHIA.

The auditor of a partnership or company must certify to the accuracy of the Revenue (Profit and Loss) Statement, Balance Sheet, and Statement of Receipts and Payments before they are presented to the parties interested. To do this it becomes necessary for him to determine the present value of the assets, see that all liabilities are included, verify the details of the several books of the business, and the accuracy of all accounts. The above statements are known as the *financial statements*, and are usually prepared by the bookkeeper, but they are by no means complete unless certified by the auditor. Should the auditor find it necessary to accept the figures of the bookkeeper, or some other person immediately connected with the business, or should there come to his notice during the investigation any item that the bookkeeper cannot explain to his entire satisfaction, it is his duty to incorporate such information in his final report. And in case he accepts the valuation put upon an asset, such as stock in trade, by some one else, he should satisfy himself that such valuation is a conservative one, but the circumstances should also be given prominence in the report. He should satisfy himself conclusively on all points before reporting, as he is responsible according to the impressions conveyed therein; but in order to make a thorough investigation, the work must not be curtailed nor neglected. When serving for a fixed fee there is a tendency at times to become neglectful and slight much of the work that is especially important. The young auditor will do well to guard himself against encouraging such a habit, as he is professionally culpable if he fails to detect an error or fraud by taking anything for granted, providing it comes within the scope of his investigation.

The main object of any business is to yield a return to the parties interested, and as those parties are unable to examine into the accuracy of details, it becomes necessary to engage the services of an auditor, whose duty it is to see that his clients are thoroughly informed on all matters pertaining to the business. He must see that the concern is properly and economically managed, and ascertain whether all regulations of a financial kind have been properly complied with as laid down in the articles of copartnership, articles of association, resolutions, agreements, the law, etc.

PARTIAL AUDITS.

Sometimes an auditor is instructed to make a partial audit of accounts, and it may be left to his own judgment as to what should be done. While a partial audit is not advisable in all cases, it becomes necessary at times to comply with such a request. In this case the addition of all books of original entry should be verified, all exceptional journal entries carefully scrutinized, and the posting to all nominal, representative and special accounts, both as to aggregate amounts and separate items, should be checked. An audit, to be at all effectual, should include the vouching of all cash payments and the verification of the final cash balance. The cash receipts should also be verified if possible, and all securities examined, whether they be on hand or lodged with the bank as collateral.

(Continued in December Number.)

FEDERATION ANNOUNCEMENTS.

The Federation.

From Mr. E. W. Spencer, of Milwaukee, Wis., Chairman of the Executive Committee of the National Commercial Teachers' Federation, which meets in Milwaukee, December 29, 30, and 31, 1902, at the Spencerian Business College, we learn that the general program is about ready for publication but is withheld at this time because a few changes may yet occur.

On Tuesday evening the banquet will be held, at which time such eminent wits and speakers as Warr of Moline, Hon. Wm. Geo. Bruce, editor of the American School Board Journal, and Hon. Geo. W. Peck, Ex-Governor of Wisconsin, will appear. Those who were in Milwaukee in 1887 at the old Business Educators' Association will remember with relish the Governor's humorous account of his book-keeping methods and experience in his early days as a country editor and job printer.

On Wednesday afternoon from 2:30 to 6 o'clock there will be a joint meeting of the Federation and the Milwaukee Teachers' Association.

From Mr. J. A. Lyons, president of the Federation, we learn that Monday forenoon, December 29th, will be devoted to Federation matters. Monday afternoon, will be devoted to sectional meetings. Sectional meetings will be held Tuesday forenoon and the Federation meeting in the afternoon. Tuesday evening the banquet will be held and Wednesday forenoon the sectional meetings will be in session.

Present indications point to the most successful meeting ever held. The time we think is just right, as it will allow everybody to spend Christmas at home, and as the meeting will close Wednesday evening at 6 o'clock, it will allow nearly everybody to spend New Years at home also.

On to Milwaukee!

Special Session

Business Managers' Association

In view of the fact that the time for holding the next session of the Commercial Teachers' Federation at the City of Milwaukee will be limited to three days, thus giving the Business Managers very little time to transact the very important business that will come up at the meeting, I have deemed it advisable to call a special all day session of the Business Managers' Association to be convened at the rooms of the Spencerian College, Milwaukee, Saturday, December 27th, at 9 o'clock a. m.

I trust that every Private Business College will be represented at this meeting. Matters of very great importance will be considered. It will be to the interest of every school to take part in the proceedings of this meeting. If we desire our business to take the high standing which its merit so justly deserves we must form a strong Association for mutual protection, and for co-operation along the line of general matters.

I should like very much to hear from every Private Business College in the United States and Canada with their suggestions as to co-operation, and as to whether or not they can be present at the meeting.

Respectfully,
ENOS SPENCER, Pres.,
Business Managers' Ass'n.

Hurrah! Hurrah! Hurrah!

National Business Teachers' Association.

Great effort is being put forth to make the next annual meeting at Milwaukee a grand success.

Important topics will be discussed by leading men in the profession. Modern methods and how to use them are some of the prominent features of the program.

I cordially extend to you and your friends an invitation to be present and enjoy the good things we have in store. Come and bring your friends and let us welcome them with a glad handshake.

ULYSSES S. FRYE,
President.

Private Commercial School Manager's Association.

MESSRS. ZANER & BLOSER,
Business Educators,
Columbus, Ohio.

GENTLEMEN:—Replying to yours of the 30th, "Organization" will be the principal theme for discussion on the program of the Private Commercial School Managers' Association of the Milwaukee meeting. The officers at the association believe that the best results cannot be obtained from this association as long as it is so loosely organized as at the present time, and the problem under discussion between the members of the executive committee and the other officers is how to formulate, solidify and strengthen the plans of the association so as to make them productive of the greatest good.

There are a number of large and important questions, which will be presented to the members of the association. President Enos Spencer has already outlined some of these problems, others are forthcoming. It is earnestly desired that every progressive business college manager in the country will be in attendance, and be prepared to take active part in the problems confronting us. There is the matter of the second class mail rates for incorporated schools, the establishing of standards for commercial teachers, the best methods of advertising, and the adoption of some plan which will secure recognition to the truly legitimate and properly conducted schools, subjects that will receive attention in addition to the subject of organization. Some rather original and perhaps startling suggestions will be offered. I repeat every wide awake business college proprietor should be present as he will certainly learn things to his interest.

Sincerely yours,
H. M. ROWE,
Chairman Executive Committee.

Baltimore, October 2, 1902.

The Program of the National Penmanship Teachers' Association

WHICH MEETS IN MILWAUKEE DEC. 29-30-31 IS ABOUT COMPLETE.

The indications are very favorable for a full, complete, varied, and interesting program. Such men as the Spencer's, Madarasz, Ellsworth, Hinman, Courtney, etc., etc., are expected to be there and to be on the program. As an intellectual feast, it is going to be worth going to hear and to see.

Better lay your plans early to be there as the meeting is not going to be merely intellectual. The meeting is going to be a distinctly social one. Reminiscences will be numerous and interesting. A social good time is assured. Heart as well as head is to be administered to.

The entire Spencer family is expected there. Who is there who does not want to meet them? And this is the one opportunity to do so. Come now and treat yourself to a pleasure and honor never before offered. Don't stay at home and squeeze the dollar, or some one else whom you can see any time.

Be a part of this great gathering of the Knights of the Quill.

C. P. ZANER, Chairman Ex. Com.

National Shorthand Teachers' Association

THE BUSINESS EDUCATOR,

GENTLEMEN: There is every indication that our Milwaukee convention will surpass any meeting we have yet held. First, the unique methods employed by the executive committee of the Shorthand section will certainly appeal to teachers who are ambitious to stand in the front ranks. Second, the Shorthand teachers have carried the attendance banner heretofore and they have no secret plans for doing so again. Third, the Shorthand teachers are becoming educated to recognize the N. S. T. A. as the power which indicates the progress in stenographic pedagogic methods. Fourth, the central and easily accessible point, at which the convention is to be held, makes it possible for almost any one to be present.

The active Shorthand teachers of the country are members of the association, and from the East, West, North and South a lot of loyal as well as royal pencil twirlers will gather to profit by what the other fellow knows. The Shorthand teachers are liberal in giving "fellow sufferers" the benefit of their experience and the practical knowledge they have acquired.

Yours truly
M. A. ARNOLD.

DENVER COLO., October 10, 1902.
Central Bus. College.

National Commercial Teachers' Federation.

DANVILLE, ILL., October 8, 1902.

ZANER & BLOSER,
COLUMBUS, OHIO,

GENTLEMEN: Please say in your next issue of the BUSINESS EDUCATOR, that we are planning for great things for the Business Section of the National Commercial Teachers Federation, and believe that we can promise a program that should secure the attendance of every progressive commercial teacher in the country.

The program will be completed in the near future and the fact that some of the leading commercial educators of the country will be on the program, including Ferris, Loomis, Warr, Springer, Hiner, and many others of equal note, will be a sufficient guaranty of the excellence of the feast for those who attend.

Every effort is being made to condense the greatest possible amount of thought producing discussion that can be crowded into the three days of our meeting.

Yours truly,
J. C. WALKER,
Chairman Ex. Com. Business Section.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

I believe from good sources of information, that three business schools were started in the year 1840. Duff's College of Pittsburg, Comer's College of Boston, and Bartlett's College of Cincinnati.

At that time our country was commercially in its infancy, and the leading cities and towns were along the water ways, the coast of the Atlantic, the Ohio and Mississippi rivers, also a few towns were located upon the shores of the Great Lakes. The country back of these towns was thinly settled, there being no railroads, most of the travel and shipping was by water routes.

Boston, New York, Philadelphia and Baltimore, were the leading northern Cities; while Savannah, Charleston, St. Augustine, Mobile, New Orleans and Galveston, were the southern coast towns of the country. Pittsburg, at the head of navigation of the Ohio river, also Cincinnati and St. Louis were villages.

Most of the merchants in those days kept their accounts by single entry, or by cutting notches on tally sticks, while others who could not write would draw pictures of goods sold, as a hatchet or saw; a circle with a hole in it was a grindstone and without the hole it was a cheese.

The science of double entry bookkeeping, as known and used today, was not known in 1840. An earnest young man then living in Philadelphia wishing to learn bookkeeping, applied to many merchants but none would teach him or accept him as a bookkeeper without experience. He went to New York and found no one there to employ him or teach him bookkeeping, as each merchant had his own way of keeping accounts. Young men who wished to get into business were obliged to work through years of apprenticeship, under merchants who generally charged parents for employing their sons, teaching them business and their ways of keeping accounts. This method was continued for many years after business colleges were started, and is still practiced in England, and other foreign countries. About 1845 the first business school in New York City was started by Benjamin Foster, a native of England, and the instruction given was in penmanship and bookkeeping. He published a book of bookkeeping, and was a gentleman of good address and ability. His school was up Broadway, from the Astor House. Mr. James Gordon Bennett, founder of the New York Herald, and a native of Scotland, soon after his arrival in America, opened a bookkeeping school in New York.

Oliver B. Goldsmith conducted in New York for many years a school of penmanship, a work on which he published. The school was opened about 1845. He was an accomplished penman in the English style. His flourishing and ornamental style were artistic, his manners were graceful and he dressed with considerable elegance. His school was handsomely furnished, and the walls were adorned with elaborate specimens of penmanship. These were the earliest schools in New York.

I will now give an outline of one of the first if not the first, then called Mercantile Colleges, established in 1840 by Peter Duff.

PETER DUFF.

Peter Duff, the founder of "Duff's Mercantile College of Pennsylvania," was born in New Brunswick in the year 1802. His parents had that year emigrated from Scotland, and settled down to the clearing and cultivation of a large farm in the Province.

Drawn by his tastes toward the city, and filled with a desire for the knowledge of a busy life, Peter Duff, while a young man, left his father's farm and went, with the permission of his parents, to add to and finish his education at Edinburgh, Scotland. Having remained there for some time, with some inclination toward the study of medicine, his future calling was fixed as that of merchant, and not doctor, by what would seem a lucky circumstance. With what means he could command he took with him, on his return voyage from Scotland, a load of goods for the purpose of sale in the Province. Wrecked on the way home, he recovered the amount of his insurance, and, returning, invested in other goods. With these, as it happened, he arrived at St. John at a most opportune season. The market for his goods proved ready. The prices he obtained added large profits to his investment, and thus encouraged, he made new purchases and new sales, and became, almost before he was aware, embarked in life as a merchant and an importer.

From this time forward until the year 1835 Mr. Duff's career was one of exceptional success. He became a leading citizen of St. John and one of its wealthiest merchants. Large warehouses at home and ships on the high seas called him their owner. His qualities of mind and his traits of character were such as to make him esteemed and honored among men, as well as to insure for him success in any enterprise in which he had his heart. He was a man of great tenacity of purpose, singleness of aim, simplicity of life and habit. He was a man of most sincere and unpretentious piety. He was honesty itself. During his long career, first as a merchant and afterwards as an educator, in prosperity and amid the trials of adversity, this latter trait made him marked and distinguished. He was a consistent man, the same at all times, single and diligent of purpose, and pure of heart.

In the year 1835 a disastrous fire in St. John made shipwreck of many fortunes, and among them that of Peter Duff.

St. Johns was a city of no mean order at that time. The place promised to be a great port of entry for all the northern shore of the Atlantic. When this fire swept the town, the underwriters, being chiefly individuals, were unable to meet the losses; therefore the owners of property and merchandise lost everything. Mr. Duff with a proud, sensitive feeling, decided to leave his connections and circle of friends, hieing himself away to the "states." He had a friend in the cotton business in New Orleans, making a success of merchandising there, and this friend persuaded him to go to New Orleans and join him in his business enterprises. To make this journey he crossed the Alleghenies, arriving in Pittsburg in the early Summer of 1840, intending to take boats to New Orleans. The river was low, and while waiting some six weeks for water his pockets dropped correspondingly low. He was forced to take up something to meet his expenses, and in doing so he took charge of several small sets of books and started his first teaching by giving lessons in the evening. After lingering beyond the time for his departure he grew into the school work by degrees until he became a fixture.

He commenced, in 1840, in a small way, under many difficulties and the pinching of poverty, that school which was subsequently incorporated by the Legislature of the State as "Duff's Mercantile College of Pennsylvania." At the time of its foundation no similar institution existed. Its design was the education of young men for business. Without capital other than his experience—"a stranger in a strange land"—Mr. Duff conceived the idea of turning this experience to his own account, as well as to that of the many who desired to enter business life, but who dreaded the drudgery of an apprenticeship, while they lacked the knowledge necessary to gain them position. From that time forward the history of the College is the history of its founder.

Bookkeeping was not then as it is now, a system. It had no well-defined rules, and was not taught, save under the eye of business men themselves, each of whom pursued some method peculiar to himself, the result of his own thought and necessities. Hence the system of one man, in one kind of business, might, even when learned, prove of little benefit to another in a different sphere. Two demands then were pressing. First, well-digested system of bookkeeping, having defined rules, and capable of adaption to the wants of business men in general; and secondly, a place where such system might be successfully taught to such as chose to avail themselves of the opportunity offered. To supply these demands was the aim and success of Mr. Duff's life.

To meet the first demand, he published "Duff's Bookkeeping," a work intended to provide instructors with the means of imparting practical instruction in bookkeeping; to introduce improvements having for their object the abbreviation of the process, and greater security againet error; and to supply all classes of merchants, mechanics and others, with a complete book of reference.

To meet the second demand he founded Duff's Mercantile College, and became himself its Principal.

The appreciation by the public of these efforts was, and has continued to be, marked to an extraordinary degree. "Duff's Bookkeeping" has passed through over twenty editions, and from the College an army of students has been graduated.

The success of the book is to be attributed to its perfect adaption to the wants of all persons—student and merchant—desirous of learning bookkeeping as a system.

The success of the school may be attributed to the following and other causes:

It has always had, and has now, a full

corps of educated instructors, thoroughly acquainted with all the details necessary to be learned by those desirous of becoming bookkeepers. It has always closely pursued the policy of teaching in the college only that which pertains to the thorough education of a business man, without wasting the time of the student in the branches which do not belong to a Commercial College, and have no necessary or even probable connection with the duties of a bookkeeper. In this the College differs from many others professedly of the same character.

No sooner had the success of this institution proved the feasibility of educating men for the counting house than there sprang up all over the country schools with a similar design. Few, if any, of these were under the guidance of practical men, hence their inability to compete with such an institution as this, whose teachers had been instructed in the school of the real business.

In 1844 Mr. Duff was getting measured for a suit of clothes in a tailor shop of one of his pupils named Lee. While being measured the tailor reached for a yard stick and struck a boy across the shoulders, in turn explaining that the young rascal was using up all the chalk he could get his hands on, marking the walls and the floors. While smarting under the blow, Mr. Duff good naturedly invited the lad to come to his school, where a good quill pen and paper would be furnished gratuitiously, together with some hints upon writing. The boy accepted the invitation. That boy was John D. Williams. Mr. Duff wrote a very good, regular, easy to be imitated hand. After the youngster had evinced a talent for this kind of work he also displayed aptness in other lines, encouraging Mr. Duff to prepare him for an assistant. In doing so, he sent him to Buffalo, where Victor M. Rice, a graduate of P. R. Spencer, was spreading himself on the specialties of penmanship. Returning from Buffalo, Williams became a full fledged professor of penmanship in Duff's College, where he remained for some 12 or 14 years. John D. Williams was gifted. He also had vanity, showing much extravagance in dress and style of living. At this time there were only a few known writers over the country, and Williams in a short time overtopped his contemporaries; and from all sections he received constant adulation, which had a tendency to turn his head; so much so, that his employer could not direct him in his labors. After some four or five years of success he broke with his benefactor, leaving the College and taking a first clerkship on a very notable steamboat plying between Cincinnati and Pittsburg, known as the Messenger. That boat was looked upon as a gorgeous production of the age, and was a leading steamer of a large number plying between Pittsburg and points below. Her cabins were done in white and gold, with her machinery built for speed and comfort. A position on such a noted steamer was more than that of an ordinary kind. But after less than two years he tired of it and made application (and supplication) for a return to his place as teacher of penmanship. The return lasted for a number of years. He assumed that John D. Williams' name made Duff's College, and that unless he was a part owner he would no longer continue as an employe; and as that was not a probability he severed his connection for all time, going to New York. In New York he engaged with Packard. Williams gave his entire time to making eagles and stags for the entire chain of Bryant and Stratton Colleges, besides furnishing other designs for diplomas, show cards, etc. During these times he (Williams) got up the famous Williams and Packards "Gems." This work had been started under Mr. Duff's administration, and was to have been engraved and published by him, when the engagement was broken off and all such work was declared off. Once he left New York, returning to the field of his successes. He formed large classes in a number of the very large towns in Western Pennsylvania and Eastern Ohio. In doing this he would advertise a lecture on the Chirographic Art and John D. was a very persuasive, impressive talker During the interim of some two years, while Williams was doing the steamboat clerking, a man named John Patrick Tracy succeeded him at Duff's College. Few of our people today have heard of this man. He was like a meteor flashing through the starry firmament. Mr. Duff picked him up upon his arrival in New York City from the north of Ireland. He wrote the most accurate round hand I ever saw—and I have seen much of this kind of work. His pen drawing was done by fine cross hatching, using no brush or washing whatever. His lettering, his pen drawing, and his smoothly shaded round hand were par excellence. Williams upon returning to the College took up this particular style of line work in pen drawing, and soon acquired it to a high degree: but nothing like his master Tracy. Mr. Alexander Cowley, who was then a phenomenal writer, took this kind of work, and executed beautiful drawings and lettering. Tracy's writing was too slow and labored to meet the requirements of the students at the College, and as he could not get into Williams' style, the place became vacant, and Williams returned to take charge of the Penmanship. Tracy then associated himself with Victor M. Rice, P. R. Spencer, James W. Lusk, who were a coterie of writers to advertise certain Colleges by exhibits at the State Fairs, which were great things at that time. Tracy did much of the work. Even when the writing was to go upon these fine ornamental specimens, Tracy would do the script. Some of these productions can, no doubt, be found in Buffalo or in Cleveland. To those who could appreciate such exquisite work, the specimens were very attractive. This very worthy penman and instructor, Tracy, died of consumption, in miserable circumstances in New York City, some ten years after landing in this country.

One of Williams' brightest and most devoted pupils, Mr. William H. Duff, son of Peter Duff, took charge of the penmanship of Duff's College in 1860 and has been giving his efforts to that part of the work up to the present time, with the exception of two years when he left the College to engage in business for a time in St Louis. His associate teacher for many years was Charles C. Cochran, now at the head of his own College in Chicago. Mr. Cowley for twenty years with the Iron City Business College of Pittsburg was in his time one of the most skillful and famous penman of the country. He is now a successful stock broker in Philadelphia. William Allen Miller, father of Charles Miller of New York, was a penman in Pittsburg about the close of the war. He came from a school in Cincinnati. He later went to Packard's College, New York. After a number of years with Packard, ill health caused him to go to California, where he died. P. R. Spencer, Jr. and James W. Lusk were connected with the Iron City College, Pittsburg, for a long time while Cowley was touring and teaching in the South.



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S. H. T., The Business Educator.

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The Business Educator.

Entered at the Post Office at Columbus, Ohio, as Second Class Matter September 1, 1902

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COLUMBUS, OHIO, NOVEMBER, 1902

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Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Invention=Writing.

Script writing, off-hand writing, free, rapid writing as we know it today, has been evolved since Columbus discovered America. Writing previous to that time was what we would now call "printing," and the manner of execution we would call "drawing." Writing in that form, and indeed as we have it today, has been the product of slow evolution through centuries.

The first great steps in writing by way of invention was the printing press, invented during the fifteenth century. It soon monopolized the business of making books by printing by types and machinery, instead of by pen and hand. The number and quality of books, magazines, and newspapers issued daily, tell of the progress made in this mode of expressing thought.

The next considerable step in the progress of writing was the invention of shorthand. By it the speed of the pen was multiplied five fold. The regret is that it did not replace the script characters except perhaps for ornamental purposes. This it may yet do. Certain it is that its introduction into our high schools will do much to popularize it and bring it into more universal service.

Following shorthand came the invention of telegraphy, a truly modern way of expressing, recording, and transmitting thought by means of characters and instruments undreamed of a century ago. Then came the telephone, a modification of telegraphy, and farther removed from the art of writing, but still a department of expressing and transmitting thought.

The more recent and closely connected invention in the way of writing was the typewriter. By and through it, writing was made more legible, easier, and two or three times as fast. Typewriting is as yet in its infancy. It is relieving daily the pen of much writing that had become through the stress of commerce mere drudgery and mere scrawls.

The latest and most wonderful of all inventions to express, record, and transmit thought is the phonograph. The future is pregnant with promise in this line. Let us hope the round envelopes and cylindrical letters may soon take the place of many of the present ones.

These are the things invention has done for writing in less than five hundred years. But we still use the pen as did the ancients. In spite of the progress by and through invention, more writing is being done today with pen and pencil than ever before. Therefore, you need not become alarmed and think that writing will soon be a lost art. Instead of this being the case, there are more fine penmen today than ever before, and there is a greater demand for fine penmen and teachers of penmanship than ever before.

Invention has therefore with all its strides and remarkable achievements not kept pace with the world's output of writing. The progress of events has been greater than the output of writing machinery. As a consequence, more pens are manufactured by far, and more writing by hand is being done today than ever before.

A Good Suggestion.

WAYNESBURG, PA., Oct. 1, 1902.

ZANER & BLOSER,

Friends: I feel that my pupils are making splendid progress in Writing, and at times am tempted to send you samples of their work. The forty-five minutes a day, devoted to writing is usually divided in about these proportions:— First fifteen minutes, movement exercises, including capital letters used as exercises; second fifteen minutes, a study of special letters with regard to form, best movement, and combinations with other letters into words, following out a systematic outline of letters and words much as taught in the lessons I received from you two summers ago; the last fifteen minutes are devoted to a practice of the previous day's copy which has been returned to them with criticisms, and usually a specimen line of my own writing, after which the pupils write about ten lines of a new copy from the board for the day's specimen work.

I sometimes wonder that some of the leading penmanship teachers do not say more about the order of their daily teaching and favorite methods to interest their classes, and the above outline is given more as a query along these lines than with any other intention. Why could not a symposium be arranged for one issue of your paper, giving the views of leading teachers along these lines? Now if one has already been given or something similar, and I have not seen it, you will please pardon the suggestion. Of course there is no fixed rule for conducting classes and ought not to be, yet all teachers have their favorite methods and I am after new ideas.

Enclosed find remittance for subscriptions to "THE BUSINESS EDUCATOR," beginning with October, to be sent to the following pupils all of Waynesburg. Will try and send more in a few days.

Very sincerely,

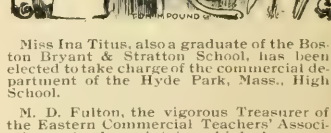
H. E. BARNES,

Principal Waynesburg Business College.

The above remarks and suggestions are "pat to the purpose." We hope others will follow suit and submit their methods without delay. Let us hear from you now; don't wait for the other fellow. Surely an exchange of views is nothing if not beneficial. Come, fellow teachers, let us have the benefit of your experience. We will furnish the medium of exchange if you will furnish the ideas. [EDITORS]

In the Harness For Twenty-three Years

Mr. I. C. Mulkins, supervisor of penmanship in the public schools of St. Joseph, Mo., has been in the harness as a supervisor of penmanship for twenty-three years. This is certainly a good record. We suppose that there are many others in the work, who have been engaged in it longer than this, but at present we cannot call their names to mind. THE BUSINESS EDUCATOR should be glad to learn the names of the oldest supervisors, and we would thank our friends for information in this particular. Mr. Mulkins writes a remarkably clever hand.



Miss Ina Titus, also a graduate of the Boston Bryant & Stratton School, has been elected to take charge of the commercial department of the Hyde Park, Mass., High School.

M. D. Fulton, the vigorous Treasurer of the Eastern Commercial Teachers' Association, not only maintains a high-class commercial department in the Auburn (R. I.) High School, but he looks after the interests of a popular typewriting machine "on the side," and we find him down among a list of instructors in the evening classes of the Providence Y. M. C. A., as the teacher of bookkeeping.

At the September meeting of the Boston Association of Bookkeepers and Accountants, J. H. McNish, formerly president of the Association but now proprietor of a commercial school in Warren, Pa., was elected an honorary member of the Association. A letter from Mr. McNish was read acknowledging the receipt of a handsomely engrossed set of resolutions adopted on the occasion of Mr. McNish's resignation.

E. M. Barber, of New York, has been advertising his Evening High School work, offering courses in Higher Accountancy, Corporation Accounting, Auditing, in the use of logarithms in calculations connected with bonds, sinking funds, annuities, etc., and as a result his first week found him with about sixty students in each of two classes. How is that for an evening class in Bookkeeping.

An attractive catalogue comes to us from the Worcester (Mass.,) Business Institute, of which C. B. Post is the proprietor. This catalogue has a unique cover in imitation of watered silk

Providence, R. I., has abolished vertical writing, and has adopted the semi-slant. Soon there will be none so poor as to do reverence to a system of writing that, in its day, excited an amount of partisan feeling on the part of theorists worthy of a better method. In the English High School of Providence there are three good teachers of writing, Messrs. F. H. Read, F. E. Lakey,

and A. T. Swift, each of whom subscribes for THE BUSINESS EDUCATOR and uses it in his classes. About 250 in this high school are taking commercial work. Besides this school, there is the Hope Street High school, a very large school in a handsome building, where F. A. Tibbetts, has charge of an excellent commercial department. Miss Minnie J. Schubarth, formerly a pupil of D. H. Farley's, is the supervisor of writing in the primary and grammar grades. She is said to be obtaining admirable results.

An interesting catalogue of the Long Island Business College, Brooklyn, N. Y., comes to our desk. It contains a very fine steel engraving of the veteran teacher and accountant, H. C. Wright, who has made this school nationally famous. In a recent letter, he says: "I appreciate your paper very much, not only because of its contents, but for the fact that Mr. Zaner publishes the best system of penmanship I have ever seen and from which I have demonstrated in this school that the best results can be obtained."

"We have opened with an unusually large school, and everything is starting off nicely," writes A. H. Barbour, director Commercial Department, St. Johnsbury, Vt.

A. F. Regal, an old Zanerian student, who is now at the head of the Butler, Pa., Business College, writes that they enrolled 175 students last year, and that they are confidently expecting 250 this year, judging from the number that have already entered. He also states that they are unable to supply the demand for trained help. The BUSINESS EDUCATOR is much pleased to learn of his success.

Mr. H. O. Keesling, who is now conducting a course of lessons in business writing in this journal, sends a page of magnificent ornamental writing, which shows that he is a thorough master of both styles.

A large number of persons have already begun to follow his lessons in the journal, and if we mistake not, later on many persons will be sorry that they did not begin the lessons with the first number. The lessons will grow more and more interesting as they progress. Keep an eye on them.

N. C. Brewster, who has won considerable fame for his ability in handling the automatic pen, writes from Penn Yan, N. Y., that he has a booming school and that the outlook for the future is very satisfactory.

He states that he has secured the best rooms obtainable for school purposes, they being provided with steam heat, gas, etc. Success, friend Brewster.

R. C. Cottrell, penman in the North Manchester, (Ind.) College, reports that he has a fine class in penmanship, and that he is enjoying the work hugely. Mr. Cottrell was recently a student in the Zanerian.

E. Fitzgerald, formerly teacher in the Public Schools of Iowa Falls, Ia., is now teaching in the Chicago Business College, Chicago, Ill.

Mr. Fitzgerald is quite a good penman, and an enthusiastic supporter of the BUSINESS EDUCATOR. He is securing splendid results in teaching. A specimen of one of his pupil's work appears elsewhere in these columns.

J. D. Griffin, a recent student of the Zanerian College, is now connected with McCann's Business College, Mahony City, Pa.

Mr. L. C. McCann, proprietor of the institution, was also a pupil in the Zanerian some years ago, and has succeeded in building up a very good school. The BUSINESS EDUCATOR wishes Mr. Griffin much success in his new field of work.

Mr. H. H. Funk, a recent Zanerian, is assisting Professor Collins in the evening penmanship work of the well known Peirce School of Philadelphia.

Miss Bess Velie, a recent Zanerian graduate, has secured the position of special teacher of writing and drawing in the public schools of Osage, Ia. Miss Velie is a capable, enthusiastic penman, artist, and teacher.

Mr. J. Milton Hinkle, formerly of Vincennes, Ind., is now supervisor of penmanship in the schools of Oshkosh, Wis.

J. T. Henderson, President of the Oberlin Business College, Oberlin, O., incloses $1.00 for the BUSINESS EDUCATOR one year, and states that their fall term has opened with a large attendance and a fine class of students.

We hear many good reports of the work Mr. Henderson is doing, mainly from his former students we meet now and then, which lead us to believe that he is maintaining a very high standard of commercial training in the classic town of Oberlin.

W. W. Fike of Milledgeville, Ill., is now teaching in the University Business College, W. W. Williams, director, Appleton, Wis.

G. H. Longmire, formerly proprietor of the Hutchinson Business College, Hutchinson, Kans., is now employed in the Iowa City Commercial College, Iowa City, Iowa.

Peirce School of Philadelphia reports that on September 9th, they were fifty students ahead of last year, and that they have secured new rooms for this increase in attendance, the outlook promising a larger school than ever before.

Through Mr. Henning we learn that the Cedar Rapids, Ia., Business College, A. N. Palmer, President, opened for their fall term with an increase in attendance of about forty-five per cent. above that of last year.

On September 8th, Mr. Clarence W. Seamans, of the Remington Typewriter Co., entertained sixty or seventy managers of the company's branch offices on the summit of Mount Washington, N. H., an extended account of which was published in "Among the Clouds," a journal printed twice daily on the summit of Mount Washington.

Two Big Penmen



L. M. THORNBURGH, Paterson, N. J.

L. MADARASZ, New York City

TAKEN AUG. 1902 AT OGUNQUIT, ME.

Mr. S. M. Funk, of Hagerstown, Md., is now with the Utica, N. Y., Business Institute. We have known Mr. Funk for many years and consider him a young man of not only considerable ability along practical educational lines, but a young man possessed of splendid character.

W. A. Baldwin, formerly supervisor of penmanship and drawing in the Public Schools of Medina, O., is now located in Pasadena, Calif., where he has charge of the penmanship classes in Throop Polytechnic Institute. Besides being a penman and teacher, Mr. Baldwin is an artist of much ability, and states that he is working night and day. He has long since been a friend and supporter of the BUSINESS EDUCATOR, and was a student in the Zanerian College some years ago.

THE BUSINESS EDUCATOR certainly wishes Mr. Baldwin much success in his new field.

Our substantial friend, Mr. George S. McClure, of the School of Commerce, Harrisburg, Pa., writes that their "school is growing almost to corpulence." Last year they broke all records previous, and this year they started eighteen per cent. better than last year.

"The Black and White Argument about Penmanship" is a booklet issued by the Huntsinger School of Hartford, Conn., containing a convincing array of before-and-after specimens of students' writing. One does not need to be told, after an examination of this little pamphlet, that writing is well taught at this established school.

It seems a little queer to find a Higher Business Course of two years containing such subjects as Theology—The Old Testament, and Theology—Church History; but this is the way the Latter-Day Saints' University outlines such a course. Its outline for the Bookkeeping Course opens with three periods a week devoted to the study of the Old Testament during the first year, and the same amount of time given to the study of the New Testament during the second year. The Shorthand and Telegraphy Courses are arranged to provide the same amount of Bible study. It might not be amiss if some other schools assuming to teach business subjects should also mix some study of the Scriptures with their technical subjects. It must not be thought, however, that the courses at the Latter Day Saints' University are only nominally technical. They have a thorough course, including all of the usual commercial subjects and some that are not to be found except in our higher institutions.

Miss Elizabeth Campbell, formerly in charge of the commercial department of the Winthrop, Mass., High School, was recently appointed teacher of the commercial branches in the Somerville, Mass., High School, one of the most important public school commercial departments in Eastern New England. Miss Campbell is a graduate of the Boston Bryant & Stratton Commercial School.

Miss Janie M. Thompson, formerly the commercial instructor in the Marblehead Mass., High School, has been elected to a similar position in the Revere, Mass., High School, where a new commercial department is being opened this fall.

Berkey & Dyke, proprietors of Berkey & Dyke's Private Busines School, Cleveland, Ohio, report the largest September business in their experience. These enterprising teachers have built up a very prosperous school on sound principles. They refuse to take students under sixteen years of age and they will not accept students deficient in a fair general preparation for their special work. As a result they are getting an enviable quality of material to work on, and they are establishing themselves firmly in the favor of the educational and business public of Cleveland. They expect to enroll in February, the high-water season for them, four hundred students. Here's wishing they may succeed.

Correspondence schools have come to be an element in education not to be ignored. We note that The Commercial Correspondence Schools, Rochester, N. Y., are doing some very heavy advertising in the expensive magazines, having had a page in the September *World's Work*. Some of our readers may not know that this institution is under the direction of C. S. Clark, formerly associate proprietor of the Shoemaker & Clark School of Business, Fall River, Mass. Mr. Clark is helping to pile up proof of the senile blindness of poor old "Vanant," who says that commercial teachers are not wanted in business, and would not know how to act if perchance they should accidentally stumble into a practical job.

The September *World's Work* has, also, a half-page advertisement of the Buffalo Bryant & Stratton mail course, and the International Correspondence Schools, of Scranton, Pa., have a full page advertisement. This number of the *World's Work* contains an interesting article on the subject "Correspondence Schools," and in its editorial columns appears a very favorable review of the establishment in New York of a School of Journalism, which, since we know of no other and the editorial paragraph implies that there is no other, refers, we suppose, to the new school just being opened by N. P. Heffley, of the Heffley School of Commerce. We wrote to Editor Page of the *World's Work*, asking confirmation of our impression, and he wrote that he had referred the matter to the "party who had prepared the matter" for their editorial columns, and that he would doubtless answer us. Thereupon a light broke upon our benighted intelligence. Somebody is an expert advertiser. We saw the *why* of a recent laudatory paragraph in this same magazine, telling what a great man Seymour Eaton is, and what a wonderful institution the Book Lover's Library is. Do you see?

The time-honored Gem City Business College, Quincy, Ill., reports a prospective enrollment of between 1100 and 1200 students for this school year.

Lessons in Engrossing Script

By E. H. Stein

Number Nine

The capital stem is the foundation for all the letters of this lesson and is nearly the same in all, being a little shorter in *T* and *F* than in the others. This is a compound curve. The shade swells gently to the middle and then as gradually diminishes. Keep the bottom well rounded and finish it with a dot.

Slant the oval part of *T* and *F* a little more than the main slant. A delicate shade may be added, both to the beginning and ending of this part. Study the forms of *P*, *B* and *R*. Follow the copy closely. Do not make loops in the middle of the second parts of *B* and *R* only a decisive angle.

Do not become discouraged because your progress is slow, but remember, "that keeping everlastingly at it finally brings success."

A CORRECTION.

[Instructions which should have accompanied Mr. Stein's copies in the September number. Ye editor got things mixed.]

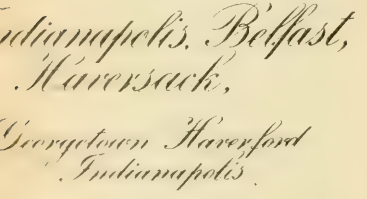
The first exercise, the compound curve, which is known as the line of beauty, is the main feature of all these letters. Practice it well. Make this a gentle compound curve, with the heaviest part of the shade in the middle. The up strokes are more slanting than the down ones.

The first stroke of *V*, *W* and *Z* can be made either up or down. The bottom of it is similar to the bottom of the capital stem. The top may be curved slightly to the right. The shaded stroke is more nearly vertical than in the exercise. Curve the last stroke to the right and finish with a dot.

The first part of *V*, *W* and *Z* is difficult. Study it well. Keep the turns well rounded and make it the very essence of grace and beauty. The shaded strokes of *V* and *W* are more slanting than that of *N*. Finish them with a compound curve, making it upward, and carry the top well to the right.

Make the top of *Z* similar to the first part of *W*. The lower loop is like that of small *z*.

These letters are hard and require much practice, but they are also the most beautiful of the capitals. Practice the words separately. Study closely the shades and turns, the slant and spacing, and aim to make them beautiful and attractive.

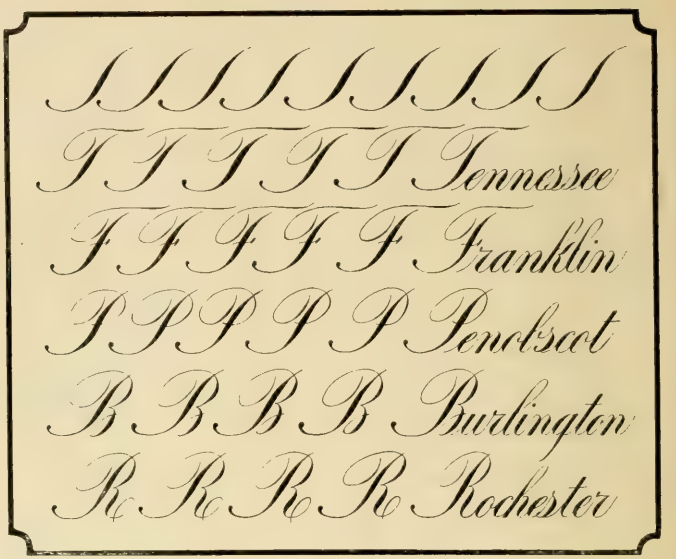


Roundhand Script by Mr. J. D. Valentine, Pittsburg, Pa., who attributes his skill to the series of lessons by C. V. Howe, which appeared some time ago in the BUSINESS EDUCATOR.

Topnotcher

Mr. Mortimer J. Gross, New York City, N. Y., remits $1 to renew his subscription to THE BUSINESS EDUCATOR, and closes his letter as follows: "Wishing you every success possible with your journal, which is the topnotcher in the cause of good penmanship, I am," etc.

THE BUSINESS EDUCATOR is being patted on the back by all hands, and the editors themselves are beginning to think that there is something in it.



The Kansas Federation

THE BUSINESS EDUCATOR, COLUMBUS, O.

GENTLEMEN: The convention of the Special Teacher's Federation of the State of Kansas, will meet in Salina, Kans., on Friday and Saturday, Nov. 28 and 29.

We are going to have the strongest and most profitable program yet given. The friends of Commercial Education are specially invited to be present

Yours fraternally,
S. B. FAHNESTOCK,
Pres. Kans. Special Teacher's Federation.

The Kansas Special Teacher's Federation

Friday

MORNING SESSION—10:00 A. M.

Address of Welcome—Rev. S. S. Estey, D. D., Salina, Kans.
Response to Welcome—Pres. Carl Swensson, A. M. Ph. D., Lindsborg, Kans.
President's Address—S. B. Fahnestock, McPherson, Kans.
Appointment of Committees.

AFTERNOON SESSION—1:30 P. M.

Preparatory Commercial Course—F. A. Hibarger, Wichita, Kans.
Discussion—George E. Eberhardt, Lindsborg, Kans.; P. W. Errebo, Pittsburg, Kans.
State Supervision of Commercial Education—Supt. I. H. Dayhoff, Topeka, Kans.
Penmanship for Shorthand Students—H. A. Anderson, Salina, Kans.
Discussion—C. D. Long, Norton, Kans.; C. T. Swisher, Chapman, Kans.
What Qualifications Should be Required for Graduating in Shorthand—E. O. Allen, Abilene, Kans.
Discussion—J. Arthur Young, Abilene, Kans.; Judge R. A. Lovitt, Salina, Kans.

GENERAL DISCUSSION

EVENING SESSION—8:00 P. M.

The Material the Business World Demands from the Commercial College—Jas. A. Kimball, Salina, Kans.
Discussion—H. F. Kuehne, Winfield, Kans.; J. N. Garret, Quindaro, Kans.
Business Ethics—Aaron Schuyler, D. D., LL. D., Salina, Kans.
Followed by Musical Program.

Saturday

MORNING SESSION—9:00 A. M.

Speed in Shorthand—J. C. Olson, Parsons, Kans.
Discussion—Charles Springer, Colby, Kans.; F. L. Underwood, Independence, Kans.
Typewriting, How and Why—Miss Stryckler, Topeka, Kans.
Discussion—W. T. Larimore, Concordia, Kans.; Lillie L. Morris, Lawrence, Kans.
Social Life in the Commercial College—G. H. Shattuck, Holton, Kans.
Commercial Education and the Future Commercial College—T. W. Roach, Salina, Kans.
Discussion—A. N. Palmer, Cedar Rapids, Iowa; E. H. Robbins, Wichita, Kans.
Election of Officers.

AFTERNOON SESSION—1:30 P. M.

Orthography and English, How Much and How—C. H. Harne, Salina, Kans.
Discussion—O. S. Johnson, Pittsburgh, Kans.; C. T. Smith, Kansas City, Kans.
Individuality in Penmanship—E. S. Gause, State Normal, Emporia, Kans.
Discussion—S. B. Fahnestock, McPherson, Kans.; F. L. Nutter, Seneca, Kans.
How to Retain Students in Shorthand Until Thoroughly Qualified—E. E. Daugherty, Topeka, Kans.
Discussion—C. E. Birch, Lawrence, Kans; P. G. Simon, Beatrice, Neb.
Rapid Calculation—T. W. DeHaven and W. L. Thomas, Wichita, Kans.
Discussion—G. H. Shattuck, Holton, Kans.; J. C. Olson, Parsons, Kans.

GENERAL DISCUSSION

ADJOURNMENT

Struck the Keynote

Mr. J. W. Smith, of the Mountain State Business College, Cumberland, Md., writes: "I have decided to give you your share of clubbing this year Your excellent paper deserves the support of every teacher of penmanship."

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,

GEO. A. DEEL, Poughkeepsie, N. Y.



MR. E. E. BUSH,

The Hustling, Capable, Genial Supervisor of Writing and Drawing in the Public Schools of Sandusky, Ohio.



MR. PATRICK J. SWEENEY,

The Wide-Awake Editor of "Chat" published by the Manhattan Reporting Co., 150 Nassau St., New York.



MR. D. S. HILL,

The Progressive Teacher of Writing and Commercial Branches in Lockyear's Business College, Evansville, Ind.



The Forest City Business and Shorthand College of London, Ont., recently dropped into our hands one of the prettiest covered 24 page circulars recently received at this office. The book on the inside is all right, also.

Catalogues and circulars recently received from the Portland, Oregon, Business College indicate that that institution is not resting on its widely known reputation. The new penman, Mr. M. A. Albin, is a young man who is making every effort to prove to be a worthy follower of that master penman, Mr. J. A. Wesco, who is now out of the profession.

"The Annual Hand Book" of the Wichita, Kansas, Commercial College, E. H. Robbins, President, is a very neat and compact production.

A sixteen page circular of full-page, truly fine art, illustrations is at hand from the Iron City College, Pittsburg, Pa., Charles J. Smith, President. Those who wish to see something out of the ordinary in business school advertising literature would do well to send to Mr. Smith for some of his circulars, as they are unique as well as artistic.

In the St. Louis Daily Globe-Democrat, Saturday, August 2nd, 1902, we notice that Mr. H. D. Goshert, of the Bryant and Stratton College, received attention for having engrossed in handsome form a set of resolutions presented to Mr. Davis Walker of that city. Mr. Goshert is a penman of more than ordinary skill.

Recent college advertising literature has been received from the following:

Brown's Business College, Peoria, Ill.; The Blair Business College, Spokane, Wash.; Penn Yan Commercial School, Penn Yan, N. Y.; Rasmussen Practical Business School, St. Paul, Minn.; Brown's Business University, Adrian, Mich.; Tampa, Florida, Business College; Douglas College, McKeesport, Pa.; Brown's Business College, Terre Haute, Ind.; Patrick's Business College, York, Pa.; Nevada Business Institute, Reno, Nevada; The Elgin Business College, Elgin, Ill.; Dudley Business College, Marshalltown, Ia.; Business Department West Virginia Conference Seminary, Buckhannon, W. Va.; The Academy of Idaho, Pocatello, Idaho; Wolf's Business College, Hagerstown, Md.

On August 31st, 1902, Mr. J. P. Wilson, proprietor of Wilson's Modern Business College, Seattle, Washington, occupied an entire page advertising his school in the Seattle Post-Intelligence. The advertisement is well gotten up, indicating up-to-dateness in advertising as well as in school management. Mr. Wilson has one of the big schools of the West.

The Globe Business College, Messrs. W. C. Stephens, and Geo. A. Golder, proprietors, of St. Paul, Minn., is issuing a 40 page purple covered catalogue of good quality. The half-tone illustrations disclose the fact that this school is thoroughly modern in equipment, and we know its proprietors to be progressive and thorough in ability.

A neat little circular is at hand from the Wisconsin Business College, Manitowoc, Sheboygan, and Racine, Mr. C. F. Moore, proprietor, and A. H. Dixon, penman.

Advertising literature has been received from the Scranton, Pa., Business College. Messrs. Buck and Whitmore, proprietors, indicating a school with more than the ordinary amount of push and practical brains, as well as one of the largest schools in Pennsylvania.

Quite a large gray-backed catalogue is at hand from the Wheeling, W. Va., Business College, with a branch at Bellaire, O.

"Prospectus" of the Spencerian Business College, Milwaukee, Wis., is a 32 page warm-gray covered, well printed, splendidly written piece of advertising literature.

"A Message to Garcia," by Elbert Hubbard, is at hand from the American Business College, O. C. Dorney, Principal, Allentown, Pa. This we consider a splendid piece of advertising literature.

The Ohio Business Institute, H. C. Rowland, Principal, Columbus, O., is issuing a 20 page catalogue, indicating a practical school and a progressive management.

The Scio, Ohio, College Bulletin is a newspaper size, four page circular, filled almost to overflowing with portraits of students, indicating push of the kind that pays. Mr. W. J. McCarty, who was a pupil in the Zanerian, now many years ago, has been engineering this school.

"What Has Been Done" is the title of a royal blue-backed compendium, displaying specimens of penmanship as taught in Sadler, Bryant and Stratton's Business College, Baltimore, Md. It also gives a great many before and after specimens in penmanship, showing improvement made in this art under the instruction of that master penman, Mr. C. C. Lister. The evidence is very convincing. We doubt whether we have ever seen evidence of a higher order. You will do well to secure a copy.

500,000 Blank Cards
White and Colored
1,000 for $1 00
500 " 60 cts. Quality Guaranteed
Berkshire Card Co.,
Box 390, No. Adams, Mass.

An Immediate Success.

WHEN we predicted that RATIONAL TYPEWRITING would revolutionize the methods of teaching type writing, we were acting on the wise maxim of Hozea Bige low—"Never prophesy unless you know."

Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us.

WHAT THEY SAY:

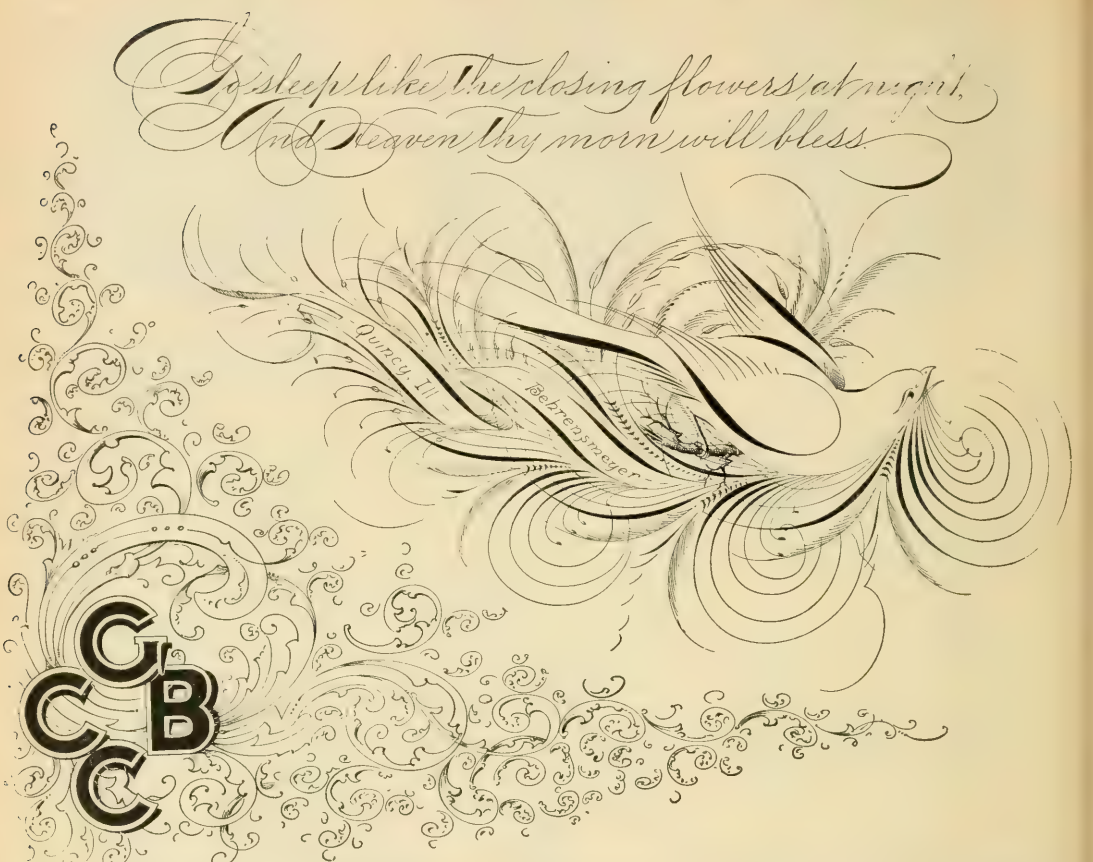
"I wired you to send by express sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangment is certainly a great improvement over the old style manuals." C. O. BENTLEY, Rock Island, Ill.

"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used." – C. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. MUELLER, Bartlett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,
57 Washington Street, Chicago.



THIS ILLUSTRATION IS FROM THE INGENIOUS PEN OF MR. H. P. BEHRENSMEYER, PENMAN IN THE GEM CITY BUS. COLLEGE, QUINCY, ILL.



CHARACTER-
HOW TO READ IT-
BY C. P. ZANER

CHARACTER contains cute, catchy, characteristic caricature cuts of critical, conditional and circumstantial classes.

CHARACTER tells who are mentally and mechanically inclined. It tells who think to live rather than live to think. It tells who live to work rather than work to live. It tells who can be coaxed but never driven.

CHARACTER appeals to teachers, students, lecturers, authors, preachers, doctors, lawyers, merchants; in fact, everybody, because it is human nature revealed.

CHARACTER depicts, describes and defines the outward manifestations of the inward man as revealed by the size, shape and expression of his head.

CHARACTER is yours for but 25 cents, post paid, and your money back if you don't think it's worth it.

ZANER & BLOSER,
Columbus, Ohio.

ESTERBROOK'S STEEL PENS.

THE MOST POPULAR IN USE



EACH PEN CAREFULLY EXAMINED AND ABSOLUTELY GUARANTEED.

Always Ask for Esterbrook's Pens. All Stationers Have Them.

THE ESTERBROOK STEEL PEN MANUFACTURING CO.,
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That in the removal of Mr. Wilkinson the Massachusetts Benevolent Association loses a most valuable member, one who was wise in counsel, ever gelic and prudent in action, ever faithful to the interests of the organization, and courteous in all business transactions. We shall miss the cheering and inspiring influence of his presence and it will be very difficult to fill his place.

Lessons in Engrossing—Number Twenty-two—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

For fourth page of engrossed booklet. As in the preamble the resolutions may occupy each a page, two or more on a page if very short or may be divided into two or more pages if very long. The individual's name, on whose account action has been taken, may be made prominent each time it is mentioned or only once. The price must influence the engrosser in regard to display. These pages we are showing could be spread out more with good effect. We are making them compact to economize in cost of engraving.

Reforms and Reformers in Writing

Part Three — The Decline of Round-hand

From eighteen hundred to eighteen hundred and fifty was the transition period from the round hand to the light-line characters of today. Some wrote an unshaded, semi-round, or semi-angular hand previous to this, but the round hand was well nigh universal as regards use. But the change from round, shaded forms to light-line, semi-angular ones, was just as complete as during the fifteenth century when the change was from the disconnected, print-like forms to the connective, script-like, round-hand.

During the first half of the nineteenth century there was a tendency on the part of many to write an angular hand. Indeed, for a third of a century, previous to 1850 the two contending hands or systems were the round and angular. The former was the more legible of the two, but the latter was the more speedy. The quill was the chief instrument used in writing; the steel pen did not come into general use until about 1850. And, as near as we can learn, the methods of teaching writing during this period of change from the intensely legible to the speedy in form, were not very scientific or practical, but the same may be said about teaching "readin'," and "'rithmetic." The new world demanded more writing and faster writing, and necessity came to the assistance of art, and speedier writing followed.

It is a fact, not to the credit of specialists, that while penmen taught the large, slow, round-hand up until 1850, the people, as a rule, developed a semi-angular, light-line, speedy style for their individual writing. This is plainly evident by comparison of the writing of the people in general (see Declaration of Independence) and that found in books on penmanship. Teachers of writing were forced to abandon their old, round ideals, instead of anticipating demand and supplying it with timely forms. But a new era was near at hand. Young blood and new ideals were about to enter into the profession and art of writing. Slavery was nearing its end. Events moved faster than people realized. Old ideas were being discarded and new forces were forging to the front. The war came. The slaves were freed. The art of writing was about to be made more free and universal, also. Men were fighting for freedom in writing while others were fighting to free the negro. The one freed the body, the other was developing an art by which to free the mind.

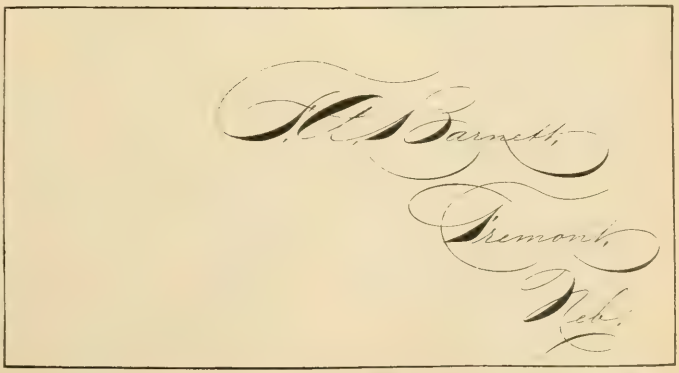
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In our October Number this superscription was credited to Mr. F. S. Heath, Concord, N. H., instead of to Mr. Francis B. Courtney, New York City, who was its real author.



Through the kindness of Mr. H. K. Henderson, of Leeds, England, we have received samples of the copy books used there. Mr Henderson is right when he says: "They are neat and legible, but do not admit of as much freedom in execution as your writing. Where you excel most, however, is in your method of teaching the subject. Very few schools in this country teach the use of the forearm muscles in writing. Supervisors, so far as I am aware, are unknown here."

The copies found in the books above mentioned are of the semi-round character, intensely legible and strong, but more or less slow in consequence of this extreme legibility. Nearly all down strokes are shaded, and the slant varies from sixty to eighty degrees in the various publications. One thing, however, which might be said in favor of their books, is that the learner would be apt to get at least a legible handwriting. What it would lack in speed it would also lack in scrawliness, a thing of which much of our movement writing cannot plead guilty.

"Gregg Shorthand," Revised Edition, by John Robt. Gregg, cloth bound of 164 pages, published by the Gregg Publishing Co., 57 Washington St., Chicago, Ill.

"Revised Edition," seems to mean that the entire book has been revised, and to a large extent re-written. Gregg shorthand, as most people are aware, is the most popular and extensively used new system of shorthand in America. Not only, however, is the system a new one, but the methods of presentation are also new. The shorthand characters throughout the entire publication were written offhand and photo-engraved, and they are not therefore mechanically correct. They represent the actual writing and not slowly drawn mechanically exact forms. They clearly demonstrate that the author is a shorthand penman of unusual skill. The book is printed in large type, thus making it easy to read and study. Some of the characteristics of the publication are that but one style of writing is presented; that words and sentences are introduced from the first; that word signs are presented with each lesson; that the shorthand characters are intermixed with the type, and that the phrase writing is introduced from the beginning.

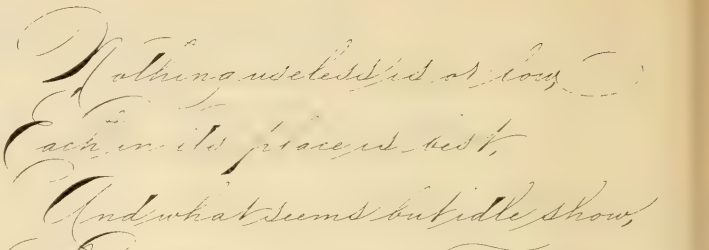
"Rational Typewriting" by Ida McLenan Cutler and Rupert P. SoRelle, published by the Gregg Publishing Co., Chicago, Ill., is a new book embodying "a new idea in teaching touch typewriting" of 126 pages, substantially and beautifully bound in blue cloth. The book is about 8x10 inches in size and contains a graded series of lessons in touch typewriting. The educational maxim, "from the simple to the complex," having been, we believe, successfully carried out in the details as well as in the generality of this publication. It begins with the simplest elements and principles in typewriting and advances through the various stages of letter, word, and sentence writing to page writing, letter writing, business forms, tabulating, title paging, indexing, forms of account, etc., etc., etc.

So far as we can determine, the work is just what its title implies - Rational. Those who are interested in this modern branch of education, and who desire the best and latest will do well to correspond with the publishers, whose advertisement may be found elsewhere in THE BUSINESS EDUCATOR.

Those interested in punctuation and capitalization will do well to examine "Graded Series in Punctuation and the Use of Capitals" by E. W. Smith, teacher of English in Colgate Academy, Hamilton, N. Y., price 25 cents, published by the New Century Press, Hamilton, N. Y.

"Pitmanic Shorthand Instructor" by Charles T. Platt, published by the American Book Co., Cincinnati, Chicago, and New York City, bound in brown cloth with embossed title in white, containing 285 pages, price $1.20. From the introduction we glean the following: "This book is an instructor in Pitmanic Phonography. That is, it does not present merely a skeleton of shorthand and depend upon a supplementary magazine to furnish the necessary explanations; such a plan would give a captivating appearance of simplicity, but to that extent lessen the book's honest value to both learner and teacher. Its bulk is due partly to the abundance of systematic practice matter, and partly to the fact that it stands proxy for the teacher and furnishes the many explanations which consume his time and sap his energy. The book is so prepared that almost any violation of principle may be referred to an explanatory paragraph covering it. The teacher is thus enabled to devote his attention to solving those difficulties which vary with the personality of the individual and which cannot be easily forecast by an author."

It appears that the author has sifted the subject of shorthand learning in a most practical and thorough manner, and we suggest that all teachers of Pitmanic Shorthand give this book attention.



BY T. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.

ONE RULE FOR INTEREST.

A brief, plain and practical method to find the interest or discount of any sum of money, for any length of time, at any rate per cent., compiled and copyrighted by J. U. LEAN, instructor in commercial arithmetic and bookkeeping in the Detroit Business University. Sent to any address on receipt of 25 cents. Address J. U. LEAN, Detroit Business University, Detroit, Mich.

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Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners, 75c.

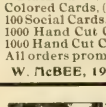
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BY C. C. CANAN, DUKE CENTER, PA.

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Owing to the adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girl's Technical High School, under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."

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Your name written on 1 doz cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, $1.00, 1000 by express, $1.75 Pen holder for business writing, 10c, oblique pen holder, 10c White ink per bottle, 25c, glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail, etc.

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$5.00 Worth for 10c.—After 10 years of hard work I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.
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The regular price was one dollar each; I sell them to you at the cost of binding, 28 cents each. The supply is limited.

C. E. DONER,
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Lettering and Designing

Number Sixteen

BY E. L. BROWN, ROCKLAND, MAINE

The popularity of the shaded script for various purposes is on the increase, and it is especially adapted to newspaper advertising, as it attracts attention where type matter will not.

Suggestions: Pencil out each letter with care, observing that the spacing and slope are regular. Strive to imitate the strength and dash in the curves. Trace the pencil copy with India ink, using a Gillott No. 170 pen. The form and shading of the scroll work in the BUSINESS EDUCATOR design will afford considerable study. This must be carefully outlined in pencil, with all the principal shading suggested, before the ink is applied.





Carrollton, Ga. Sept 4, 1902

Zaner & Bloser.
Columbus Ohio.

Gentlemen. In this you have a fair specimen of my Business writing. Hoping it may please you.

I am,
Your friend.
J. Thornton

Laird's Syllabic Shorthand.

A modernized Pitmanic system, so adapted to syllabic structure, that words are chiefly analyzed, written and read swiftly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style, on time tried principles, combining extreme brevity, legibility, cursiveness and adequacy. Complete Manual $2.00 postpaid, sent to schools for examination. Mail instruction. Booklet free.

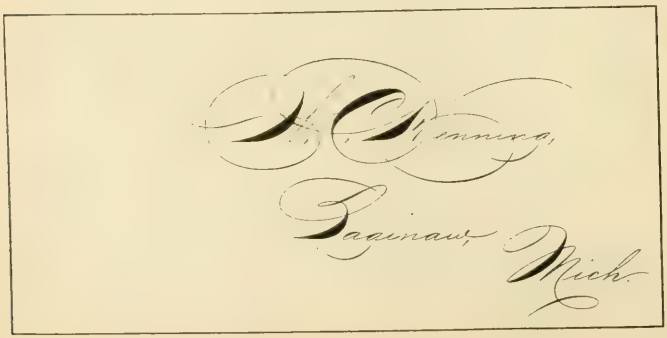
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BY F. B. COURTNEY, WOODS COLLEGES, NEW YORK CITY.

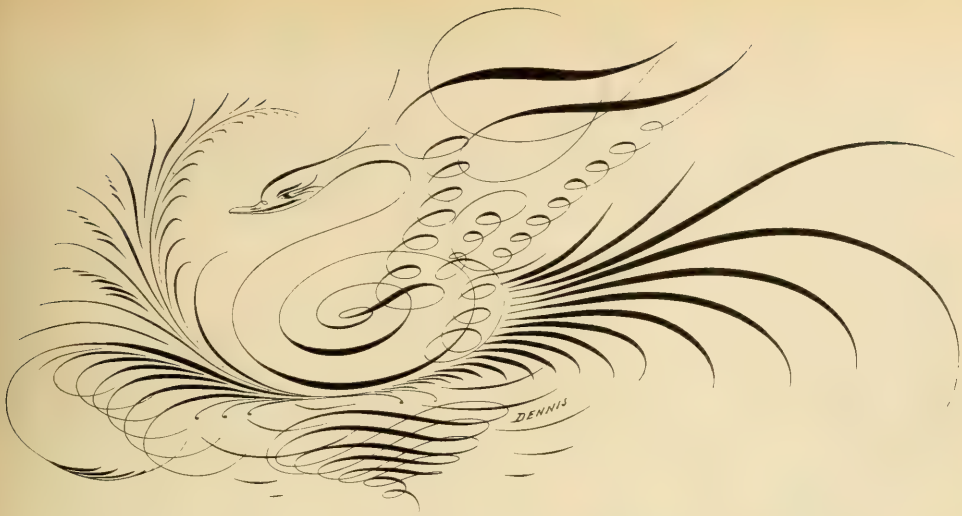


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Lessons in

Off-Hand Flourishing.

BY



BROOKLYN, N. Y., 357 FULTON ST.

Number Three.

The swan used to be considered by old-timers one of the most difficult things to flourish, and no doubt it does require about as much practice as any small design.

It is necessary to have great freedom of movement in order to make it look graceful. Here is a fine opportunity for a free swing of the arm and graceful movements. Nothing seems to possess more real ease and grace than the beautiful pose of the swan, whether in nature or in art. Study the graceful movements of a real swan—a live one, swimming on the lake, and there you have a whole kaleidoscope of easy and graceful motions, all different, yet beautiful.

Now, in flourishing this beautiful bird, strive to get some life and expression in it.

Flourishing that is mechanical has not much beauty. It can be done in such a way as to appear as if arranged with a pair of dividers, but it is too suggestive of music that goes by machinery; the one great charm, expression, is missing. Therefore, in this little art of flourishing do not aim so much for rigidly exact curves as ease, grace and naturalness. Everything should appear to have been done without effort. Rapidity in working is one of the things necessary to produce this effect.

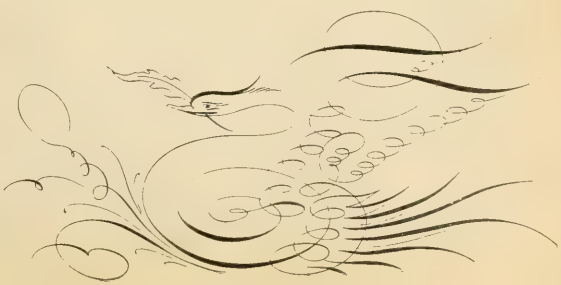
The time spent in making the one given herewith was probably not over five minutes, yet it took years of practice to learn to make it.

The starting point is under the bill, then follow continuous lines and curves without raising the pen, all with the whole-arm movement. Then in a slowed and more careful manner the head, bill and eye are drawn.

Don't be discouraged if you make a hundred and then fail to get it to suit, for nobody ever learned to make it well without trying probably thousands of times. But then the skill acquired in all this practice will stand by you in making other designs, so it is not labor lost or devoted to acquiring proficiency in just one thing.

Unless you are left handed, the swan looking to the right must be made with the paper reversed. Some parts of it in this position are far more difficult than when made in the regular way, but it affords excellent practice for the whole arm movement, and the student who is trying to master flourishing will find it an advantage to practice the swan both ways. The regular way first, however, as it is much easier.







Lessons in

Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Number Three.

Making good figures is no more a gift than is good reading, grammar or any other attainment, and in the same way it is and CAN be acquired, viz.: by patient and studious effort.

Rapid lettering, figures, etc., is just as much a subject for study and thought as any other branch of education. Study must, however, be united with practice. The correct form and construction of general lettering and figures must be learned by study, while practice must give the manual dexterity for its easy and graceful execution. Many persons fail in this line of work from not properly uniting study and practice. Careful study with too little practice will give work comparatively accurate in its form and manner of construction, but labored, stiff and awkward in its execution, while upon the other hand, much practice with little study imparts a more easy and flowing movement, but with less accuracy as regards to form and general proportion which will commonly have a loose and sprawly appearance.

To make these figures easy, the first requisite is a knowledge of form. The next and most important essential is skill with the lettering pencil, which only comes by proper effort, repeated. In beginning, first take up the component parts of each as numbered in small figures in illustration. Practice on these until you you can make each one any time of the day without preliminary practice. Review instruction given in former numbers. Pay close attention to a few general rules while at work: that the brush or lettering pencil, arms and practice paper are in proper position, also freedom of stroke and steadiness or control of motion by the grip of brush upon the surface when lettering. (This is quite evident when paint is in good working order.) Show Card Paints of the right consistency will always work free and make a solid and even stroke. Be careful not to go any faster than the work can be done well. Practice patiently and earnestly until a poor figure is an exception, not the rule.

The slanting figures given in illustration can be used to good advantage in all styles of Card and ticket work, and when mastered, becomes a general favorite. In our next two numbers we will take up Marking and Shading pen lettering for general Card-Sign work, after which Brush lettering will follow again and continue every other month. For instance—February, brush lettering: March, Pen lettering, and so on.

Practice all your spare time—make note of anything that may not seem clear. We have some fine work ahead.



Puts up some of the strongest and dashiest work to be had. Send for some. Bunch of cards, 25c; set of Business capitals, 25c; set of Ornate capitals, 25c. A. H. BURKE, Western Iowa College, Council Bluffs, Iowa

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Colored Cards.

The Kind that Bring the Dimes.

Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

H. O. KEESLING,

Care Cannon Business College,

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LESSONS IN

Practical Writing

BY C. P. ZANER

Is the title of a compendium of 80 pages, 4½ x 8¼ inches, comprising a complete and carefully graded course of copies in practical writing, with pointed and explicit instructions. In the preparation of this work the author has brought to bear years of study and experience, together with skill of a purely practical nature. All the illustrations were photo-engraved facsimile from the pen-written copies and are the embodiment of practicability.

This compendium is intended for students who are ambitious to improve their penmanship, whether at home or in school. Used in connection with a live, up-to-date, practical teacher the results are surprising.

The forms given are such as the business world today is demanding. They are simple, intensely legible, and capable of being written at a high rate of speed. Form and movement are carried along together by unique and practical schemes of exercises. Large letters are given for form study, and speed tests for developing rapidity. The pupil is told and shown how to criticise and correct his own mistakes, and thus he will become teacher as well as penman. The whole plan of the work is modern. The forms are easy and rapid in character; the method of presenting them is pedagogical and progressive; and the movements used and advocated are natural and free.

The work begins with exercises, elements, principles and letters, and ends with pages, business papers, forms of accounts, etc.

Writing is gradually undergoing a change, and the author of this work is one of the most careful students of progress in this particular field of practical education. This work is an instructor in that style of writing which, according to his interpretation of the signs of the times, the present needs, and the future will demand.

Price per copy post-paid, 60 cents.

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Home lessons by well-known illustrators. Highly profitable; takes spare hours only; practical instruction in Newspaper, Magazine, Commercial Drawing, Lettering and Wash. Paper Design. Adapted to men, women, beginners and advanced students. By our methods students have become successful illustrators. Only adequate school of its kind.



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WM. O. PRATT, Manager

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MARCHING AGAINST IGNORANCE

Like "an army with banners," is a host of noble teachers, fighting for the future welfare—physical, mental, and moral—of tens of thousands of promising young lives. "Not to the strong is the battle," but "to the true and the faithful, the wise and the patient." The conflict between the forces of *construction* and the forces of *destruction* is very real. On no body of troops is the strain greater than on the rank and file of the educational regulars and volunteers. It is imperative, therefore, that they be

ARMED WITH GOOD WEAPONS

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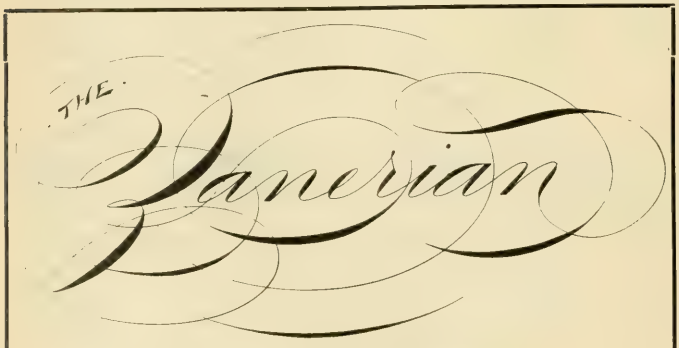
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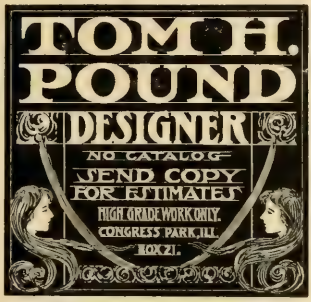
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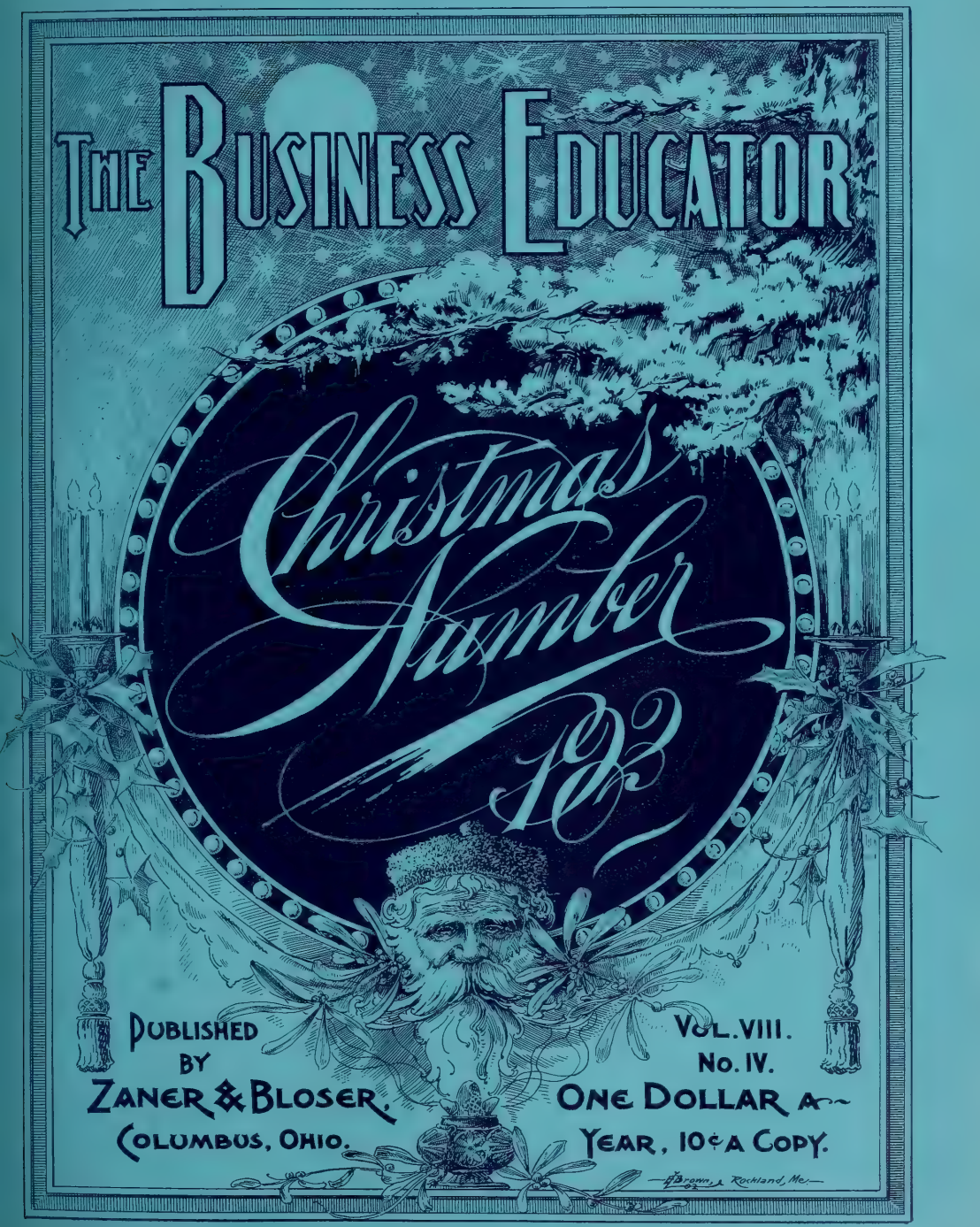
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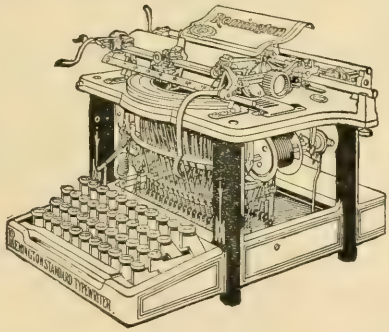
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As near as we can determine from the characters of the programs presented and the information received from other sources, the Milwaukee meeting is destined to be a success. Possibly the best meeting of the kind ever held. This is as it should be. Nothing else should be expected. Since commercial education is occupying a more important position today than ever before in the history of the world, it is quite natural that the National Commercial Teachers' Association should be larger than ever before.

As a member of our profession, you ought to consider seriously the advisability of being at Milwaukee during the holidays. You can get a perspective there of the work of the profession that cannot be secured any other way. Here it is that you come in contact with your fellows and estimate yourself and are estimated by others. Here it is that you learn to know your strong and your weak points, especially your weak ones. For, after all, we are not unlike the chain, the strength of which is measured by its weakest link. Socially and professionally the meeting is a promising one. We urge you to be there.

Commercial Geography is one of the modern studies, and a trip to Milwaukee as well as to other various cities where these meetings are held, is an additional lesson in that subject, and is one that cannot be gotten from books. Sociology can be developed in the true sense when you associate with coworkers. Personal contact means much. Without it our skill and knowledge are but little more than dry bones. For professional purposes the attendance at these meetings need no comment here. Be on hand and partake of the intellectual, social and other feasts in store for all who go.

Why This Commercial Revival?

Upon all hands we hear of unprecedented attendance at business schools. Everybody seems to be having more students than ever before. This seems to be true alike in bookkeeping and shorthand. But why?

If we look about us we find a general prosperity, perhaps never before equaled. Certain it is that times are good and everybody busy. Why even tramps are hard to find. Then why should business schools not be prosperous?

The inference would naturally be that good times alone were the cause of the increased attendance of business schools. It must be admitted that prosperity is a primary cause in this increased attendance, but not necessarily the primary or sole cause.

A better, more fundamental reason is that practical education is in the ascendency, while theoretic or classical education is in the decline. This is due to two or three causes. Practical education is in demand in the commercial world. Expansion has been so sudden and extended, that the demand for young men and young women who could *do* something has far exceeded the supply.

Another reason is that theoretic, classical, or abstract learning has to a large degree been found to be uneducational even for the professions. Educators have been and are abandoning the old systems and methods of education until today our colleges as a rule are vastly different than they were a decade or two ago.

Still another reason classical or college education is being replaced by practical education is that in these days of phenomenal progress, young men and women cannot spend from five to seven years in learning that which will not aid directly in the battle of life. They therefore turn to the business college, where in from six to twelve months they can secure that which will enable them to earn a fair salary from the start, and put them into line for promotion even years before they come in contact, if ever, with their classical fellows.

Classical or liberal learning, if it is of the modern sort, is all right for the few, and the fact that our business schools are so prosperous indicates that the many are now conscious of this fact.

Business schools are prosperous because practical education is popular, and not merely because times are good.

Something Worth Considering.

Some years ago we had a Western Penmen's Association. From it was evolved the Commercial Teachers' Federation. In order that it might grow and prosper, the word National was prefixed. It prospered. It drew from the central states and the eastern West. It drew also from the seaboard and cultured East. It held forth in Chicago until the past two years. Some effort was made to get it to come eastward, in recognition of the patronage from the East. But the movement was met by the arguments that it was a western association, deriving its patronage from the western states; that it was national only in name; that the easterners had an association of their own; that if it were allowed to come as far as Cleveland, Buffalo, Pittsburg, Wheeling, or Washington, the eastern boys would steal it, and keep it, etc., etc.

The answers were: it is no farther to New York for our western brothers and sisters, than to Chicago for our eastern patrons; if the Federation is truly national, it is worth passing around; by holding meetings in different places new members are secured, many of whom will ever after attend; change of location means educational opportunities in the way of observation and study of cities, country, institutions, customs, and people not otherwise possible; if it is national, let us have our share of it, and in return we shall make it better and bigger than it could hope to be as a local institution; etc., etc.

No patronage comes from west of Nebraska, but considerable does come from as far east as Massachusetts. It would seem reasonable to suppose that if the Federation is to be truly national, and to continue to receive eastern support, it should recognize the justice of meeting at least midway, or occasionally in the western East. Either that or drop the word national.

The eastern Commercial Teachers' Association has not been and is not in any sense a rival association, holding, as it does, its meetings at a time when they cannot conflict in the least with the "western" association. But what would happen if our eastern brethren were to become tired coming west continually? Or if they were to become self-satisfied with their own association? We never want such to be the case.

We have hereby but echoed aloud the sentiments we have heard. We hope to see the National Commercial Teacher's Federation become truly and unmistakably national; and to become such it must consider seriously the interests of its various members.

Commercial education has a big future—bigger than any locality. Does the Federation recognize this? In the interests of harmony; of oneness of purpose; of "in union there is strength;" of the highest possible success and usefulness of the National Commercial Teachers' Federation, the BUSINESS EDUCATOR hereby counsels serious consideration and unselfish motives in shaping the destinies of this modern, mighty factor in commercial education.

The Strength of the Business School

by Prof. A. D. Wilt, Dayton, Ohio, is the first of a series of papers from men whose opinions are worth something. Mr. Wilt has long been recognized as one of our most substantial business college men, one who has ever stood for the best in practical education.

Finest Ever Presented.

We have on hand several lessons of C. C. Lister's work in business writing. We want to say that we have a surprise in store for our readers. The penmanship is certainly among the finest ever presented in a penman's paper, or anywhere else so far as that is concerned. Mr. Lister is certainly outdoing himself. Teachers of penmanship will do well to keep an eye open for these lessons, and students of penmanship will do well to get in training for them.

Hungry As a Wolf for the Business Educator.

Mr. F. J. Brandt, Philadelphia, Pa., an enthusiastic supporter of the BUSINESS EDUCATOR, writes: "I wait like a hungry wolf for your journal, which I consider the finest penmanship journal published."

Lesssons in Practical Business Writing

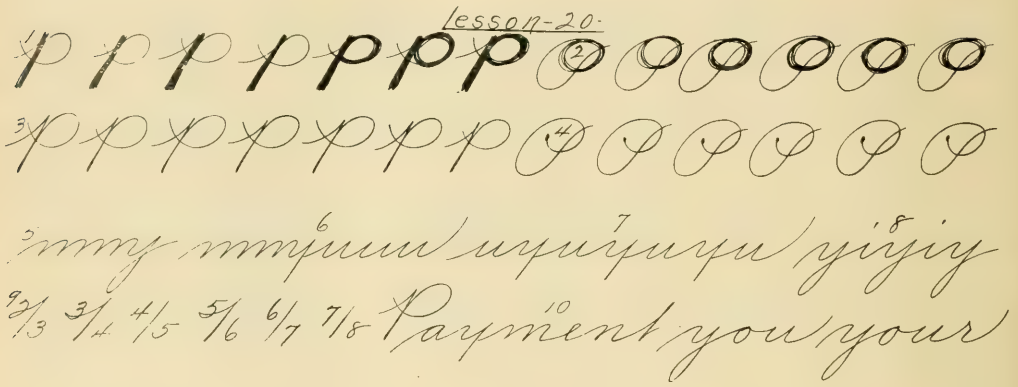
BY

LAWRENCE, MASS., N. O. Keesling. CANNON'S BUSINESS COLLEGE.

Number Four.

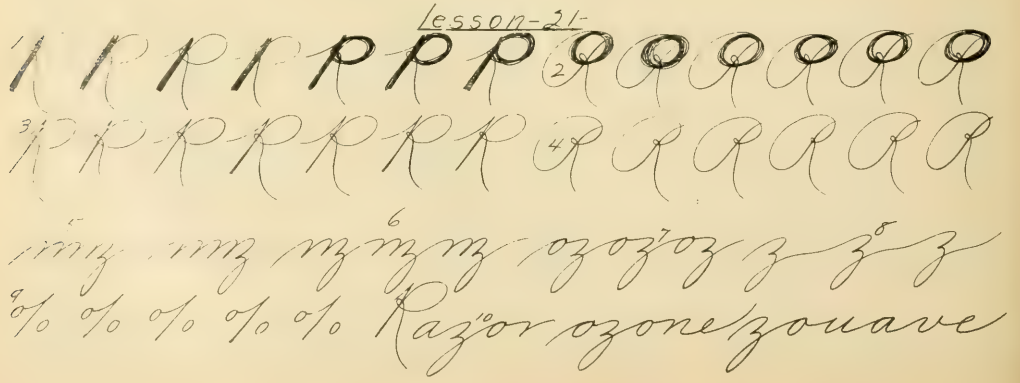
Lesson 20

The round style of capital *P* is made the same width at top as at the bottom, and the pen is traveling upward when you finish The first part of small *y* is made round at the top and the last turn pointed.

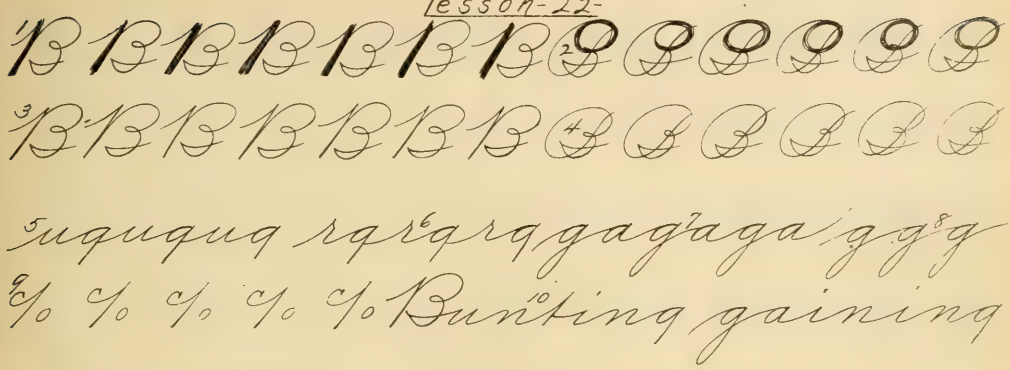


Lesson No. 21.

I prefer the first style of capital *R*. Retrace downward stroke almost to the top and make top full and round. Hook the little circle around the downward stroke. Small *z* is a combination of small *n* and loop. Watch slant. We now take up a few characters that are used in business. The % mark rests on the blue line.



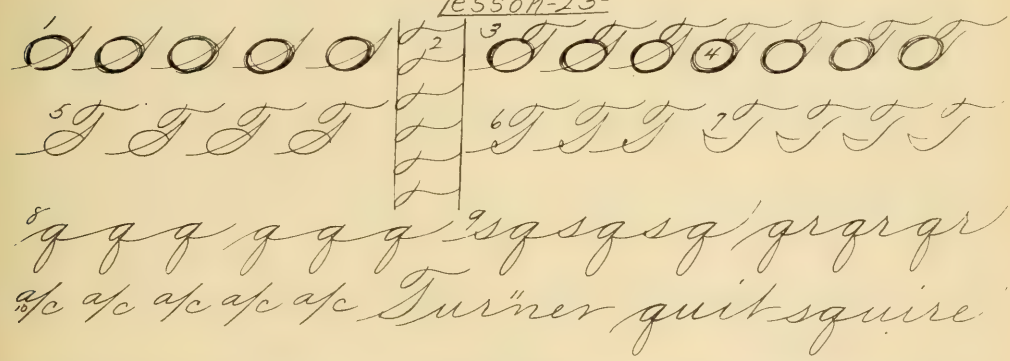
Lesson-22-



Lesson No. 22.

Capital *B* is made similar to capital *R*. Do not join loop to downward stroke. Try to keep both parts about the same size. Small *g* is made similar to figure *9*, and you may use either the cut off stroke or loop.

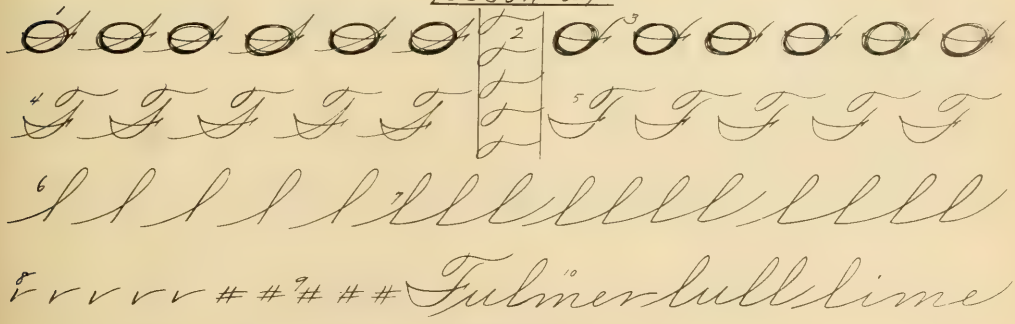
Lesson-23-



Lesson No. 23.

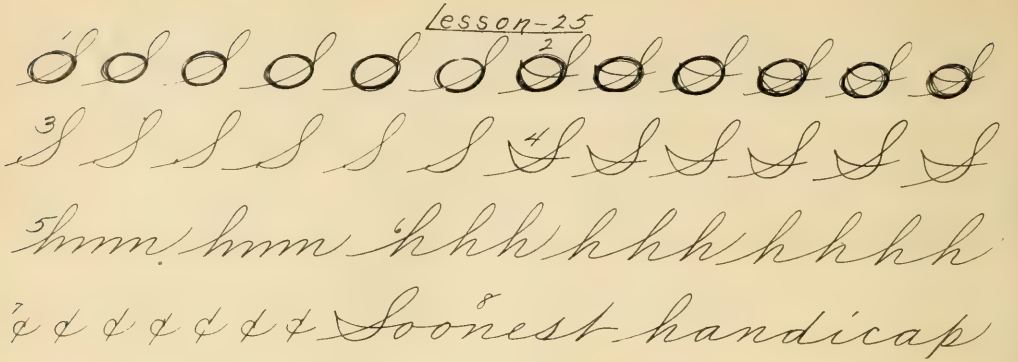
Watch curves in capital *T*. See compound curve in top as shown by copy No. 2, this plate. Small *q* is made like small *g* but it turns the opposite way at the bottom. Be sure to get a visible loop at the bottom.

Lesson-24-



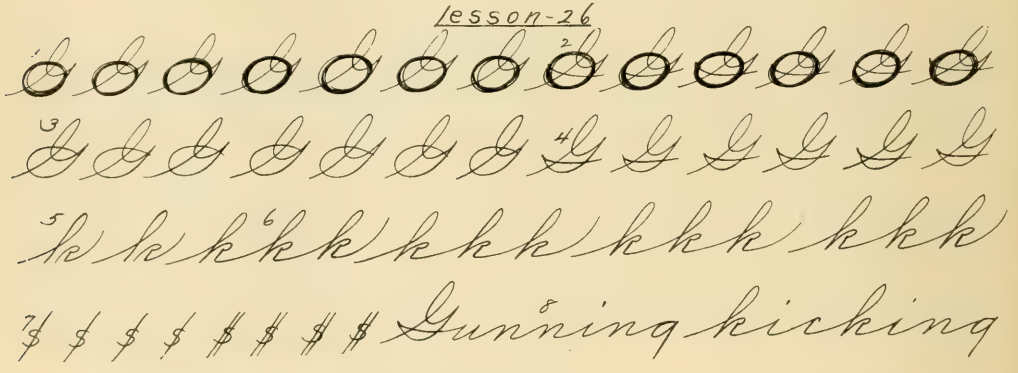
Lesson No. 24.

Capital *F*, as shown in copy No. 5, this plate, is made with a very small curve at top, a sharp angle at the right, and a curved cross stroke. Watch the space between the downward stroke and the loop at top. Small *l*, the simplest of the loop letters, must always be made with a visible loop. The downward stroke should continue straight almost to the line, and if you have any difficulty in making it so let your fingers assist you.



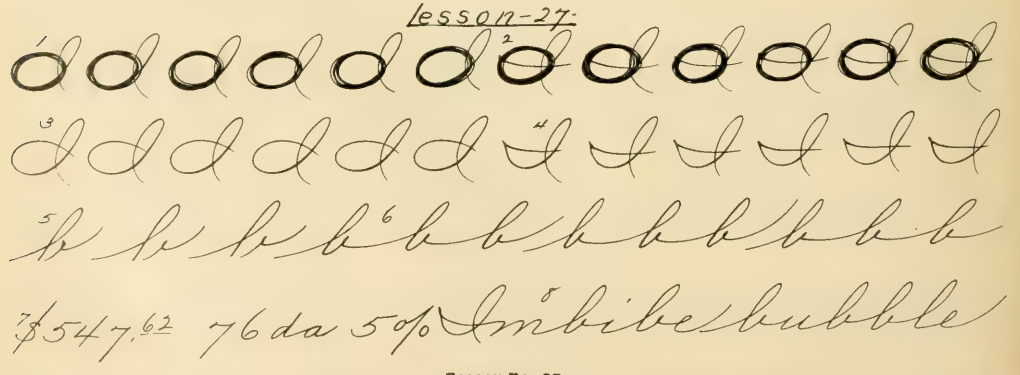
Lesson No. 25.

Stand capital *S* up pretty straight as the loop and not the downward stroke gives it its slant. Make the last part similar to capital *F* Small *h*, a combination of small *I* and the last part of small *n*, should be made with last part round at top and downward strokes parallel



Lesson No. 26.

Make loop at top of capital *G* long, watch carefully the sharp turn at top of last downward stroke. Stop at the angle and consider what you are doing. Small *k*, the bugbear of most students, is made with a little hook and straight downward stroke. Do not make the last part too large.



Lesson No. 27.

Start capital *I* just below the base line and sit the last part on the line. Do not double it up as if it had the colic. Remember it is all above the line excepting the start and that the loop shows the slant. Small *b* is made round at the bottom and is finished with a little retrace stroke. Keep downward stroke and upward stroke parallel.

Lessons in Business Penmanship

BY A. R. BURNETTE, VINCENNES, ILL.

Number Seven.

Lesson No. 35.

The top part of the *I* is developed from the indirect retraced oval. Finish the oval with the last part of the *I*. Beginning stroke of the *I* should begin on or a little below base line. Learn to finish the *I* both ways. A great deal depends upon the way in which you practice the words and sentence to get the best results.

Lesson No. 36.

We will begin lesson 36 by combining two indirect retraced ovals together, forming the two parts of the *J*. Make oval above base line first. Let oblique exercise extend above and below base line about the same distance.

Fill several lines of the oval finished with the down stroke and lower loop of the *J*. The top part of the *J* should be made quite a little larger than the part below base line. Down stroke of the *J* should be made straight. Try combining three of the capitals without lifting the pen. Study carefully the connecting stroke of the capitals *N* and *Y* in sentence given.

Lesson No. 37.

In beginning this lesson spend several minutes on the figure eight exercise. We should by this time be able to make this exercise quite well. The capital *L* is formed on the same principal as the *S*, down stroke being the same in both letters. The *L* is finished like the capital *Q*. Begin second style of *L* with a small straight line at the top, down stroke being the same as in first letter. The *D* is much the same as *L*.

Lesson No. 38.

In this lesson we will take a short review of some of the large oval exercises.

After you make a line of the ovals place a capital letter in the center of each just as given in copy. Retrace each oval about ten times.

Lesson No. 39.

We have in Nos. 140-146 a series of capital exercises which may be practiced with much benefit. See that the movement comes from the arm and not from the fingers, and that it is quite free and rapid. Think clearly concerning the joinings before starting. Then do your best to control the movement.

Lesson No. 40.

In this lesson we will take a general review of the capital letters. Spend at least ten minutes of careful study and practice on each letter. Fill several pages of this lesson.

Lesson No. 41.

Great care should be taken in practicing lesson No. 41. Practice each sentence separately, filling several pages of each. This lesson will test your skill in sentence writing. Watch the height of the small letters, and be sure to get equal spacing between each letter. Don't hurry over this work.

125.

126. Illinois Iowa Irvine

127. I am surely gaining

128.

129. Jonesville Jamestown Joe

130. Jamestown is in N York

131.

132. Lamont Lamont Look

133. Lanning Lanning Luck

134.

135.

136.

137.

138. Devine Devine Drink



Mr. Thos. E. Cupper, of Thomasville, Ga., submits some cards indicating splendid natural ability in penmanship. Some day Mr. Cupper ought to be one of our leading penmen.

Some specimens in ornamental penmanship just received from the pen of A. H. Burke, penman in the Western Iowa College, Council Bluffs, Ia., indicate that he swings a pen of more than ordinary artistic excellence. In fact, some of the letters in these specimens are among the finest we have ever seen.

We have received from Mr. D. S. Hill, of Lockyear's Business College, Evansville, Ind., photos of blackboard work that he has been doing along the line of the Hinman style. We must say that the work is of a high order, and of a nature that we were not aware Mr. Hill was capable of producing. We congratulate him.

F. A. Curtis, penman in Shoemaker & Clark's School, Fall River, Mass., favored the BUSINESS EDUCATOR with a handsome club of subscriptions, and also inclosed some handsomely written cards, ornamental style, which are truly professional.

Mr. J. C. Fowlie, an advertiser in the BUSINESS EDUCATOR, favored us with a lot of colored cards written in white ink indicating that he is putting out a good grade of writing.

G. S. Herrick, penman in the Marion, Ind., Normal College and Business University, clubbed the BUSINESS EDUCATOR, and also sent a magnificently written letter, ornamental style. Mr. Herrick's small letters are unusually fine, being very accurate, delicate in line, and dainty in touch.

Mr. Herrick is an enthusiastic supporter of the BUSINESS EDUCATOR.

J. A. Elston, Canton, Mo., favored us with some pen and ink sketches, indicating considerable ability in that line.

Mr. J. G. Christ of Lock Haven, Pa., recently favored us with a liberal and handsome supply of specimens of penmanship, varying from simplified to ornamental, in an envelop decorated with colors. Mr. Christ is one of our most versatile penmen, and we are sorry he is not following the work professionally, as he has qualities becoming one of America's best.

Mr. J. C. Webb, the colored card writer and penman of Pittsburg, Pa., is organizing classes in writing in that community, and reports a flourishing business. Mr. Webb swings the pen with more than ordinary dash.

Mr. M. W. Morron, a seventeen-year-old young man who is a pupil of Mr. B. M. Winkleman, an old Zanerian graduate and teacher in Huntsinger's Business College, Hartford, Conn., recently sent some specimens which demonstrate the fact that Mr. Winkleman is a successful teacher of penmanship, and that Mr Morron is one of the finest penmen of his age in the country. If we mistake not, he has the necessary natural ability to become one of America's most finished penmen.

Mr. C. R. Tate, penman and commercial teacher in Bartlett's Commercial College, Cincinnati, O., recently favored us with some written cards together with a subscription, which indicate that his penmanship is on the improve, which means that he is getting pretty fine, as Mr. Tate has for some time been recognized as quite a skillful penman.

P. R. Fulmer, Ridgway, Pa., inclosed some cards indicating more than ordinary skill.

Some cards and specimens have been received from E. L. Stacy of Kingstown, N. Y., which indicate that he is following closely the instruction he received from Mr. L. Madarasz. Mr. Stacy is a penman of no mean ability.

139. Do your very best Do

140 C. C. C. C. C. C.

141 S. S. S. S. S. S.

142 G. G. G. G. G. G.

143 Y. Y. Y. W. W. W. V. V. V.

144 W. W. W. J. J. J.

145 P. P. P. U. U. U. D. D. D.

146 M. M. M. N. N. N.

147

A B C C D E E F

148 F G G H I I J K L

149 M N O O P P 2 2 R R

150 S S T T U V W X Y

151 Y Z & &

152 Rec'd $ Fulmer's Am on account

153 Rec'd of C. R. Tate on account

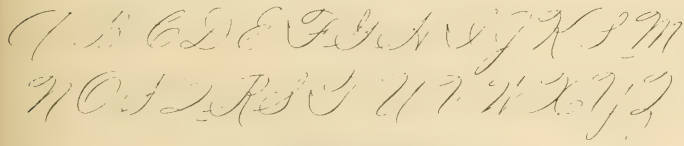


BY C. C. CANAN, DUKE CENTER, PA.

Accept this as a sample of my plain unshaded writing, written with the combination movement.

Oct. 4, 1902. C. A. Braniger.

BUSINESS WRITING BY MR. C. A. BRANIGER, PARKERSBURG, W. VA.



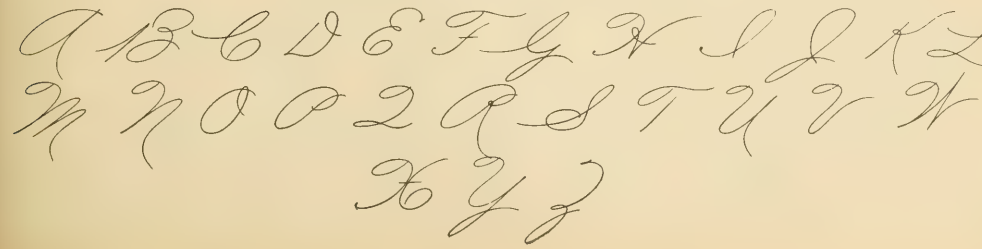
BY D. L. CALLISON, ELRENO, O. T.

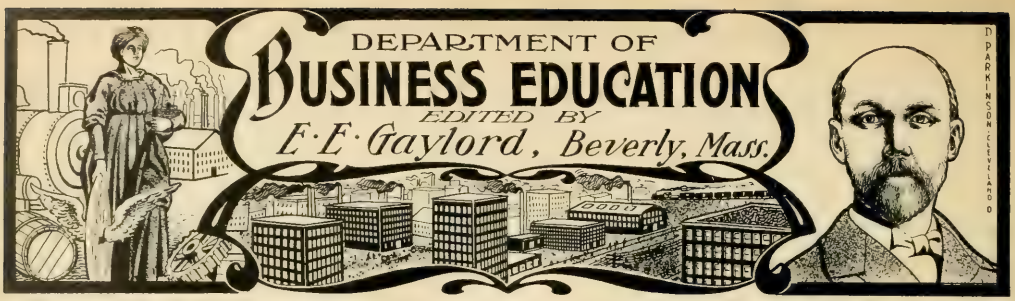
Aspiring Penman Wanted.

I want a young penman, a worker, who wishes to be pushed to the top in all-round skill, like F. B. Courtney and other of my famous graduates. He to exchange services for tuition and bear his own expenses. A fine position guaranteed when ripe.

A. H. HINMAN,
Worcester, Mass.

BUSINESS CAPITALS BY MR. J. E. LEAMY, TROY, N. Y.





ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

Impressions by the Way

When, during our summer tour among the business schools of the Lake region, we left Battle Creek, Mich., we went to the capital. We found H. J. Beck, the proprietor of the Lansing Business University, enjoying the closing days of a pleasant summer vacation. He has large, commodious rooms, well lighted and nicely furnished. Lansing is a pretty residence city, but it does not impress the passing visitor as an especially lively business city, and its Capitol will hardly bear comparison with the Capitol at Albany, St. Paul, Des Moines, or Hartford.

* *

We were warned by friendly (?) acquaintances along the way not to plan to spend the night in Jackson, Mich., if we were depending on a hotel for hospitality, so we were not disappointed when we found difficulty in obtaining even a fair lunch. But we forgot all about this little inconvenience in the air of business activity that seemed to pervade the place; and, in the genial presence of Cyrus W. Field—the younger—we began to think that we had visited one of the pleasantest cities on the journey. Mr. Field had an unusually bright-looking class at work, and we were convinced, before we left the city, that he and his associates are doing excellent work.

* * * *

Our stay in Toledo was a short one, but it was long enough to demonstrate that there is "something doing" in this thriving lake port. Hunting up the location of the Davis Business College, we found that Mr. Davis had removed from the business center of the city to a business block on the edge of the residence district. We found few schools during our trip, that would equal the Davis school for the outer qualities of a first-class institution. That the school is giving thorough instruction to the young people of Toledo is evident by the size of the school, the esteem in which the proprietor is held by the business, educational, and church-going people of the city, and by the fact that this kind of endorsement, coupled with good judgment, has brought to Mr. Davis a competency that is certainly a very practical indication of his business ability.

* *

The Metropolitan Business College is one of the newer schools of Toledo, but Messrs. Browne & Ries, the energetic young men who are at the helm, are making it one of the best-known among the schools of northwestern Ohio. Some of their rooms are not as well lighted as might be desired, but they have spared no expense in furnishing them. Mr. Ries was formerly a student under E. K. Isaacs, when that skillful teacher was at the Northern Indiana Normal School, and he has done credit to the instruction obtained there. It would not be difficult to count the school proprietors who can equal him in dashing, ornamental writing.

Our schedule did not give us time to visit the third school in Toledo; in fact, to avoid riding to our next stopping place by water, we had to telegraph back to have our baggage forwarded, having come so near missing our train, under the pleasing influence of conversation with Mr. Davis, that we did not have time to re-check our baggage.

* * *

When we finally reached Pittsburg, we were much surprised to step out of the sleeper into an imposing new station that had been erected since we had last visited "the Smoky City." Pittsburg is certainly one of the most promising business cities east of the Mississippi river. Boston cannot compare with it for towering business blocks; and new ones are continually being erected. One is now in course of construction that will be twenty-two stories in height when completed, and there are several that run from ten to nineteen stories high.

It was not especially surprising, then, to find that the Iron City Business College had overflowed into an adjoining building, that H. L. Andrews had what he believes to be the largest shorthand school in the world (with a finely equipped commercial department being established this fall), that E. T. Overend, of the Pittsburg Academy, found his commercial department growing so that he had to engage an extra assistant, that William H. Duff was looking forward to an enlarged attendance, and that S. D. Everhart was in charge of one of the best commercial departments to be found in the high schools of the country. Our flying visit to Pittsburg was inspiring.

* * * *

After a night run through Pennsylvania at a rate that made us sure, several times during the trip, that our time had come, we pulled into the spacious Pennsylvania station in Philadelphia. The Quaker City revived a variety of emotions. We had been there before, it will be remembered, but the conditions were somewhat different. However, we boldly ventured forth, and called at the office of the well-known Banks Business College. To our disappointment we found that the energetic principal of that thriving school had just started for an over-Sunday trip to the seashore, and that the teachers were either absent on their vacations or were out hustling for business. Indeed, the impression we received in Philadelphia in August was, that if a man should attempt to do business there now without soliciting for it, it would be necessary to start in with several million dollars of endowment. Getting school business in Philadelphia seems to be almost purely a commercial affair.

* * * *

At Peirce School we were pleased to run across W. J. Amos in a breathing spell between trips after prospective students; and we renewed a pleasant acquaintance formed with members of the office force during the spring meeting. We are informed that the school is "full to the doors."

* * * *

At Temple College we were fortunate in finding A. D. Skeels, who is now the principal commercial teacher there, just in from some calls that he had been making, and just about to go out to make other calls. There, as elsewhere, renovators were at work putting on the finishing touches preparatory to opening school. Mr. Skeels felt sure that they would have an enlarged attendance this fall.

* * * *

Beautiful old Girard College grounds were in their most attractive apparel when we walked into Vice President Sheldon's office. Here, too, the whitewashers were at work, demonstrating anew that in Philadelphia the "spring house-cleaning," for the schools, at any rate, is a summer diversion. It is a treat to those who admire classic architecture, beautiful flowers, shade trees, cleanliness, and quiet, to visit this splendid monument to the wisdom and the philanthropy of an eccentric "merchant and mariner," as he loved to be called. If you have never seen it, do not pass through Philadelphia without visiting Girard College.

* * * *

Cutting short our stay in Philadelphia, we went to Trenton, where we found the ubiquitous carpenters again, although the Rider-Moore and Stewart schools were practically ready for the business which would not begin for several days. A great change has been effected in the Stewart school since the masterful F. B. Moore took hold of it. The old rooms have been refitted, the stoves have gone to the junk heap, steam heating apparatus has been installed, new rooms have been added, and a general air of enterprise pervades the atmosphere of the place. The main bookkeeping room of this school is now one of the most attractive in the country, having been newly furnished with the best obtainable desks—desks made for work, not chiefly for show. It is simply remarkable that two such excellent schools as the Rider and the Stewart schools were always known to be, could not only exist but could also, in that comparatively small city, surrounded with the fiercest possible compe-

tition, yield profits that made their owners financially independent; but that is what they did, and the present management is going their elders one better.

* * *

Dropping into Packard's in New York, we found Superintendent Horton and Secretary Lobeck ready to receive callers, but everything was subdued, quiet, orderly, dignified. Here is at least one school that has not been driven to extremities to get business, yet its rooms are filled, though the tuition rate is commonly regarded as very high. However, it almost seems as though Packard's were a bit reminiscent. Doubtless this effect is caused by the small and ancient building occupied by the school, in the shadow of the colossal life insurance building that occupies practically the entire block opposite. The streets at that point are mere plank platforms, beneath which the excavation for the great subway is going on. This school is in one of the choice situations of New York; it needs chiefly a modern building.

* *

Pictorial Pointers

We are glad to note that our series of views of attractive schoolrooms, and apparatus are being well received. We commend to your attention the excellent illustrations that we have secured for this number. Although we have much other excellent material for use in setting forth this feature of this department, we shall be glad to receive from our readers any printed matter containing views from which we may be permitted to select those which will answer our purpose. This invitation is to all commercial teachers, whether in private, public, or religious schools.

* * *

Commercial Law

Beginning with this number, we are establishing a Department of Commercial Law, which, for the present, will be under the direction of Mr. J. C. Barber, of the Bryant & Stratton Business College, Providence, R. I. This feature is one that we have long had in mind, but we were unwilling to introduce it until we should be able to obtain the services of a first-class man; and this proved a difficult obstacle to overcome. However, we count ourselves fortunate in securing Mr. Barber, who is one of the best teachers of Commercial Law to be found in the Eastern schools. Mr. Barber will not only give a series of lessons on this important subject, with the special purpose of meeting the needs of commercial students, but he will give, from time to time, his views as to the best methods of teaching the subject. He will welcome suggestions from our readers, and will be glad to answer such questions as may be sent to him for discussion in his department. We trust that commercial teachers everywhere will take a hand, sending in sample outlines of subjects, examinations, illustrative cases, lists of references for students, suggestions as to the methods of looking up citations, etc. All matter relating to this department should be directed to Mr. Barber.

* *

Rapid Calculation

It is commonly conceded that business men require chiefly, on the part of prospective office help, for bookkeeping, a good handwriting, accuracy and rapidity in handling figures, and a knowledge of the elements of account-keeping. In our perambulations about this broad land, we have met a few superior teachers of rapid calculation, and we have been persistently after them to induce them to present to our readers methods of handling this important subject, but they were all "too busy." We began this work in the first number with which this department was added to the paper, but the teacher who began the work became, soon after agreeing to prepare the articles, the manager of two or three large mercantile concerns, and his time was completely filled by efforts to calculate rapidly how to dispose of his business duties. At last, however, persistence has been rewarded, and we have obtained the consent of an experienced and successful teacher of rapid calculation to prepare a series of articles for this department. L. C. Horton is an enthusiast in this work, as those who have read his circulars and visited his class-room will admit. We have seen him do the work he describes, and we are sure that our readers will enjoy this feature of this department. We shall be glad to receive suggestions, methods, material for work, or questions. We are not omniscient. We should consider it a favor if our readers would be liberal in making suggestions or criticisms. It would help this department and therefore our readers, for whom we are working.



PICTORIAL POINTERS.—Main Entrance Hall, Spencerian Commercial School, Cleveland, Ohio. This hall is finished in 16th Century Oak. Observe the massive arch ornamented with incandescent light bulbs and supported by fluted oaken pillars that terminate in Ionic capitals. Notice the electric light fixtures at the sides of the hall, with the pendent arc light half way beyond the arch. The large door at the end of the hall opens into a cross corridor that connects with the school rooms in the lower part of the building. The Reception Room and Office shown on the next page, opens from the right of this hall, and a large Typewriting Room opens from the left of this hall. These rooms are all finisLed in 16th Century Oak, with hardwood floors.

* * *

From the Business Manager's Desk

Under this caption, we shall publish, during the remainder of the year, discussions of topics of especial interest to those who are managing business schools. Yet these articles will be interesting and helpful to all who are engaged in any way in training young people for business life. The article below, by Mr. A. D. Wilt, is the first of this series.

* * *

All Aboard for Milwaukee!

It has come to be so generally recognized that it is the proper thing for progressive commercial teachers to attend the annual conventions of the National Commercial Teachers' Federation that argument in favor of such action seems superfluous. Therefore, we pause only long enough to remind our readers that we meet this year under peculiarly happy circumstances. The Grand Old Man of the profession is to be the host; furthermore, the occasion will be a sort of Spencerian family reunion, and that means a great deal to aspiring teachers who remember all that the name "Spencerian" stands for, in relation to commercial education. Who would not travel many miles to shake hands with Robert C. Spencer and his notable brothers? Let us meet and greet and break bread with one another at the banquet board in "The Cream City."

The Strength of the Business School

In Competition With the Business Department of the High School

A. D. WILT, PRINCIPAL OF THE MIAMI COMMERCIAL COLLEGE, DAYTON, OHIO

To say that the business school is in competition with the business department of the high school, is assuming that the work of the business school and that of the business department of the high school is identical, and that therefore the competition is the same as exists between two manufacturing establishments, producing the same products, under the same conditions; a situation which would warrant a highly different and more intense struggle than could ever possibly exist between Business Educators and the high school; not only on account of business ethics involved, but on account of the manifest impropriety of such competition.

That there has been some ground for wide-spread misapprehension is quite certain, and it is not to the advantage of either high school or business college, to say nothing of the broad and general interests involved in educational work, that such a misapprehension should exist.

The work of a well-regulated modern



PICTORIAL POINTERS.—Reception Room and Office of the Spencerian Commercial School, Cleveland, Ohio. Everything is finished in 16th Century Oak. The heavy oaken columns are impressive features of this beautiful suite of rooms, than which there is not a finer in any commercial school in America. This illustration hardly hints at the richness and elegance of these apartments as seen by those who visit them. The walls are covered with the pictures of men famous in the work of business education, and with penwork done by the masters of a generation ago. The three large pictures on the right wall represent P. R. Spencer, Jr.; E. R. Felton, and H. T. Loomis, men whose names have become familiar to commercial teachers everywhere, but who are not now connected with the school.

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business school is of an entirely different character from that which can be done in the best-equipped business department of a high school. This is because the students of such a business school are much older and better able to understand the curriculum such a school must provide if it does proper work. Bookkeeping, and the collateral subjects which belong to it, is so broad that the average high school student of 14 to 16 years of age cannot grasp it properly.

Modern business has assumed such great proportions and such complexity, and must be conducted with such system, in its offices and in its other departments, that the bookkeeper and office manager of today must know much more than ever before.

Those who assume that the course of study in the high school can be made adequate to the demands of the business public, do not understand the great development of modern business and its requirements. The business school occupies a field of its own, and always wrongs the youth of fifteen or sixteen years of age, who is induced to give up a good high school course for the business course he is not equipped for taking, and this lessens its own effectiveness, and should not have the recognition of superintendents of schools, or high school principals.

In saying all of this, I do not wish to be understood to be under-rating the value of what may be properly taught in the business department of a high school, if its course extends through three or four years.

The wisest educators of Germany have settled quite definitely the limitations of high school work of this character, and include altogether much more of commercial geography, elementary technology and physics, than they do of higher bookkeeping, leaving that to be taught in the university courses.

In this country the gulf between the high school business course, and the business course of the university, which mature men of twenty years of age or thereabouts only can take, is recognized; and the university course of business training being provided in Wisconsin, Amherst, and other universities and colleges, includes Political Economy, History of Commerce, Economics, Commercial Law, etc., in courses extending through three or four years.

The class of students who can take university and college courses will always be, comparatively, a very small number, because of the great expense of time and money. The great mass of young men and young women of eighteen years and upwards must therefore come from the business school, and statistics from schools in all parts of this country show very conclusively that the number of such trained in the business school, who are in business, is vastly larger than the number of pupils from the high schools.

Having a field distinctively its own, when all the elements of the question are considered, the business school is really not a competitor of the high school in any respect. The business school principal should encourage the youth about him to complete the high school course as a necessary, or at least highly favorable, preparation for the business school.

When public school officials, and principals of business schools can agree to this presentation of the situation, commercial education will be very largely advanced in this country, and all friction between high school authorities and the business school authorities will be effectively removed.

Rapid Calculation.

L. C. HORTON. WINSTED, CONN.

At the request of the Staff Editor I undertake a short series of articles on Rapid Addition and the Rapid Reckoning of Interest, work that is of vast importance in the modern counting-room.

In the majority of schools rapid addition exists only in the catalogue or other literature of the school. In many others no systematic course is pursued with the view of teaching addition, to produce good results. Some teachers run through a series of "nuts to crack," and tickle the students with puzzlers, and these students are invariably found to be deficient in solid addition.

In the briefest manner possible, I want to say something about teaching students

CORRECT ADDITION,
RAPID ADDITION,
INTEREST RECKONING.

and I wish also to say something about Figure Writing, Timing Results in Addition by the aid of a stop watch, and Rapid Addition Examinations.

Starting a Class.

Upon the blackboard a number of propositions are placed, and the students are shown how it is possible to add by groups. This matter of groups is essential to quick adding. Its possibilities are many. A little time spent every day will be productive of good results. Propositions are sometimes found where the group idea makes it possible to add at an unusually high rate of speed. A class must not think it should not add unless it can find groups. The student must be instructed to make full use of the group when it occurs in any proposition. Any audible expressions when adding must be fought against. A student must not be allowed to repeat the numbers—not even in his mind. For the sake of the student, if nothing else, the statement that he should add figures with the same readiness that he would read a word, or a series of words, must not be made. Such adding cannot be done except by prodigies.

To begin with, an example of two figures wide and six figures deep may be used. Answers are quickly obtained from so small a proposition, and it gives a chance for frequent illustrations.

In my classes, each student uses a mechanical device which produces all the propositions for adding. These propositions are from one figure wide to five figures wide, and from five figures deep to one hundred figures deep. The device eliminates writing the figures, and favors the class with a greater amount of time for addition. My classes are given a very great amount of work to do, and I will not put up with a student who will not get right down to business, and keep there. One example follows another in rapid succession. I depend entirely upon my students for correct answers. They have rarely failed me, perhaps once in a thousand times. I teach them early in the work how to prove results. I believe in the students, and I want them to learn to depend upon themselves. If I had answers to all the propositions, they might depend upon me for the answers.

From an example of twelve figures, we go to one of twenty, (four figures wide by five figures deep), and from this, to examples in the following order of size :

WIDTH		LENGTH		
5	X	5	25	Figures
3	X	8	24	"
1	X	12	12	"
1	X	20	20	"
1	X	24	24	"
5	X	10	50	"
1	X	25	25	"
2	X	25	50	"
3	X	25	75	"
4	X	25	100	"
1	X	50	50	"
1	X	75	75	"
1	X	100	100	"

The last three sizes are given to advanced students. They are difficult to add—their length requiring a large carrying number. More students will stumble on a single column of fifty figures, than on a proposition of five columns of ten figures each. The carrying number does it.

A stop watch is invaluable in rapid addition work. The speed of the students can be taken and recorded each day. To constantly refer to these records, puts a class on its mettle. Students vie with each other for the highest records. Very frequently some whose records are low will quietly do extra work and catch up with the leaders.



L. C. HORTON.

I have never had a class in which this did not occur, and upon many an occasion some student least suspected has stepped into the ranks of the leaders. I always make it a point to warn the class to look out for "silent comers." Prizes are never offered for leaders, but every encouragement is given students to keep them up to their very best efforts. Leaders, while leaders, are made to feel their position and are urged to work hard to keep first place, while the other class members are constantly urged to work harder and take place in the front ranks. Competition makes a class alive and active.

It is necessary to insist on correct results. If a student is signalling as "First Out," and has too often wrong answers, he must slow down, by all means. Wrong answers will not do. Each student should keep a record daily of his "rights and wrongs." A small memorandum book will do for this. A look backward now and then will show him what he has been doing.

Speed comes slowly, except in rare instances. With a stop watch in hand, I call for the simplest proposition to be added correctly in so many seconds. This is kept up from day to day (not excluding regular addition work), till the class reaches the desired time. Each proposition given in the foregoing table is covered in its order. It requires hustling on the part of the teacher to get the most out of a class. I keep among the students, and keep after the slow ones—the quick ones take care of themselves.

Persistent adding will bring results—spasmodic efforts are worse than none.

(*To be continued in the January number.*)

Auditing

R. G. BENNETT, CHARTERED ACCOUNTANT, PEIRCE SCHOOL, PHILADELPHIA

(*Continued from November Number.*)

It will be noticed that the checking of postings to individual accounts of customers and creditors is omitted ; however, it is advisable to check occasional items throughout the year in order to test their accuracy, and in like manner to examine invoices of purchases and check their extensions as a partial test of their accuracy. The auditor should vary his method of procedure each time ; then the staff will be uncertain as to what portion of the work will come under his close examination, thus producing the same moral effect as a complete audit. Where self-balancing ledgers are in use the aggregates of each should be compared with its corresponding abstract in the general ledger.

BEGINNING THE AUDIT.

It is absolutely necessary that the auditor before beginning the investigation should thoroughly acquaint himself with the general system upon which the books have been kept. He should make a complete list of all the books and note their relation to each other, the particulars of the period covered by the entries therein, and the name of the clerk or clerks in charge of each. It is advisable to stamp or initial each book as inventoried to preclude the possibility of its being replaced at any time during the auditor's absence ; this is also advisable when the audit of any book is complete, as it will prevent its being withheld without being missed. The auditor should also initial or stamp all vouchers, securities, contracts, or other important papers that are produced, as he is thus enabled to identify at any future time any document that had passed through his hands.

In auditing the accounts of a partnership the auditor should obtain the partnership deed and make an exact copy for his own use in future. He should then prepare short notes on the contract for his own guidance, showing in brief the financial regulations that will have to be given effect thereto. These notes should show the capital subscribed by each, the allocation of the profits, the interest to be allowed on their capital accounts, any limitation of their drawings, the date when the books are to be balanced, the stipulation as to salaries, duration and dissolution, etc. Any deviation from the requirements must be sanctioned by the parties concerned.

CORPORATIONS.

In a company audit it is the duty of the auditor to examine the Prospectus, Charter and By-Laws, the allotment of stock, the several books of record, the minutes of both shareholders' and directors' meetings, in order to determine whether all acts of the company are in accordance with the charter, the law, resolutions of shareholders, and to see that all obligations are fulfilled and not



PICTORIAL POINTERS.—Reception Hall, Lynn Business College, Lynn, Mass. This attractive hall is beautifully finished in hard wood. The effective arch at the end of the hall marks the entrance to a cross corridor from which one may enter the school rooms on the first floor or ascend the stairway to the second floor. There are but two stories, and the building, which is in the Colonial style, is occupied by nothing but the school. The Business Office opens at the left, and the Private Office, shown on the following page, opens at the right, through the large sliding door which here appears closed.

over-stepped. All accounts and financial transactions should be in conformity with the charter or By-Laws, or the minutes of meetings. All transactions in connection with the issue, sale and transfer of stock should be carefully checked into the proper books and counterfoils (stubs) of stock certificates examined, that an over-issue of stock may not occur. There are a great many details in connection with corporation audits that need not be enumerated.

CASH BOOK.

This is the principal book and should be exhaustively examined. Probably more fraud and trickery is perpetrated in connection with this book than with any other.

The cash receipts should be checked with care and compared with the counterfoils of the receipt books, collectors' books, counter cash book, sale slips, etc. Counterfoils should be numbered consecutively and every one accounted for, and if any is missing or left blank, a satisfactory explanation must be demanded. A canceled or spoiled receipt should remain attached to its counterfoil. Cash sales require careful scrutiny and can be properly guarded only by a systematic internal check. Care must be taken that cash discounts are not entered up when the customer is required to pay in full—this being a common source of embezzlement—and should be watched by tracing all checks and other cash items into the bank or through the petty cash book. It is well to have duplicates, or copies of deposit slips kept.

Cash Payments. It is advisable as far as possible to deposit all cash in the bank and to make all payments by check; the canceled check then becomes the best form of voucher. All payments should be carefully checked with their corresponding vouchers; and yet neither canceled checks nor other vouchers are sufficient evidence without the proper authority which is granted by the resolutions of the directors. Petty cash payments are usually made without any vote of the directors and, therefore, require careful attention. The auditor should satisfy himself that expenditures have been charged to the proper accounts and that "errors of principle" do not creep in. When several columns are used in the cash book, great care must be exercised to see that amounts are not placed in the wrong columns.

The balance as shown by the cash book should equal the cash on hand, plus the balance in bank. If they do not agree it is because of checks that are outstanding and that have not yet been presented for payment. A *reconciliation statement* should be engrossed on the cash book at the end of each month, similar to the example following:

Sept. 30, 1902. Book			$5400
Balance in bank		$3100	
o/s check No. 145	$1000		
o/s " No. 150	400		
o/s " No. 162	250		
o/s " No. 171	450		
o/s " No. 172	200	2300	5400

The several items in this statement should be carefully examined by the auditor and the actual balance ascertained by an independent statement from the bank.

BILLS AND ACCOUNTS.

Bills Receivable. The list of bills and notes should be carefully gone through, to determine whether they are on hand or have been discounted or lodged with the bank as collateral security. All bills matured should be traced into the cash book, and if dishonored, back to the debit of the customer.

Care must be taken that notes overdue have not been paid and no credit given, and that some of the bills on hand are not worthless.

Book Debts. A list of all those indebted to the company at the date the books were closed should be prepared and verified with the ledger accounts. A certain amount should be written off the aggregate to provide for possible losses which experience has shown is inevitable. Unless the auditor is qualified to pass on the financial standing of each debtor, it will be necessary to have the manager of the business determine which are good, doubtful, and bad. Any that are worthless should be closed into Profit and Loss, but the doubtful ones should be listed as such in the balance sheet at a reduction of, possibly, one-half.

A good plan is to open a Reserve for Bad Debts account to which is credited annually, out of profits, a sum which bears the ratio to the total sales for the current year that the ascertained loss for the previous few years bears to the total sales for that period. As losses occur in future they are charged against this reserve and profits, for the following years are not burdened with losses upon business transactions of previous years.

Accounts and Bills Payable will present but little difficulty, yet they should be critically examined to see that they have all been credited, and that the company owes all that are shown by the books. The returned note or draft, of course, is suffic-

ient voucher for the payment of same, and the balance of bills payable account in the ledger will show the amount still outstanding.

SUBSIDIARY BOOKS.

The several books of purchases, sales, etc., should be compared and verified, and the ledger entries should be carefully checked with the books from which they are brought. Care must be taken that all invoices received are O. K.'d, and that the amount of such liability is posted to the correct account in the ledger and finally represented on the balance sheet.

GOODS AND PROPERTIES.

Goods on hand should be inventoried at cost and not at the market value, as there can be no profits until goods are sold. While profits should not be anticipated because of a rise in the market, on the other hand a good practice is to lower the valuation of goods that are out of fashion and for which the demand is lessening. The inventory book should be signed by the party who made it, and it is the duty of the auditor to go over the extensions before accepting it as final.

Land and Buildings. The title deeds of the property should be examined and all expenditure in connection with the property. Care should be taken that expenditures for repairs or replacement are not charged to the property instead of to revenue. The depreciation on buildings will depend on the quality of material employed in construction. The life of the building should be estimated and a percentage written off each year sufficient to amount to the original cost by the end of the period.

Machinery and Plant. A certain per cent. should be written off each year for depreciation. It is difficult to say what amount of depreciation should be allowed each year, as the life of machinery is uncertain. It may not wear out only, but may become obsolete through later inventions. Boilers, for instance, wear out rapidly, and should have from 10 to 15 per cent. written off yearly, while on other machinery from 5 to 10 per cent. may be sufficient. All repairs should be charged to revenue. Perhaps a reserve should be set aside for depreciation, and such a method is commendable.

Furniture and Fixtures. Deduct say 7 per cent. on the reducing balances. Horses and wagons and loose tools should be revalued each year, as no percentage rate of depreciation can be safely determined.

Stocks and Bonds. These should be personally inspected by the auditor and the actual market value determined from the published quotations. They are not subject to depreciation but they fluctuate in value. Care should be taken to see that they are not over-valued.

FICTITIOUS ASSETS.

Such assets as good will, patents, copyright, franchise, etc., require careful discrimination. Good will does not depreciate, but may be shattered at any time, or it may gradually increase. If the company is prosperous, however, it need not be written down. Patents, copyright, and franchise may be closed off during their legal existence.

Such items as bonus, stock discount, organization expenses, etc., should be written off in three or four years.

CONTINGENT LIABILITIES.

These are very important and should not be overlooked, as there is generally a possibility of having to pay them. They include notes and drafts under discount or that have been transferred to others, accomodation obligations, disputed claims, cumulative preference dividends, etc. While contingent liabilities do not form part of the balance sheet, they should by all means be listed at the bottom for the information and benefit of the stockholders.

THE BALANCE SHEET.

This is the most important statement laid before the stockholders, as it shows the exact financial condition of the business. On one side are placed liabilities, not only to creditors but to the stockholders themselves, while on the other side are enumerated the assets and the property of the company.

Before giving his certificate of correctness the auditor must examine in detail each item on both sides, and satisfy himself that the liabilities have not been understated, nor the assets overstated, or *vice versa*.

The liabilities as shown in a company's balance sheet may be classed under two heads:

(1) Liabilities to the Shareholders.
(2) Liabilities to the Public.

The former consists of the share capital, surplus, undivided profits, etc. The details and particulars of the capital should be clearly stated, and when it is divided into more than one class this should be shown. The balance sheet should also show the authorized capital, the amount subscribed, the calls unpaid, etc.

THE CERTIFICATE.

As stated above, the certificate should be a clear and fearless statement of the facts as they exist at the time of making the examination. If only a partial audit is made, such should be stated in the report, but any item of interest to the stockholders should by all means be brought to their notice.

There is no definite form of certificate, as individual preference generally rules the form to be adopted by the auditor. Any clear statement of the affairs will suffice and need not be of great length. Such a statement as: "I have examined the above Balance Sheet, and find it correct," would be sufficient; or on the Balance Sheet may be written, "Examined and found correct," to which would be appended the name of the auditor. There are often two auditors engaged on an audit and in that case both should sign. Such a report as "Examined and found to agree with the books," would not be satisfactory, as the books may not be correct.

The following auditor's report may prove suggestive:

PHILADELPHIA, SEPT. 30, 1902.

TO THE STOCKHOLDERS OF THE CITY TRADING COMPANY.

GENTLEMEN: Having examined the books and accounts of the City Trading Company we beg to submit the following report:

We find the appended Balance Sheet, Profit and Loss Statement, and statement of Receipts and Payments, to be correct and in accordance with the books.

We find the books to be carefully and systematically kept, and everything in connection therewith in proper order. We wish to commend the courteous treatment received at the hands of the Manager and his able staff of assistants.

Respectfully submitted,
SAMUEL BROWN,
J. W. GREEN, } Auditors.

Business Tips

GEORGE HORACE LORIMER

[Extracts from "Letters from a Self-Made Merchant to his Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

ON SELF-RESPECT, CAUTION, LOYALTY AND MODESTY

There isn't any such thing as being your own boss in this world unless you're a tramp, and then there's the constable.

Keep your self-respect at any cost, and your upper lip stiff at the same figure. Criticism can properly come only from above, and whenever you discover that your boss is no good, you may rest easy that the man who pays his salary shares your secret.

Remember that when you're in the right you can afford to keep your temper, and that when you're in the wrong you can't afford to lose it.

When you come across one of those gentlemen who have more oil in their composition than any two-legged animal has a right to have, you should be on the lookout for concealed deadly weapons.

The bunco men aren't all at the county fair, and they don't all operate with the little shells and the elusive pea.

Loyalty is the one commodity that hasn't any market value, and it's the one that you can't pay too much for. You can trust any number of men with your money, but mighty few with your reputation. Half the men who are with the house on payday are against it the other six.

I don't know anything that a young business man ought to keep more entirely to himself than his dislikes, unless it be his likes. It's generally expensive to have either, but it's bankruptcy to tell about them. It's all right to say nothing about the dead but good, but it's better to apply the rule to the living, and especially to the house which is paying your salary.

Of course it's good business, when a fellow hasn't much behind his forehead, to throw out his chest and attract attention to his shirt front. But as you begin to meet the men who have done something to make them worth meeting you will find that there are no "keep off the grass" or "beware of the dog" signs around their premises, and that they don't motion to the orchestra to play slow music while they talk.

Superiority makes every man feel its equal. It is courtesy without condescension; affability without familiarity; self-sufficiency without selfishness; simplicity without snide. It weighs sixteen ounces to the pound without the package, and it doesn't need a four-colored label to make it go.

ON MATTERS AND THINGS IN GENERAL.

There's nothing helps convince some men that a thing has merit like a little gold on the label. And it's pretty safe to bet that if a fellow needs a six or seven-syllabled word to describe his profession, he's a corn doctor when you come to look him up in the dictionary. And then you'll generally find him in the back part of the book where they tuck away the doubtful words.

If you really want a look at the solid facts of a thing, you must strain off the sentiment first.



Principals' Private Office, Lynn Business College, Lynn, Mass. The rich Axminster on the floor, the sumptuous upholstered furniture, the open grate with its attractive mantel—all suggest coziness combined with elegance. As this apartment is on the first floor, looking out on the street, but a few feet distant, the advertising value during the evening session is of no slight importance. This school was opened seven years ago by H. W. Pelton and C. C. Dexter, formerly teachers in Burdett College, Boston. It has been remarkably successful, and is the only commercial school in New England occupying solely its own building for school purposes.

There's no easier way to cure foolishness than to give a man leave to be foolish. And the only way to show a fellow that he's chosen the wrong business is to let him try it. If it really is the wrong thing, you won't have to argue with him to quit, and if it isn't, you haven't any right to.

The easiest way in the world to make enemies is to hire friends.

ON MARRIAGE

I knew right off that I had made a mistake when I opened the inclosed and saw that it was a bill for "fifty-two dollars for roses sent, as per order, to Miss Mabel Dashkam." Of course you're in no position yet to think of being engaged even, and that's why I'm a little afraid that you may be planning to get married. But a twelve-dollar clerk who owes fifty-two dollars for roses needs a keeper more than a wife. I want to say right here that there comes a time to a fellow who blows fifty-two dollars at a lick on roses when he thinks how many staple groceries he could have bought with the money.

Marriages may be made in Heaven, but most engagements are made in the back parlor with the gas turned so low that a fellow doesn't really get a square look at what he's taking.

While a man doesn't see much of a girl's family when he's courting, he's apt to see a good deal of it when he's housekeeping; and while he doesn't marry his wife's father, there's nothing in the marriage vow to prevent the old man from borrowing money of him.

To marry for money or to marry without money is a crime. There's no real objection to marrying a woman with a fortune, but there is to marrying a fortune with a woman.

TO A SALESMAN

Repartee makes reading lively, but business dull.

Half the people in the world take a joke seriously from the start, and the other half if you repeat it often enough.

He laughs best who doesn't laugh at all when he's dealing with the public. There's such a thing as carrying a joke too far, and the fellow who keeps on pretending to believe that he's paying for pork and getting dog is pretty apt to get dog in the end.

A real salesman is one part talk and nine parts judgment; and he uses the nine parts of judgment to tell when to use the one part of talk.

Of course you want to be nice and mellow with the trade, but always remember that mellowness carried too far becomes rotteness.

Real buyers ain't interested in much besides your goods and your prices. Never run down your competitors' brand to them, and never let them run down yours. Don't get on your knees for business, but don't hold your nose so high in the air that an order can travel under it without your seeing it. You'll meet a good many people on the road that you won't like, but the house needs their business.

(Continued in January Number.)

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

RUSSIA.

The Political Situation in Russia. Isaac A. Hourwich. Forum, October–December, 1902

Through Siberia to Behring Strait. Harry De Windt, F. R. G. S. Harper's Magazine, October, 1901.

From Peking to St. Petersburg by Rail. Alfred Stead. Review of Reviews, December, 1901.

Electric Cars on a Frozen River. Harper's Weekly, December 28, 1901.

The New California. S. M. Williams. Munsey's Magazine, March, 1902.

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Log Rafts on the Pacific. Arthur Inkersley. Overland, October, 1902. Wood Manufactures.

Maine's Wood Novelty Mills. George E. Walsh. Scientific American, October 25, 1902.

MINING.

The Extraordinary Story of the Utica. Baily Millard. Everybody's Magazine, November, 1901.

The Life of a Coal Miner. Rev. John McDowell. World's Work, October, 1902.

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The Foundations of the American Iron Industry. Archer Brown. Engineering Magazine, October, 1902.

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Conveying Water in the West. Harper's Weekly, December 21, 1901.

SHIPPING.

American Mistress of the Seas. Capt. Richmond P. Hobson, U. S. N. North American Review, October, 1902.

Ocean Steamships. Lawrence Perry. World's Work, October, 1902.

Twentieth Century Types of Shipbuilding. Review of Reviews, October, 1902.

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Americans in the Raw. Edward Lowry. World's Work, October, 1902.

DENMARK.

Denmark and the Treaty. Gertrude Atherton. North American Review, October, 1902.

GERMANY.

Toy Making Among the Germans. Fritz Morris. Harper's Weekly, December 14, 1901.

ARGENTINA.

A Visit to the Argentine Republic. G. Shaw Lefevre. Nineteenth Century Magazine, November, 1901.

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New England Fisher Folk. Guy Wetmore Carryl. Harper's Magazine, October, 1902.

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Silk Culture in California Carrie Williams. Overland, October, 1902.

THE NORTHWESTERN STATES.

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American Trade in the Orient. Walter J. Ballard. The Protectionist, October, 1902.

ECONOMICS.

Industrial Progress in Europe. The Protectionist, October, 1902.

The Real Basis of Protection. Edward F. Adams. The Protectionist, October, 1902.

Causes of Prosperity. The Protectionist, October, 1902.

The Competition of the United States with the United Kingdom. Dr. John Waddell. Popular Science Monthly, October, 1902.

RAINFALL.

The Distribution of Rainfall. A. J. Herbertson, Ph. D. Harper's Magazine, October, 1902.

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

INTRODUCTORY LESSON FOR BEGINNERS.

"An ounce of prevention is worth a pound of cure." It is a significant fact that a very large majority of the law-suits involving business interests, arise because of a misunderstanding as to the terms of a so-called agreement previously made. A business transaction is the result of an agreement such as the law recognizes. An agreement is supposed to involve the meeting of the minds of the parties to the agreement. However, the courts cannot get at the minds of the parties but must judge by outward appearances, such as language and conduct. It frequently happens that a person consents to something the scope of which he does not fully comprehend. Such an agreement is almost certain to furnish disagreeable work for the courts and the lawyers. For all this the losing party must pay and pay well. For, as some one has said, "talk is cheap except when the lawyers talk."

LEARN TO KNOW WHEN TO CONSULT A LAWYER.

Some will say, "No one but a practicing lawyer is competent to carry through an important deal in these days of modern complexity." But how is one to know what is "important"? It is too often true that he who does not know, does not know that he does not know. If he did, he would not make his fatal blunder.—A loaned B $2500 on his note. B was known to be "poor pay," and A would not make the loan unless C would indorse the note. C did indorse and, of course, was liable to pay the note if B did not. When the note fell due, A was kind enough to give B an extension of ten days, without consulting C in the matter. When B would not pay at the end of the ten days, C was asked to settle and he refused. A went to an attorney, who advised him that by extending the time for payment without the consent of the indorser (C), he had released the indorser. Had A known that he *did not know* the effect of extending the time, he would have consulted his attorney sooner and would have been $2500 better off. Had he possessed a good working knowledge of the principles of the law of bills and notes, he would have known better anyway.

The object of the study of commercial law is not to make a lawyer of the layman, but to teach him when he needs a lawyer. Not every man can be his own lawyer, and it is but sheer nonsense for him to think of trying it. But it is not the person well equipped with the principles of business law who makes this mistake. He knows what he knows, and he knows that beyond certain limits there is danger. He knows that the law of real property is too intricate for any one but a first-class lawyer, and when he has a real estate deal on hand, he pays his attorney a few dollars to keep the deal straight rather than pay him many dollars to get it straight after he has muddled it.

HOW TO STUDY COMMERCIAL LAW.

Commercial law cannot be memorized any more than commercial arithmetic. Of course, certain principles can and must be mastered; but, like the principles of arithmetic, they are not mastered until they can be applied. A man may own a fine set of surgical instruments and be anything but a skilful surgeon, unless he possesses the skill to use them. The principles of law are like surgical instruments: to get value out of them, they must be used. In this connection it is well to remember that "reason is the soul of the law." Once in possession of the principles, and given a set of facts, it remains for the student to reason out the *answer*.

But one who reads the text-book for principles must read between the lines. Nothing that is read should be so construed that it will clash with any other statement of law. To illustrate, when one reads "the agreement of the parties makes the law of the contract," he should keep in mind that an illegal contract is void; i. e., after reading "the agreement of the parties makes the law of the contract," he should read between the lines, "so long as the agreement is lawful."

ON THE USE OF ILLUSTRATIONS.

Every principle should be fixed in the mind by means of an apt illustration. For example, it is easier to see the force of the principle, "every simple contract must have a consideration," when it is backed up by at least two sets of facts, one where there is no consideration and consequently no contract, and another where there is a valid consideration and a binding contract; thus, A promises to paint a portrait for B, and is to receive no compensation. B cannot hold A to this agreement because he (B) did nothing in return for A's promise. Again, suppose X promises to write an article for Y, and Y promises to pay X $100. In this case Y has done something he was not already bound to do. He has promised to pay X $100. Y's promise is a consideration that will bind X to his promise. Then, so far as the consideration is concerned, this is a valid contract.

The learner should select his illustrations under the guidance of a careful teacher. Great harm may easily come from trying to evolve rules of law from cases. Take, for example, the last case given above. If the article to be written was to be a libel, the contract would be void. The learner, overlooking the rule, "an illegal agreement is void," and seeing that the court had declared this agreement void, might be led to think that it was because the consideration was not valid. Great care should be exercised in this particular, because it is easy to get a wrong idea, and wrong ideas, like weeds in a garden, are hard to kill when once they are rooted. Only the simplest cases should be taken for illustration, and every detail of each case should be *studied*, not simply gone over.

THE MORAL AND DISCIPLINARY VALUE OF THE STUDY OF COMMERCIAL LAW.

Aside from the direct value of a knowledge of business law, there is another and most important benefit to be derived from the study of it. Despite the discordant notes of the croaker, law consists in right principles rightly applied. Can a person engage the mind in a more wholesome occupation than in looking for, searching after, correct principles, and in reasoning how to put them into actual practice? It is often possible to determine the moral status of a student, though almost an entire stranger, by the way in which he will decide some point in commercial law. Probably there is nothing in a commercial course, if there is in any course, which will broaden, deepen, and strengthen (develop and discipline) the mind more than the well-directed study of business law.

We are living on a moving planet and in a moving age. We cannot stop if we would. Unless we make a faithful continuous effort to go ahead, we must slip back. Every day, whether we will or not, we must face new problems, problems which we alone can solve. Will the ability to reason help us? It is the only thing that will help us. Every day new opportunities come to us and we are better or worse accordingly as we treat these opportunities. Forces are at work which have already reduced business to a science.

Happily the time has passed when a smattering of knowledge and a great deal of bluster and bluff will place a man in the front rank anywhere except in the court-room as defendant to a suit, or more often in the almshouse. The world will no longer trust large business interests to the management of an ignoramus. The business men of tomorrow must have more practical knowledge of the rules of business than did the average lawyer of yesterday. "Let us, then, be up and doing."

ESSENTIALS.

In order to succeed in any study, at least three things are absolutely necessary; viz.: a never-failing source of reliable information, a thorough understanding of every word that enters into the subject, and steady, solid, well-directed *work*. Above all, WORK. The only way to do work that really amounts to much is to set apart a certain time for it and be there for business during that time each working day. This race for success is not to the swift, nor is the battle to the strong. It is the fellow who keeps forever at work that wins success. Many a man with a bright mind has gone to pieces because he thought himself able to succeed without work, and many a man with a dull mind has succeeded in reaching the top round of the ladder because he realized the necessity for work and acted on his convictions.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

George Newhall Comer, the pioneer of Commercial College work in America, was born in Liverpool, England, in 1814. His early business training was had in the large banking-house of Baring Bros., London, and when still a young man he came to America. For a short time he was engaged in the coal business in Boston, Mass., working as an expert accountant at such times as he could spare from his regular occupation. Mr. Comer had been in Boston but a short time before he realized the need of a school, where young people could be taught bookkeeping, writing and other business studies, and in 1839, he disposed of his coal business and opened a business school under the name of Comer's Initiatory Counting room, which name he later changed to Comer's Commercial College.

From its inception Comer's College was very popular and successful. The good people of Boston and New England, recognizing the value of such a school for enterprising young men and women, accorded it their hearty support and strong financial encouragement. From an old circular, bearing the date of 1840, we copy the following:

Comer's Initiatory Counting Room

is open day and evening for the purpose, as its name implies, of preparing students of all ages for the practical duties of merchants' clerks, and the other active pursuits of life, upon the following terms:

A course in Mercantile Writing, Bookkeeping, and Commercial Calculations, including stationery.....$15.00

A course in Writing, Arithmetic, consisting of one lesson each day or evening for three months.....$5.00

Having frequent applications, Mr. Comer can usually procure employment for such of his students as may require it.

As an expert accountant, Mr. Comer occupied a somewhat unique position, coming to Massachusetts as he did, at a time when, compared to the present, little business was transacted and the methods of bookkeeping in vogue were of the crudest and simplest kind. Scarcely anybody, except merchants employed in foreign trade, then kept their books by double entry, and it was Mr. Comer's mission to introduce in Boston and throughout New England the Italian or double entry system. Mr. Comer was so qualified as a practical accountant, and his work gave such universal satisfaction, that he was then acknowledged to be the leading authority on all matters pertaining to accounts, and his services were sought after, not only in his home city, but elsewhere in New England and in New York City and state. Through his practical ingenuity many labor saving devices and methods were devised and introduced in office work, and he was the first accountant to introduce direct posting to the ledger from books of original entry without the intermediary of the old-fashioned columnar journal, which was at that time in universal use.

Mr. Comer was a writer of acknowledged ability on all subjects pertaining to his chosen profession, and there are in existence many magazine articles, pamphlets and circulars from his pen, all bearing the impress of deep thought, and a close acquaintance with, and a thorough knowledge of the needs and methods adapted to the commercial conditions of his time. He was the author of several standard works on Bookkeeping, Penmanship, Navigation and Commercial Computations, all exhibiting a mastery of the subjects treated and great care in their preparation. Mr. Comer was a fine musclar movement penman and teacher of penmanship at a time when muscular movement writing was generally unknown. He advocated a combined movement of the hand and fingers, with the elbow below the edge of the desk, the wrist clear from it, the fingers being used to form the letters, and the hand and arm sliding along to give fluency to the writing. Mr. Comer's own work showed an ease, speed and strength of execution possessed by few of his contemporaries.

Personally, G. N. Comer was a striking figure—short of stature, with immense depth of chest and breadth of shoulders, upon which was mounted a finely shaped head. His features were large, pleasant and forceful, and showed the ruggedness and independence of thought and action, which where characteristic of the man. He was extremely neat about his dress and person, one of his favorite expressions being that "An eye for dirt was better than an ear for music," and everything under his control had to be kept scrupulously clean.

Mr. Comer's character was many sided,

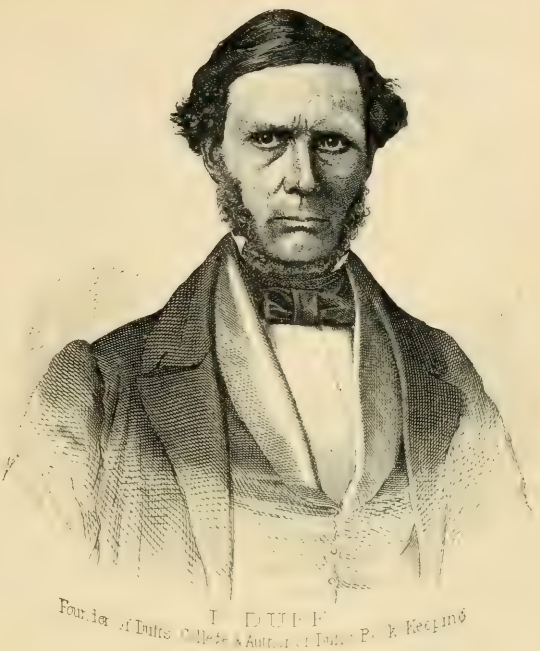
GEORGE NEWHALL COMER.



with, perhaps, strength of purpose, independence of thought and action, and love of truth dominating all else. He was a man of large heart and generous nature, which won to him the strong affection of his students and the warm esteem of a large circle of friends. He had a great hatred of sham and pretense, and never hesitated to use both voice and pen in condemnation of such as came to his notice. Although making much money from his school and expert fees, he never accumulated a fortune, being too generous to his family and friends to admit of it. Another of his favorite sayings was, "The best is none too good for those I love." Mr. Comer was a practical man, an educated man, a kind, yet forceful man, and bringing these characteristics to bear in his teaching, he won and kept for his school an invaluable name and high standing personally among the merchants of Boston and New England.

During Mr. Comer's life his school was uniformly successful, and at his death in 1876, his son, Mr. C. E. Comer, took charge of the business, and being a gentleman of marked ability and an able teacher has maintained its high standing up to the present.

Thus, for over sixty years, under the management of father and son, this pioneer business school of America has continued and prospered, and stands today in the front rank with the strongest and best class of commercial schools of the country, a monument to the foresight, ability, and industry of its founder, George Newhall Comer.



Fou.der of Duffs College & Auth... of Int... P... k Keeping

Business Educators and Penmen Lend Hinman Your Aid.

WORCESTER, OCT. 10, 1902.

DEAR FRIENDS ZANER AND BLOSER:

My plan is to present the first three founders of Business Schools: Duff, Comer and Bartlett, and then others in their order of starting and growth. I shall take up other schools in Boston, Pittsburg and Cincinnati, after I have dwelt upon the earliest pioneers and the primitive condition of our country without railroads and with only three million people west and north of the Ohio river in 1840, when the three first business schools were started in the midst of ignorance of anything but the crudest methods of keeping accounts. I don't believe the readers of your paper will charge you or it with what I may write or may not write, but it means work to get the craft to give me facts and pointers, but after I get the matter going in a few numbers, I think there are many who will wish to be in it. I want to show that our baby country, 60 years ago, has bounded ahead of all the old nations of the world and that its marvellous commercial prosperity and unparalleled commercial leadership is due to the commercial training of millions of young men and women of our country since 1840. *I do want* the business educators and penmen of the country to *realize* that I *cannot* know *without their aid* what to say of them, or how to say what will please them or do them justice,—so I shall be delighted to get from every source as much interesting matter as possible. I realize that some schools will give me a chance to write of them, and others who do not aid me with facts may feel that I have slighted them, when the cause has been that they slighted themselves by withholding matter that I would gladly use could I but get it. My history is in its infancy now and will be for several numbers, because I am starting it with men who opened schools before I was born. However, this whole thing is a matter of love and not of profit, and if I cannot reach the modern workers while writing of the pioneers between 1840 and 1870 the later ones will be reached in their order of coming into the work. My regard for and devotion to my whole profession is unbounded, and it will be a matter of the head and not the heart if I fail to do what is in all respects pleasing and creditable to myself, and all worthy members of my craft. I am in the midst of a very busy school and other work, and cannot give the time or thought to write to all the members of the profession solicitingtheir aid, but I shall be delighted to receive matter from every worthy worker who feels that he has been an earnest instrument in the cause of penmanship and commercial eduction.

Sincerely your friend,

A. H. Hinman

Rapid Addition.

Those interested in the teaching of rapid addition would do well to lend a listening ear to Mr. L. C. Horton, inventor, manufacturer and publisher of the Numerogram, a device intended to facilitate the teaching and the learning of mathematics as app ied to the hustle and bustle of business. Some of our best schools are using the Numerogram, and some of our most progressive teachers are recommending it. You will do well, therefore, to give it attention.

Expert W. J. Kinsley, Raises Something Else Besides Forged Checks and Chickens.

THE STORK
Announces the arrival of
GERTRUDE ELVIRA KINSLEY,
October the Fourteenth, nineteen hundred and two, at
Four-thirty o'clock in the morning.
Weight ten and a quarter pounds.
AT HOME
after October the twenty-eighth.

Simplified is Winning.

H. G. Phelps, principal of the Business Department, Montana State College, Bozeman, Montana, like many other progressive business educators, uses the Zanerian Manual of Simplified Script in his writing classes. In a recent letter he states: "Simplified script is gaining in favor every year we use it." His experience, we are pleased to say, is the same as that of all others who have given this style of writing a fair trial.

The Business Educator.

Entered at the Post Office at Columbus, Ohio, as Second Class Matter September 1, 1902

Edited and Published Monthly (Except July and August,) by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. NO. 4. WHOLE NO. 49

COLUMBUS, OHIO, DECEMBER, 1902

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Public and Private.

The National Commercial Teachers' Federation is attended and supported by teachers from business colleges, public schools, normals, universities, etc. The largest number of course comes from business colleges which are private institutions. But of recent years teachers from commercial departments of high schools and from commercial high schools have been multiplying until their numbers are quite noticeable. This growth is but a beginning. They have been active workers in the association and have been cordially received generally.

We have noticed, however, now and then upon the part of a small minority of business college men, principally proprietors, to "turn down" for office or otherwise, persons solely because they were connected with the public schools. Some doubtless deserve to be turned down as do a small number of persons in all lines, but there was a spirit back of the act we did not like. The question is, shall we foster this spirit, or put our heels upon it as we would upon a selfish, poisonous serpent?

Let us learn to lift ourselves above petty and imaginary differences in our beloved Federation, and out of it. Let us recognize that commercial education is bigger than a business college, or a high school, or a university; that it is bigger than all combined; and that its future cannot be measured by the past.

The commercial high school is drawing to itself many of the best men in the business college profession because of sureness and size of salaries paid, opportunities for growth and advancement, and of vacation periods for recreation and improvement. As a result, high school commercial education is receiving such an influx of ability that the time is near at hand when the graduate of these schools will be something other than a nonentity.

Our motto is: recognize merit, worth, grit, enthusiasm, ability, energy, alertness, timeliness, usefulness, and character, and utilize it in our Federation as officer, or on committees or program whenever and wherever we recognize the same, whether the person is business college teacher or proprietor, high school or university teacher or principal.

As publishers of the BUSINESS EDUCATOR we are happy to serve one and all alike—to receive support from business as well as high school teachers. We believe both are deserving. We believe the Federation needs both and to that end we encourage recognition on the part of the public school man as well as on the part of the private school man, letting merit determine the position he shall occupy.

We want no division of interest or feelings—*unity* is the watchword for commercial teachers with which to sweep the educational sky of cobweb education.

Come Again.

"The Business Educator," of Columbus, Ohio, contains an article that is especially interesting to stenographers—"The Education of a Stenographer," by Mrs. M. L. Veenfliet. For a magazine that has the wide scope that its title suggests, the space devoted to penmanship seems rather out of proportion. Improvement might also be made by a change in the style of type.

R. P. SoRelle, in The Gregg Writer.

Sincere, well-meant criticism like the above is always more than welcome at the office of THE BUSINESS EDUCATOR, and we thank Mr. SoRelle, the new department editor of The Gregg Writer, for the suggestions he has made.

Previous to September of the present year our journal was known as The Penman-Artist and Business Educator. That covered the ground, indicated the contents very well, but it was awkward, unwieldy, and too long. After searching some time for a better name we decided on THE BUSINESS EDUCATOR, but we soon learned that it was far easier to see that the new name was not wholly logical and appropriate, rather than to suggest a perfect fitting title of small dimensions. Brevity carried the day, however.

In this connection we also saw that some journals, like the Western Penman and Penman's Art Journal, which give about one-third of their space to penmanship, and two-thirds to business education, etc., were also a trifle out of proportion when measured by their names. Which is the more out of proportion, a journal entitled BUSINESS EDUCATOR, which gives about one-third space to penmanship, or a journal entitled Penman, which gives about two-thirds space to business education? Business education includes at least business penmanship, but penmanship does not include business education.

Would that this thing had been brought up when we were wrestling with this problem; when our cry was long and loud, and our kingdom offered for a new name.

But it's ne'er too late to mend, so we are ready for a better name with which to re-christen the sturdy young advocate of good penmanship and practical education. Let's have it.

As to type, it was decided some months ago that ours is too small, and steps were then taken to secure larger and better. Watch for us in our new dress.

To return the compliment, allow us to suggest that Mr. SoRelle assist Mr. Gregg in opening the eyes of the beautiful girl whose face adorns the new cover design for the Gregg Writer. Typical Gregg stenographers are not asleep, but wide-awake.

The Question of Supervisors.

MR. C. P. ZANER,
Columbus, O.

MY DEAR MR. ZANER:—

I am not sure that I have acknowledged your response to my suggestion of a year ago as to "The Question of Supervisors."

Real worth always merits commendation. Your terse treatment of the subject is indeed meritorious. If only these could be placed in the hands of Superintendents and school officials a great deal of good might be done. If these articles were printed in one compact leaflet I would be pleased to use a dozen or more copies. This is not a suggestion, but a hint. If it is your plan, count on me.

A deal of education along this line is needed. You should understand that a Supervisor is daring indeed if he recommends to pupils a penmanship journal for supplementary work. I wish this were not so. The public can readily find fault with results, but sensitive to the slightest shadow of self aggrandizement on the part of the Supervisor.

I thank you heartily for the material response.

Sincerely yours,
M. D. FULTON.

New System.

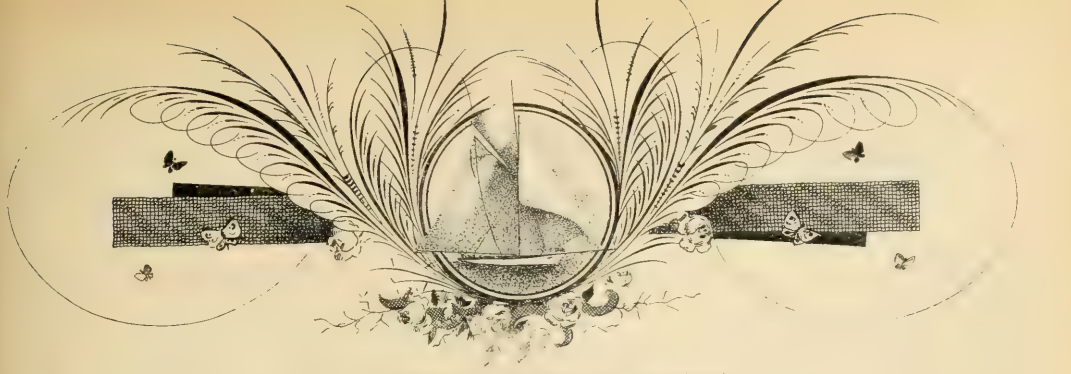
A new system of penmanship by the Hoffmann Metropolitan Publishing Co., 43 Metropolitan Block, Milwaukee, Wis., is a new claimant for public attention on the part of penmanship. Judging from the advance information we have received, the work is well worth investigation. We shall take pleasure in reviewing the publication when it arrives. An advertisement appears elsewhere in these columns.

A Penmanship Revival.

From a number of quarters of the country we learn of persons who are organizing classes in penmanship with good success. Mr. P. E. Matzen, of Battle Creek, Ia., a staunch supporter of THE BUSINESS EDUCATOR, is organizing classes in his section of the country, and reports the outlook good. From what we can learn, Mr. Matzen possesses the necessary qualifications in the way of skill and energy to give his patrons the worth of their money and more.

A Correction.

On page 28, of the November BUSINESS EDUCATOR, we credited Mr. T. Courtney with a verse in ornamental script, which should have been credited to Mr. J. G. Christ, Lock Haven, Pa.



FINE ART PEN WORK BY C. C. CANAN, DUKE CENTER, PA.



Mr. J. F. Caskey, recently of Buffalo, is again located in Wheeling, W. Va., with the Elliott Commercial Schools. Mr. Caskey has some very good words to say for his employer, Mr. W. B. Elliott, whom he declares to be "the most conscientious business college man" he has ever met

W. LeRoy Brown, a student of the Zanerian, recently landed a $100 job of engrossing. Simply another illustration of what ability finds to do when prepared.

Through Mr. H. O. Keesling, who is conducting a series of lessons in business writing in the BUSINESS EDUCATOR, and who is connected with Cannon's Commercial College, Lawrence, Mass., we learn that they have the largest school Lawrence has ever had.

Mr. C. R. Tate, penman in the Bartlett Commercial College, Cincinnati, O., recently favored the BUSINESS EDUCATOR with some subscriptions, and closed his letter in the following words: "You are giving the profession a good paper, and I should like to see your efforts receive the appreciation they merit. Each number is worth a dollar to any one."

W. B. Greider, a former Zanerian boy, is now supervisor of penmanship and drawing in the Public Schools of Greensburg, Pa. Mr. Greider is an earnest, honest, enthusiastic gentleman, and we doubt not that he will make a splendid success of the work.

Mr. F. F. Musrush, Supervisor of penmanship in the Public Schools of Lakewood, O., renews his subscription to the BUSINESS EDUCATOR in the following words: "With this you will find a silver certificate for $1.00. Extend my subscription one year. The BUSINESS EDUCATOR is a high grade periodical replete with information along all lines of commercial education."

Mr. Musrush also states that his work is progressing nicely, and that he has been complimented with an increase of salary each year since entering upon the work there.

Mr. S. B. Fahnestock, Secretary of the McPherson, Kansas, College, reports that they have begun this year's work with one hundred students more than last year, and that they have students from sixteen different states. This is indeed encouraging.

Mr. A. E. Kibbe, a former pupil of the Zanerian, is now teaching penmanship in the Metropolitan Select School, Buffalo, N. Y. Mr. Kibbe not only has qualifications along the penmanship line, but has talent in the line of music, and is pursuing a course of study and practice in that line while teaching penmanship.

W. F. Ovens, formerly Principal of the Wisconsin Business College, opened, on Sept. 1st, an institution of his own at Sheboygan, Wis., known as The State Business College. He reports that business is excellent.

On October 1st, Mr. Herbert S. DeSollar sold his entire interest in the Central Business College of Denver, Colo., to Mr. L. A. Arnold, of Chicago. We wish Mr. Arnold the success his progressive, energetic, worthy efforts deserve.

McPherson, Kansas, College occupied an entire page advertising this worthy institution in the McPherson Weekly Republican, Friday, October 17, 1902.

We have an attractive circular from L. H. Hauam, of Riverside, Cal., advertising a correspondence in penmanship.

The Twin City Gregg Shorthand Association gave its first program at Curtiss Business College, Minneapolis, Oct. 16. Ira V. Richardson of Minneapolis, is the president, and W. C. Stephens, of St. Paul, is the vice president of this promising new shorthand organization. Verily it is good for brethren to dwell together in unity.

We are pleased to learn that R. G. Laird, well known to most of our readers, has been appointed to a position on the faculty of the New York High School of Commerce, a position much coveted by scores of commercial teachers in the East.

E. S. Colton, Jr., the capable director of the Commercial Department of the Lowell (Mass.) High School, is in charge of a building attended by 400 pupils, who are taught by ten teachers. Besides his duties as principal, Mr. Colton teaches five classes in the day school, and puts in four evenings each week in the evening school work. This is fairly out-Roosevelting the President.



This is a portrait of Mr. L. E. Stacy, of Kingston, N. Y., who is considered one of our brightest and most skilled penmen and teachers of commercial subjects. Mr. Stacy has placed before us some written cards indicating skill of a high older. He is also giving lessons by mail which we can heartily recommend to those desirous of improving their penmanship. See advertisements elsewhere in this number.

The Commercial Text Book Company of Des Moines, is issuing some very attractive monthly advertisements to its large mailing list. The manager, B. F. Williams, is showing most commendable enterprise in pushing this new line of commercial text-books, although we ought not to speak of them as new, for some of them have been in use for several years and are familiar to many teachers.

D. Appleton & Co., are issuing an attractive series of books which they are calling "The Twentieth Century Series." We are sure that the hundreds of teachers among our readers, as well as hundreds who are not teachers, will be especially interested in such books as "The Work of Wall Street," "Funds and Their Uses," "Trust Finance," "The Story of a Grain of Wheat," and "History of Commerce and Industries," all of which are soon to come from the press.

Messrs. W. C. Stephens and G. A. Golder, proprietors of the Globe Business College, St. Paul Minn., are advertising extensively and forcefully this fall. We note an especially good write up in the A. O. U. W. Guide, backed up by a large display advertisement. If energy and hard and conscientious work will build up a good school, the Globe is destined to be at the front of the procession one of these days.

We have a catchy little advertising book from the Louisville Spencerian, entitled "Rate Book to Success."

Gideon Bixler, formerly well known in Ohio, where he had a school at Wooster, is now located in pleasant quarters on Ogden Ave., Chicago. He sends out a little folder in the shape of an imitation of a closed ledger. In it he names some of his former successful graduates, among them a special messenger to President McKinley, and a private secretary to Mayor Tom L. Johnson, of Cleveland.

The September number of *The School Review* contained a very thoughtful paper read some time ago before the Massachusetts High School Master's Club, on the subject, "The Place of Commercial Studies in the High School." We regret that our present accommodations for space are so crowded that we cannot reprint this excellent paper in full.

Mr. A. R. Burnette, of Ashland, Ill., has been elected to the position of special teacher of penmanship and the commercial branches in Vincennes, Ind., Public Schools. Mr. Burnette is a fine young man, and there is no doubt but that he will give satisfaction.

Mr. M. A. Conner, formerly Principal of the Commercial Department and Secretary of Alma College, Alma, Michigan, now has charge of a department in the Detroit Business University, Detroit, Mich.

B. B. Baker, penman in the Sidney, Ohio, Commercial College, recently favored the BUSINESS EDUCATOR, with a club of twenty-three subscriptions accompanied with the following words: "Please accept this small club as a token of respect for the good your magazine has done me. May it inspire these students as it has me."

Federation Announcements.

Comments

As Christmas comes on Thursday this year, it was thought best to postpone the meeting until Monday. This arrangement permits a session of only three days, but you will not be obliged to leave home on Christmas day to reach Milwaukee in time for the opening session.

There are to be three days of strenuous work, each one filled with much that will be interesting to any commercial teacher.

The session closes with a joint meeting with the Wisconsin Teachers' Association.

The shorthand section has introduced a new feature in its program—The Round Table. It is believed that this will prove to be truly a teacher's program.

Exhibits

Opportunity will be given those who have advertised in this program to make the customary exhibit of their wares. Owing to the limited room available for this purpose no other exhibits can be provided for. Advertisers are advised that for information concerning space, etc., they should write Prof. E. W. Spencer, Milwaukee.

Special arrangements will be made for exhibitions of school work.

Hotel

There are many good hotels in Milwaukee. Our headquarters will be at the St. Charles. This is on the American plan, and it is here that the banquet will be served on Tuesday evening. A special rate of two dollars per day has been obtained for our members at this hotel. This includes two in a room.

Other hotels are—Phister, Blatz, and Republican. All are contiguous to our place of meeting.

Banquet

Special preparations have been made for our banquet. Ex-Governor Peck and Mr. George Bruce, of Milwaukee, will each respond to toasts. The ladies will also be represented.

Railroad Rates

The usual rates of one and one-third fare for the round trip, on the certificate plan, have been secured. These rates are applicable from all points except those in the Southern and Southwestern passenger associations. Members coming from points in the territory of these associations should purchase tickets to their limits and then purchase to Milwaukee. *Be sure* to get a certificate, for only on the production of this certificate, properly signed, will you be able to secure a return ticket for one-third fare.

Owing to a new rule adopted by the passenger associations, twenty-five cents is charged for attesting each certificate. This fee will be paid in Milwaukee. Let us repeat—bring the certificate.

Meeting

The Business Managers is the only body that meets on Saturday. None of the others meet until Monday morning.

Progamme National Commercial Teachers' Association.

Spencerian Business College.

MILWAUKEE, WIS., 1902.

MONDAY MORNING, DEC. 29TH, AT 8 O'CLOCK

ASSEMBLY ROOM SPENCERIAN BUSINESS COLLEGE.

Reception and registration of members, (9 to 10).
Address of Welcome, Hon. David S. Rose, Mayor of Milwaukee.
Response, Mr. A. S. Parish, Grand Rapids, Mich.
President's Address.
Committee Announcements.

TUESDAY AFTERNOON, DEC. 30TH, AT 1 O'CLOCK.

ASSEMBLY ROOM SPENCERIAN BUSINESS COLLEGE.

1 to 2:30, General Election.
The Early History of Commercial Education in America, L. L. Williams, Rochester, N. Y.
Office Organization and Methods of a Large Business, Horace M. Battin, State Auditor Standard Oil Co.
The Benefit of Universal Organization among Commercial Schools, Dr. H. M. Rowe, Baltimore, Md.
Discussion, W. N. Ferris, Big Rapids, Mich., Geo. P. Lord, Salem, Mass., Enos Spencer, Louisville, Ky.

TUESDAY EVENING, DEC. 30TH, AT 8:30 O'CLOCK.

BANQUET AT ST. CHARLES HOTEL.

Toastmaster, Geo. W. Brown, Jacksonville, Ill.
Speakers, Hon. Geo. W. Peck, Ex-Governor of Wisconsin. Hon. William Geo. Bruce, Milwaukee, Editor of the American School Board Journal. J. W. Warr, Editor of the Practical Age, Moline, Ill. Carl Marshall, Cedar Rapids, Iowa. H. G. Healey, New York.
Music by Bachs Solo Sextette.

WEDNESDAY AFTERNOON, DEC. 31ST, AT 2:30 O'CLOCK.

DAVIDSON THEATRE.

Joint Session of the National Commercial Teachers' Federation and the Wisconsin State Teachers' Association.

SYMPOSIUM.

1. The Meaning and Utility of Higher Commercial Education, Prof. J. C. Monaghan, University of Wisconsin.
2. The High School as a Factor of Commercial Training, Chas. E. McLenegan, Prin. West Division High School, Milwaukee.
3. Private Business Schools as Factors in Commercial Training, Robert C. Spencer, Pres. Spencerian Business College, Milwaukee, Wis.

NOTE.—On Saturday morning, December 27, at 9 o'clock, Assembly Room, Spencerian Business College, the Private Commercial School Managers will meet. None of the other bodies meet until Monday, December 29.

Commercial and Shorthand Combine.

It has been virtually decided between the officers of the Commercial Teachers' Association and those of the Shorthand Teachers' Association to hold a joint session of those two bodies on Monday evening, December 29, leaving the other sections to make such arrangements as they see fit. The work of the joint session will relate to English and its importance in the different departments of commercial work. This should be one of the most profitable and interesting sessions of the entire meeting.

E. W. SPENCER.

Program

National Business Teachers' Association

Milwaukee, Wis., Dec. 29-31, 1902

MONDAY, DECEMBER 29

9:10. Registration of Members. General Meeting of Federation.

NOON

1:00-1:30. Report of Executive Committee.
1:30-2:00. President's Address. Discussion.
2:00-2:30. "The Future of the Business Schools," T. W. Bookmyer, Sandusky, Ohio. Discussion.
2:30-3:00. "Commercial Geography," D. W. Springer, Ann Arbor, Mich. Discussion, U. G. Moore, Springfield, Ill.
3:00-3:30. "Discipline a Problem that Confronts the Teacher," S. B. Fahnestock, McPherson, Kans. Discussion, W. T. Boone, So. Bend, Ind.

TUESDAY, DECEMBER 30

Symposium

9:00-10:00. "Ideal Course in Business Practice," J. H. Crafton, Quincy, Ill.; J. C. Walker, Danville, Ill.; (One to be selected.) Discussion, Round-Table.
10:00-10:30. "Advanced Accounting," Enos Spencer, Louisville, Ky. Discussion, A. W. Dudley, Marshalltown, Iowa.
10:30-11:00. "Parliamentary Law and how to Teach it Successfully," E. W. Spencer, Milwaukee, Wis. Discussion, W. H. H. Carver, Peoria, Ill.
11:00-11:30. "Training a Young Man for Office Work," R. L. Meredith, Zanesville Ohio. Discussion, Round-Table.
11:30-12:00. Election of Officers.

WEDNESDAY, DECEMBER 31

9:00-9:30. "What a Business Education Ought to Do for the Individual," J. A. Hiner, Louisville, Ky. Discussion, G. W. Brown, Jacksonville, Ill.
9:30-10:00. "The Use and the Abuse of the Tongue in the School Room," J. W. Warr, Moline, Ill. Discussion.
10:00-11:00. "The Value of Card Systems," N. B. Parsons, Library Bureau, Chicago, Ill.
11:00-12:00. "The Commercial Value of Advertising," W. K. Cochrane, Chicago College of Advertising, Chicago, Ill.

Program Shorthand Section.

National Commercial Teachers' Federation.

MILWAUKEE, WIS., DEC. 29-31, 1902.

MONDAY

The importance of Writing Names in Shorthand, instead of Longhand. William Whitford, Medical Reporter.

How I Prepare Amanuenses. Led by J. Clifford Kennedy and Horace G. Healey, followed by volunteers up to time limit.

TUESDAY.

The Opportunities of the Amanuenses. Fred Ireland, Reporter of Debates, House of Representatives.

How I prepare Amanuenses. Led by Selby A. Moran and J. G. Gill, followed by volunteers up to time limit.

WEDNESDAY

The Work of and Demand for, English-Speaking Stenographers. Frances E. Lester, of the College of Agriculture and Mechanic Arts, Mesila Park, N. M.

How I Teach Typewriting. Rupert P. SoRelle, followed by volunteers up to time limit.

Messrs. Kennedy, Healey, Moran, etc., will lead the class work; but every member of the shorthand section should understand that he is on the program, and must come prepared to take an active part. In other words, the session will be a grand experience meeting.

As to exhibits, each school should send one. Take a page from a beginner's shorthand exercise book, showing how he is started and how his shorthand tests are corrected. Also add exhibit of dictation—pupil's work—including shorthand notes and typewritten transcript; the transcript showing all necessary corrections, made in the teachers special style. Likewise, samples of manifolding and mimeographing may be sent.

Exhibits should be marked with name of school and teacher, and forwarded, if possible, a week or so in advance of meeting, in order to allow time for their classification and arrangement. Direct them care of E. W. Spencer, Spencerian Business College, Milwaukee, Wis., and mark on outside of wrapper, "Shorthand Exhibit."

Some interesting exhibits will be made of the work of noted reporters of the United States.

CHAS. T. PLATT,
JEROME B. HOWARD,
JOHN R. GREGG.
} Exc. Com.

Program of the National Penmanship Teacher's Association,

Spencerian Business College.

MILWAUKEE, WIS., DEC. 29, 30, 31, 1902.

MONDAY, P. M.

1 o'clock. Registration, General Handshake, etc.

1:30 o'clock. President's Address, Horace G. Healey, Editor Penman's Art Journal, N. Y. City.

2 o'clock. Essentials of Practical Handwriting, D. S. Hill, Lockyear's Business College, Evansville, Ind.

2:30 o'clock. Who Can Learn to Write Well? Charles N. Crandle, The Athenaneum, Chicago, Ill.

3 o'clock. Speed Contest; Palmer, Healey, Zaner, Giesseman, Crandle, Madarasz, The Courtneys, Henning, Hill, Kelchner, etc., etc. A Free-For-All Contest to see who can write best and fastest. Specimens to be published.

4 o'clock. General Discussion Concerning Speed Writing—How Fast Classes Can Write—How Fast Individuals Can Write, etc.

MONDAY EVENING.

7:30 o'clock. Penmen I Have Known, Prof. H. W. Ellsworth, Veteran Penmanship Author and Publisher, N. Y. City.

8:30 o'clock. Five Minute Speeches From All Over Fifty Years of Age, Concerning Penman They Have Known.

TUESDAY, A. M.

9 o'clock. Roll Call, Registration, etc.

9:30 o'clock, The Worth of Good Writing, W. F. Giesseman, Capital City Commercial College, DeMoines, Ia.

10 o'clock. Accurate Writing, T. Courtney, Iowa Business College, DesMoines, Iowa.

10:30 o'clock. Lesson in Business Writing, G. E. Spohn, Madison, Wis., Business College.

11 o'clock. Blackboard Beauty, A. H. Hinman, Hinman's Business College, Worcester, Mass.

WEDNESDAY, A. M.

8:30 o'clock. Final Roll Call and Reception of New Members.

9:30 o'clock. Reminiscences, Hon. Robt. C. Spencer, oldest son of Platt R. Spencer, Author of Spencerian Penmanship, Milwaukee, Wis.

10:00 o'clock. Extempore Remarks Concerning Spencerian Authors and Writing—Characteristics, Influence, Merits. Five minute speeches by H. A. Spencer, P. R. Spencer, Lyman P. Spencer, Cyrus W. Field, Giesseman, Crandle, Madarasz, Healey, T. Courtney, etc.

11:00 o'clock. The Future of Penmanship, E. K. Isaacs, Los Angeles, Cal., Business College. (Mr. Isaacs will send paper but is not certain that he will be there in person.)

General Discussion to follow all papers when there is sufficient time.

C. P. ZANER,
Chairman Executive Committee.

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Card Writing—Fine, Artistic, Beautiful. Any name, any style, 15c per dozen. Colored Cards, White Ink, 20c per dozen. Lessons by correspondence in writing and cartooning, Sample 10c. Circular free. Investigate. Address,

ARTIST,
Mt. Morris College, MT. MORRIS, ILL.

DO IT NOW Send 25c and receive 3 Sets of capitals by A. D. Taylor, who was conceded to be the finest penman that ever lived. Zaner says: "The large set is the best I ever saw." Charlton V. Howe writes: "They are the finest capitals I have ever seen—in fact, they are ideal in their grace and beauty." A Pleasant Surprise.

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A teacher, or a position, or wish to buy, sell or exchange school property? Address,

AMERICAN COLLEGE EXCHANGE
CUMBERLAND, MD.
NO REGISTRATION FEE — CO-OPERATIVE.

DO YOU WANT A BETTER POSITION?

If so, REGISTER with us, FREE

and we will see what we can do for you. We have vacancies in almost every state.

CONTINENTAL TEACHERS' AGENCY,
BOWLING GREEN, KY.



Obituary.

On Wednesday, November 5th, Mr. D. Darling, of Darling's Business College, Fergus Falls, Minn., passed to the great beyond. Heart failure was the immediate cause. Thus in the prime of life, and apparently in the prime of health, another business educator has gone.

Mr. Darling was a man of imposing appearance, and so far as we have learned, of splendid character and qualifications. We hope the good school that he founded may go on and prosper.

Through the press we learn of the death of Mrs. E. L. Wiley, on October 13th, 1902, wife of Prof. E. L. Wiley, of the Mountain City Business College, Chattanooga, Tenn.

Mr. Wiley has the sympathy of the profession in his bereavement.



Fine script, like that shown above in our new poster, is attractive, admired, and appreciated. Good script is mighty scarce, but this came from the right source—a script specialist—C. P. ZANER.

First school in any city ordering a large number will be given the exclusive right to use this attractive and effective advertiser. Look out! Your competitor may nab a good thing and get ahead of you. Going to let him do you?

Size 22 x 28 inches. Sample for a nickle. Write for prices.

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HORTON NUMEROSCOPE,
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To Students,
To Learners at Home,
Anywhere, U. S. A.—

We want the Horton Numeroscope to reach every student, whether large or small, in America; every student and every home learner. We send it postpaid for fifty cents in coin or money order. (No stamps taken.)

THE HORTON NUMEROSCOPE CO.

If you want to learn to add here is your chance. The Numeroscope produces over 36,000 propositions for Rapid Addition.

Send for our new magazine, the Numerogram, free.

Mention the Business Educator.

"Uncle Robert's" Greetings to the Business Educators of America.

The flourishing city of Milwaukee, with its three hundred thousand inhabitants, charmingly situated on the western shore of Lake Michigan, eighty-five miles north of Chicago, opens wide her hospitable gates to the noble profession of Business Educators for their annual meeting December 29, 30, and 31, 1902, at the Spencerian Business College, where the glad hand will be given by their "Uncle Robert," who anticipates their coming with fatherly pride and affection. The gathering will be historic, marking an epoch in the business and educational progress of our common country as affected and influenced by the earnest and devoted men and women, whose labors are doing much to develop the social economic interests and life of America as a leading factor in human advancement throughout the world.

Viewed in this light I esteem it a high honor to be privileged to extend cordial greetings to each and all who are in any manner identified with or interested in Business Education and Commercial Training.

The rich programs and the grand inspirations of the meeting in its several departments and general sessions cannot be overestimated or too fully utilized and enjoyed.

The responsibilities assumed by and resting upon business educators and commercial schools are vital to the communities which they represent to the nation and to the civilization and progress of the age. Impressed as we should be with these facts, we cannot be indifferent to, or neglectful of, our personal and professional obligations and interests represented by the Milwaukee meeting of the National Federation of Commercial Teachers and similar gatherings.

As one of the pioneers and founders of American Business Colleges and Commercial Education, with my mind and heart full of the memories and associations of more than half a century of growth, progress and change, and looking confidently with the eye of faith to more splendid achievements, I extend my fatherly and fraternal greetings and cordial invitation to all concerned to pull my latch string in Milwaukee, December 29, 30, and 31, 1902, and share my hospitalities at the approaching meeting of American Business Educators. Hoping that each and all will kindly consider, and if possible acccept, my personal and professional invitation, from the heart of a veteran in the cause, who wishes to welcome you, grasp your hands and look into your faces, I shall await your coming with anticipation of pleasure and profit in the approaching meeting.

TO THE OLD GUARD.

To the surviving pioneers, founders and veteran business educators with whom I have stood shoulder to shoulder and heart to heart in the long years of toil, struggle, discouragements and triumphs, I send the greetings of Auld Lang Syne with the ardent desire and hope that they may favor me and honor the occasion by their presence, giving to the younger generation merited recognition and encouragement in the great work of business education and commercial training.

I have pride in announcing that we shall have the pleasure of entertaining the meeting in new and modern quarters. A large part of the college building has been entirely rebuilt since the fire of May 31, and the rest of the building has been remodeled and modernized, resulting in a plant for a commercial school, which probably has no equal in the Northwest, at least outside of Chicago.

Faithfully and fraternally,

ROBERT C. SPENCER.

Milwaukee, Wis., Nov. 12, 1902.

WANTED

A first class solicitor, 500,000 people within a radius of 20 miles. Territory little worked. Represent a high grade school. Only a live, energetic man wanted, one who can get business honestly. Address,

SOLICITOR, Care BUSINESS EDUCATOR.

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WANTED Solicitors for Home Study Course in Bookkeeping. Rapid Seller. Write for particulars and give present occupation. Big money.

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We will send it to you gratis. It is an array of solid indorsements by the bone and sinew of the Reporting Profession of the United States.

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And you will realize that the

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Is the Best for the Reporter and the Best for the Amanuensis.

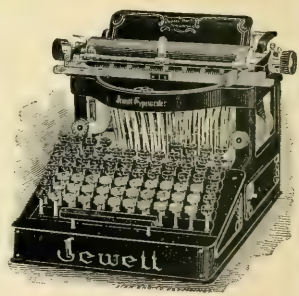
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CARDS! CARDS! CARDS!

Your name written on 1 doz cards, can't be beat only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, $1.00, 1000 by express, $1.75. Pen holder for business writing, 10c, oblique pen holder, 10c. White ink per bottle, 25c, glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail etc.

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GREAT REDUCTION.

1 Set of Artistic Caps	$0.20
1 " Business "	.10
1 doz. Colored Cards, White Ink [any name]	.25
1 Copy Baxter's P. T. in Penmanship [former price 75] now	.50
1 Lesson in Artistic Writing	.30
1 Small Flourish	.25
Your name written 1 doz ways	.25
Total	$1.85

All for $1.00 bill if ordered at once

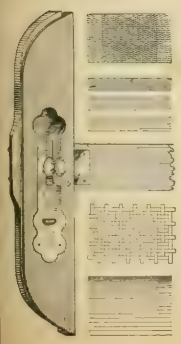
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This cut shows the head section of 24-inch blade and a few specimens of shading, photo-engraved from work done by aid of this square with a common ruling pen, the lines being separated at perfect intervals and made as rapidly as by free hand. Space between lines may be varied, by turning thumb screw from zero to one inch; lines are made horizontally or upon any desired angle.

Used and recommended by Draftsmen and Pen-Artists everywhere.

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The T Square I recently bought of you works "like a charm." I am fully satisfied with it and believe it would sell for a larger amount of money if you would ask it. It is certainly worth more than $4.00. R. E. HUMMEL.

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Lessons in Engrossing Script

By E. M. Stain

Number Ten

The first half of *H* and *K* is nearly alike. The initial stroke of these letters is like the one of *V*, only smaller. The tops of the three parts of these letters should make an ascending series, the first one being the lowest.

The last half of *H* should make a good *C*. Make the loop downward and lift the pen across the shades to prevent dragging the ink.

Start the second half of *K* well to the right, and make a graceful, compound curve. Do not make a loop in the middle of this part. Finish with another compound curve and an oval like the *H*.

S and *L* are very much alike, only the endings. *S* ends with a dot and *L* with a loop. Make the heavy down strokes first with plenty of twist. Make the loop and initial stroke downward, shade the first stroke slightly and the loop at the turn the same as *I*.

Care must be taken that the heavy down strokes are regularly spaced, that they may contain the element of repetition and beauty which characterizes all fine arts.

Study the qualities expressed in the sentence more and you will need to practice less.



A HEAD

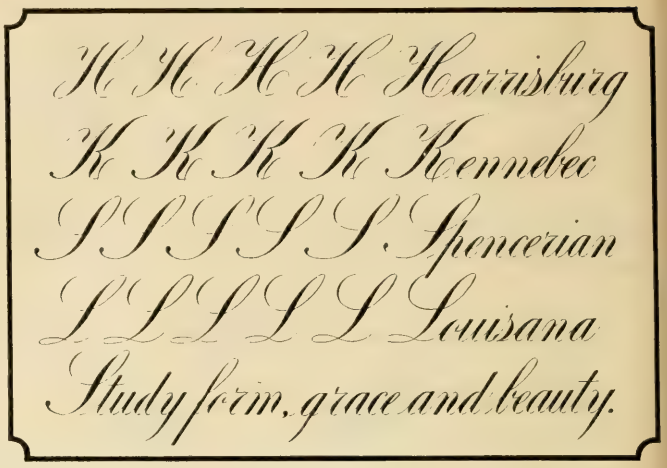
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3000 " "	3.30
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500 " mail,	1.00
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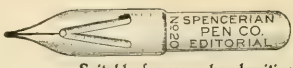
A modernized Pitmanic system, so adapted to syllabic structure, that words are chiefly analyzed, written and read swiftly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style, on time-tried principles; combining extreme brevity, legibility, cursiveness and adequacy. Complete Manual $2.00 postpaid; sent to schools for examination. Mail instruction. Booklet free.

Laird's Shorthand Institute,

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Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,

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SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

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Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us.

WHAT THEY SAY:

"I wired you to send by express sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangment is certainly a great improvement over the old style manuals."—C. O. BENTLEY, Rock Island, Ill.

"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—C. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. MUELLER, Bartlett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,

57 Washington Street, Chicago.



The Greer Business College, Braddock, Pa., is issuing a neat little catalogue of 20 pages bound in gray blue and printed in brown.

Certainly one of the best written and most effective school advertising sheets received comes from Lincoln, Neb., entitled The Business Messenger, published by the Lincoln Business College.

"The Remington Typewriter" by Wyckoff, Seamans & Benedict, is a very artistic catalogue of 34 pages, with a gray covered embossed cover. The illustrations are by the half-tone method; and are printed on tint blocks, giving it a very artistic and handsome appearance.

The Michigan Business and Normal College of Battle Creek, Mich., C. J. Argubright, Prin., sent us "A yard of evidence" and other leaflets containing some up-to-date points in school advertising.

The Central Commercial College, Cumberland, Md., C. Edw. Presho, Prin., and J. E. Plummer, penman and commercial teacher, issues a creditable catalogue indicating a progressive practical institution.

"The Commercialist" is the title of a very well gotten up journal, published in the interests of the International Correspondence Schools, Scranton, Pa.

Hill's Business College of Sedalia, Mo., John M. Hill, president, and C. W. Ransom, penman, greets its prospective patrons with a well illustrated, splendidly printed, green covered catalogue with embossed title, giving one the impression of a wide-awake practical school. Miss Pearson, one of their students, captured the $50 gold prize at the National Gregg Shorthand Convention at Peoria, Ill., for being one of the fastest shorthand writers who had entered school since September, 1901.

Bartlett Commercial College, Hamilton, O., C. A. LeMaster, Prin., received some very flattering advertising notices in the Daily Press of that city relative to an exhibition given Wednesday, October 1st, by one of the pupils, Miss Elizabeth Ayers, who wrote shorthand successfully blindfolded. These public exhibitions were given at the State Fair, and aroused no little interest and comment.

Greenville, Ill., College Register is a 70 page catalogue, in which we find the name of Walter Armstrong Orr, A. M. LL. B., as principal of the commercial department. These schools of business in connection with literary institutions are getting to be the rule rather than the exception, and this is as it should be.

The San Francisco, Cal., Business College, issues a very neat, well printed catalogue covered in dark green with embossed gold title. Within we learn the following: "A typewriter furnished at home to every shorthand student free." This is a step in advance of any eastern school of which we have knowledge.

The Reno Shorthand and Penmanship School, Pittsburgh, Pa., greets us with the prettiest title-page covered catalogue received at this office for many a day. Mr. H. G. Burtner, an old Zanerian student, has charge of the penmanship. The catalogue is gotten up in such shape as to impress us favorably concerning the institution.

The Bartlett Commercial College, Cincinnati, O., issues a very telling circular of 16 pages and cover respecting that well known institution. Upon the cover we find the following: "Organized 1834; Chartered, 1847, and Incorporated 1899." In the center of the circular is presented a two page diagram of the new rooms of this institution. Those interested in schoolroom construction, etc., will do well to get a copy of the catalogue.

Four Magnificient Offers.

This advertisement should interest every journal reader. The offers are genuine bargains. The price asked is but the cost of mailing. When the limited supply we have on hand is exhausted none of these books can be had at any price. **If you are interested send your order to-day.**

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AMES' COPY-SLIPS.—Portfolio of 36 movable copy-slips (4½ x 8 inches) devoted to Writing, Business forms, Shaded, Professional and Engrossing Hands, Alphabets of Old English, German and Engrossing Texts and various useful Lettering Alphabets—Roman, Italic, Gothic, Brush-marking, etc. Tens of thousands of copies of this work have been sold.

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C. E. DONER, 203 Broadway, New York.

The Martin Shorthand and Commercial School, Pittsburg, Pa., dropped into our hands one of the best catalogues received during the past month. It is printed on the finest kind of coated paper, and bound in cream linen flexible cover. This catalogue, like the proverbial Lincoln rat hole, is worth looking into.

The Owosso, Mich., Business College, is issuing a catalogue of considerable worth. To one familiar with the technic of photo-engraving, much of the script in this publication has been poorly done.

The Beloit, Wis., Business College greets us with a profusely illustrated college paper, which is more effectively gotten up than the average of such journals.

We know nothing of the Lowell Commercial College, other than the information gleaned from the catalogue recently received. We presume it is a good school, but its catalogue is too poorly printed to do it justice. So far as the printing is concerned, it is about the poorest one received at this office for many a day.

The Buckeye Business College, Sidney, O., is putting out a profusely and attractively illustrated catalogue, indicating that prosperity is with them.

Fitzgerald's Shorthand and Business School, Schnectady, N. Y., issued a 26 page brown covered catalogue of good quality.

Mr. J. C. Fowlie, who is advertising in our journal, captured the first prize for his penmanship exhibit at the Portland, Oregon, Fair.

A well gotten up, effective four page college circular entitled "The Elliott Bulletin," reaches us from the Elliott Commercial Schools of W. Va.

College advertising literature has been received from the following: Mansfield Business College, Mansfield, O.; Peirce School, Philadelphia, Pa.; Danville Business College, Danville, Ill.; Sacred Heart College, Watertown, Wis.; Heald's Business College, San Francisco, Cal.; Jackson Business University, Jackson, Mich.; Darling's Business College, Fergus Falls, Minn.; Wolf's Business College, Hagerstown, Md.; Northwestern Business College, Madison Wis.; Commercial and Shorthand Departments, Marysville Seminary, Marysville, Mo.; McLendon Business College, McHenry, Miss.; New Britain Commercial College, New Britain, Conn.; Mt. Union College, Alliance, O.; York Business College, York, Neb.; Hammel Business College, Akron, O.; Willimantic Business College, Willimantic, Conn.; Marion Business College, Marion, Ind.



CERAMIC ART

As Applied to

Colored Models for Drawing and Art in Schools.

Ceramic Art, older than history, is ever finding new avenues of expression and new services to perform. One of the latest of these is the manufacture of vases, bowls, teapots, mugs, and other forms as models to be used for the double service of teaching drawing and color, and decorating the school room.

The white, geometric, monotonous, uninteresting, drawing models have seen their day; the high bright, cheery, artistic, modern, scientific art pottery, has taken their place. This new application of fine art to the teaching of art in schools is in the hands of Mr. C. E. Towne, supervisor of penmanship in the Zanesville, Ohio, public schools, who some years ago attended the Zanerian, and through drawing became interested in art and things beautiful.

Having located in the city famed for its clay art industries, he became interested therein, and gradually grasped the idea of utilizing this product of nature and skill in the service of education. The result is a series of "Modern Fine Art Colored Ceramic Model Forms for Schools."

A few schools, realizing the need of color as well as form in models for drawing, introduced Japanese vases, etc., chiefly because there was no home product. The chief objections to such wares were the high prices and the inability to duplicate forms and colors. These have now been overcome by the School Model and Supply Company of Zanesville, who are manufacturing a set of forty model forms, comprising twelve standard colors, from red to green, and yellow to blue, at a price within reach of the average individual and school board. These forms are duplicated in shape, size and color, making them something other than "a pig in a poke," as similar products have too frequently been.

The accompanying illustration gives but a faint idea of the beauty, variety, and charm of the real ceramic products, because the most attractive part, color, has been omitted in photographing.

Those desirous of further information concerning this new art, will do well to correspond with Mr. Towne. Should there be sufficient interest manifested among our readers, we shall be pleased to give a description of the process or art of manufacturing these art products, as ye editor recently visited the factory and had his "eyes opened" to many of the difficulties, beauties and principles involved in this branch of ceramic art.

BOOKKEEPING Shorthand, Penmanship, etc., successfully taught by mail (or no charges) by **Draughon's Bus. Colleges**, Nashville, St. Louis, Atlanta, Montgomery, Ft. Worth, Galveston, Little Rock, Shreveport. May deposit money in bank till position is secured. 10,000 students. For Booklet on "Home Study" or College Catalog, add. **Dept. 34. Draughon's Bus. College, Nashville, Tenn.**



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has for sale a receipt for making an INDELLIBLE INK that will withstand the test of soaking in water and alcohol, then exposed without protection to the action of the weather and the sun's rays for six months without fading or spreading on the paper.

He also sells an INK POWDER, a package of which will make ½ pint of best jet black ink that is unequaled for practice work, or it may be engraved.

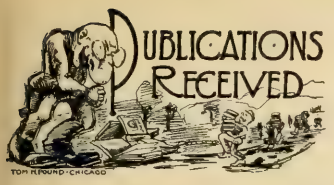
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HAVE GAINED THE
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"The Legend of Sleepy Hollow," by Washington Irving, published by the Phonographic Institute Co., Cincinnati, O., is a thirty-two-page flexible back booklet written in the widely used Benn Pitman system of Shorthand. Price twenty-five cents.

"Part One, of Isaac Pitman's Shorthand Dictionary," published by Isaac Pitman & Sons, 33 Union Square, N. Y. City, is at hand, and is a very concise and important work. This dictionary is to be issued in twenty weekly parts of sixteen pages each, the price for the twenty parts being $1.25. Students, teachers, and writers of Isaac Pitman Shorthand, will doubtless hail with delight the advent of this valuable addition to their shorthand library.

"William's New English Grammar," "A New English Grammar for use in all schools in which the grammar of the English language is taught," by B. F. Williams, published by the Commercial Text Book Co., Des Moines, Ia., is the title of a well bound, well printed book of 228 pages. From the preface we take pleasure in quoting the following: "This book is designed to present the essential facts of English grammar in a manner consistent with pedagogical principles.

"It has not been the purpose to offer anything novel in grammatical knowledge, but rather so to arrange, classify, and illustrate the subject-matter as to produce a teachable treatise.

"The student that dislikes the formal grammar should find in this book a happy union of the theoretical and the practical."

We take pleasure in endorsing this publication, and believe all interested in this subject—and who should not be interested?—would do well to secure further information or to send for a copy. Price—?

"Isaac Pitman's Shorthand Manual," (being Part 1 of Pitman's Shorthand Instructor) published by Isaac Pitman & Sons, 33 Union Square, N. Y. City, price—, is the title of a 128 page, flexible-back, compact book presenting this well known, widely used system. Typographically and otherwise the book is first-class. The compactness of the manual makes it a very convenient one for students to handle, being but four inches wide and six and one-half inches long. This of course, is the 20th century edition, being a revised and perfected product after over sixty years of use.

"THE ESSENTIALS OF BUSINESS LAW." Francis M. Burdick, Columbia University Law School. D. Appleton & Co. This excellent text-book is one of the latest of this Company's Twentieth Century series of text-books, having been published last August. It has been written avowedly for boys and girls taking commercial courses in our secondary schools. Its most prominent distinguishing characteristic is its simple, non-technical diction.

The treatment of Municipal Law, The Law Merchant, and Common Law is much more satisfactory than in any other high school text-book we have seen.

Of its 271 pages of text, 64 pages are given to the law of Contracts, 25 pages to Negotiable Paper, and 24 pages to the Sales of Personal Property. Bailments is more carefully presented than in any other text-book of this character now in use, 43 pages being devoted to this topic. Ample space is given, also, to Agency, Bankruptcy and Insolvency, Insurance, Partnerships, Joint-Stock Companies, and Corporations.

The style of type used for side-heads, and the essential features of statements of principles, together with the numerous simple, illustrative cases used—all combine to make this new work on Commercial Law very attractive for class use.

A pamphlet of suggestions to teachers, which is sent with the book, is especially valuable. We understand that the list price is $1.10.

"LESSONS IN GRAHAM SHORTHAND"—W. S. Rogers, Sandusky, Ohio, Author and Publisher. This is a clear, concise presentation of Graham Shorthand by a teacher of fifteen years' experience, two of which were spent as the principal of Andrew J. Graham's New York School of Shorthand.

Mr. Rogers arranges on one page the consonant alphabet, with names of characters, sounds represented, and illustrative words. His grouping is commendable.

His treatment of the vowels, with illustrations showing how they are used beside strokes made in different directions, is very good.

The book excels in the happy middle ground chosen regarding the volume of reading and writing exercises to be given to the student.

The methods of representing "h" are in line with the best practice, and all rules are commendably explicit.

The engraving is good, but there is an apparent disparity in the size of shorthand characters in different plates.

This is a book that every Graham writer and teacher will want to see.

"MCMASTER'S LAW OF COMMERCIAL PAPER." J. S. McMaster, Examiner New York State Bank Department. Published by The McMaster Co., 69 Wall St., New York. This is a unique, interesting, and valuable presentation of the law of Negotiable Paper, prepared for use as a text-book in commercial schools.

The pages are 12 inches long and about 3½ inches wide, affording an especially good opportunity to represent in facsimile 21 usual forms of commercial paper, and 100 forms that for various reasons have been held by the courts to be irregular. Explanations and court decisions are placed on the back of these forms to facilitate reference to the irregularities discussed.

There are 56 pages of text, besides 18 pages of suggestive questions. The engraving, the press-work, the paper, and the binding are of the best. This is a book that is so absolutely different from any other book that we have seen, on this subject, and so authoritative, that we feel like urging our readers to send the $1.00 examination price for a copy of it. Teachers of Commercial Law should consult it more frequently than any other one of their law books.

From An Old Subscriber.

Enclosed find $1.00 to renew my subscription to the BUSINESS EDUCATOR. It seems that your journal grows better and more helpful with every number, although I long ago thought you had reached the high water mark. May it continue to increase.

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Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girl's Technical High School, under control of Board of Education, there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system Write for "Reasons Why."

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Is my mail course in penmanship. Write me now, while you think of it. Written cards, white or colored, 15c. per dozen. They will please you.

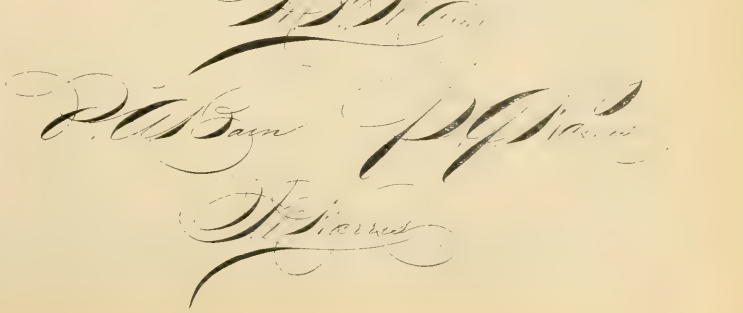
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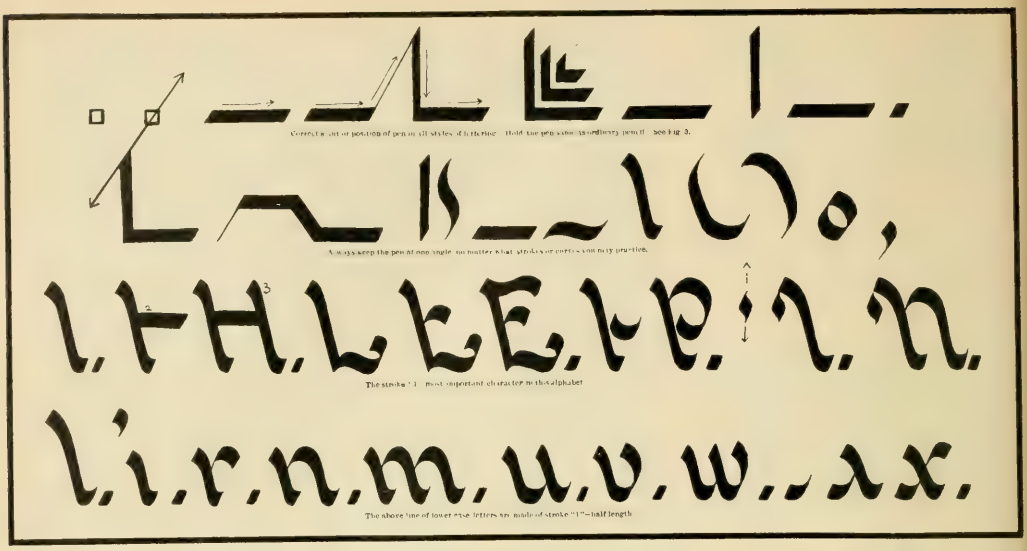


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BY

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Inks. A good ink is very important for neat work, common writing fluid is too thin to produce a deep color or brilliant letter. You need ink strong in color, with enough Gum Arabic in it to be about the thickness of common syrup or varnish. This will keep it from flowing too freely. Should the ink become too thick and make broken work in your lettering, add a few drops of water and mix. Marking and Shading Inks on the market, made of good material and of the proper consistency will flow free, cut clean in lettering and dry hard with gloss.

Practice Paper. Any paper of a smooth and firm surface will answer; wrapping paper of this quality will give good results. Don't use paper of a glazed surface. "Butcher's Manilla" generally used in retail stores for wrapping paper is good for either pen or brush practice. Marking ink or water color paints set up nicely on this paper and willgive justice to every stroke you make.



FIG. 1.

Care of Pens. Before you commence place a glass upon your table containing about a half inch of water, then place pens in this as in glass on table in Figure 1. This will keep them in good order for doing nice work. When a method of this kind is not used the pens are liable to get clogged, which is very vexing, as rough and broken lettering is the result.

Using Ink. Never dip marking pen in ink. Figure 2 shows a neat and quick method of inserting the ink in pen. Take a tooth pick, lead pencil or small splinter of wood, dip same in bottle, then drop ink by this means between blades of pen, one or two drops at a time. Don't overload your pen.

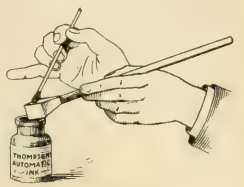


FIG. 2.

How to Hold the Pen. Observe Figure 3 closely, take the pen in your hand and hold it in an easy and natural way as suggested in this illustration. See that the nib of the pen is at an angle of about 45 degrees from the base line, and preserve this position in all marking and shading pen lettering. When you have caught the idea you have already learned one of the first essentials for rapid and ornamental lettering with an easy movement.

How to Letter. Practice a few minutes with a dry pen, following the strokes or principles given in this lesson, then write copies of same on your practice paper. Before commencing to letter see that your pen throws a full and clear stroke. Have a small slip of paper on hand to make test strokes before beginning on any particular work. If you use manilla or plain white paper rule it with a lead pencil, so that you may have your work neat and even. If you are careful a base line will be all that is necessary to preserve the proper position. Go slow,

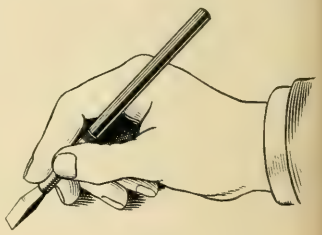


FIG. 3.

study the position and movement of the different characters. In lettering always use downward pressure and only sufficient to make the ink flow. The pen should never be moved upward unless running edgeways. Fine lines are made by sliding the pen in this way, either up or down.

To those who wish to begin practice in this line of work, I will send Outfit of Marking Pens, etc., postpaid for $1.00.

Our next will contain a full alphabet and figures.

Colored Cards

The Kind That Bring the Dimes.

Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

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H. O. KEESLING,

Care Cannon Business College,

LAWRENCE, MASS.

Lettering and Designing

Number Seventeen

BY E. L. BROWN, ROCKLAND, MAINE

The first object sought in the preparation of this cover design was to make it suggestive of winter and the holiday season, and with that end in view we have adapted a decorative head of Santa Claus, the center, a symbol of prayer, the holly, mistletoe, lighted tapers, etc., emblems of festivity, and the old pine with its snow covered branches, a reminder of winter weather.

A rough sketch was first made the exact size of the desired cut, and special attention was given to the several values, style of the letters and the general arrangement of the design. This done, the sketch was enlarged about one-third, on a sheet of card board. The size of original drawing measured 17 x 12¾ inches outside, border one-half inch deep. The oval must be in the center of the design, and about 9 inches in diameter. The drawing of the various objects should receive careful attention, and all parts of the design must be in perfect harmony with each other, and the light and shade should be studied with critical care. The light is supposed to come from the upper left hand corner, and of course all shadows must appear opposite to this point. Make the sky darken around the word Educator, and the snow covered limbs, and use spots of solid black and coarse lines to represent the darkest shadows on the trunk of the tree and its branches. The script in the oval was first carefully drawn, and then outlined. Care should be exercised not to lose the written, dashy appearance in inking around the script. The letters in the words "The Business Educator" were outlined with a No. 3 Soennecken pen, after being drawn in pencil. Lastly we will say: strive to obtain desired effects with few lines as possible, and cross-hatch all of your lines as near right angles as convenient.

A Boon to Penmen.

For a number of years there has been a demand on the part of penman, engrossers, and artists, for an instrument that would enable them to do accurate ruling and spacing rapidly. Years ago there was such an instrument on the market, but the price was too high for extensive use and sale. There is now, however, an instrument of similar character at a moderate price. This instrument is Rounds' T Square, an advertisement of which appears elsewhere in this number. We have tested the instrument and desire to say that it is all that is claimed for it, and even more. We have used an instrument of this character for many years and have seen the time when we would not have taken $100 for it. But now you can get one for but $4. If you know a good thing when you see it or hear of it, you will not be long in ordering one of these instruments.

Advertising Results Satisfactory.

The Berkshire Card Co., of North Adams, Mass., who have been running an advertisement in our journal writes: "The results from our advertisement so far have been very satisfactory and prove to us the value of the BUSINESS EDUCATOR as an advertising medium, we having received inquiries from about every state in the union.

The truth of the matter is, as advertisers are beginning to find out, the BUSINESS EDUCATOR leads in securing results in this particular as well as in others.

The Stenographer's Story.

"My boss," said the stenographer, "thinks that I typewrite word for word from my shorthand notes the letters he dictates to me, but as a matter of fact, I edit all his dictation. Here, for instance," and she opened her notebook, "is a word-for-word transcript of the last letter I took down from his lips. See if you won't think it needs editing with a vengeance." Then she read: "J., or no—John—John Smith—John Smith, Esq. Dear Sir—Dear Sir— yours—yours of the—of the—wait a minute—yours of the 18th instant is at hand. I—ah—I regret—I very much regret to say that I have not, owing to the failure on the part of two firms to pay me when it was due, their—their March bills—I will—no—not I will—oh, the deuce! That sentence is too long. Cross it out, and we'll begin over again. To my great regret I find—I find that I will be unable to settle your—your—wait now—your May 15th account until July 2. Yours truly, and so forth." The stenographer shut up her book. "You know," she said, "we take down dictation mechanically. Every spoken word, whether it be relevant or not, we put in. And that is the way the average man dictates to us."—New York Times.

Milwaukee Convention.

Messrs. Isaac Pitman & Sons, 33 Union Square, New York, announce that their exhibit of shorthand work at the Milwaukee Commercial Teachers' Federation, will be in charge of Mr. P. B. S. Peters, President of the Association for the State of Missouri and Principal of the Commercial Branches in the Kansas City (Mo.) Manual Training High School. The fact of the Isaac Pitman shorthand having been exclusively adopted by the New York High School of Commerce and the Girls' Technical High School has aroused considerable interest in this system.

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It is equally plain to those who are familiar with the text-book business that our books are popular everywhere among commercial teachers. There is a reason for it. These books live up to their name: they are PRACTICAL.

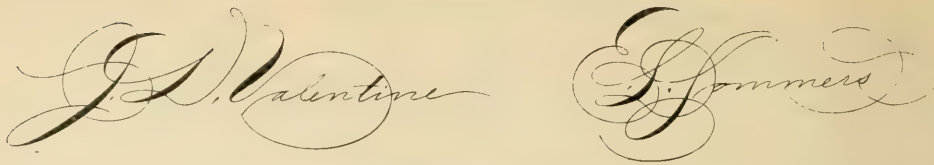
We publish Book-keeping (in three editions), Shorthand (Graham-Pitmanic), Typewriting, Commercial Arithmetic, Business Correspondence, Commercial Law, Spelling, Commercial English—our famous plain English—and Business Practice. Our 20th Century Business Practice can be used with any text-book, and once used is always used. It is clear, concise, convenient, interesting, intensely practical, and inexpensive.

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WHITE INK
Best made, 18c. per bottle.

BERKSHIRE CARD CO.,
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LEARN DESIGNING!
THERE'S MONEY IN IT.

Mr. Pound, who executed the effective cut herewith, and who generously sent it with his compliments to his Alma Mater, is one of the many successful graduates of the Zanerian College. He recently captured a $100 prize for producing the best original design for advertising a well known piano. He is now employed at a good salary as foreman of the art department of one of the large engraving establishments of Chicago, in which city a number of other Zanerian boys are winning success as artists, designers, illustrators, engrossers, penmen, teachers, etc.

Mr. Pound is free to state that he knows of no other place where he could have received so good a start in the work in so short a time as he got at the Zanerian. What he has done you can do if you will. Will you?

Our instruction is based on modern requirements—that is to say, is practical—and we delight in preparing ambitious young persons for good positions and a successful future.

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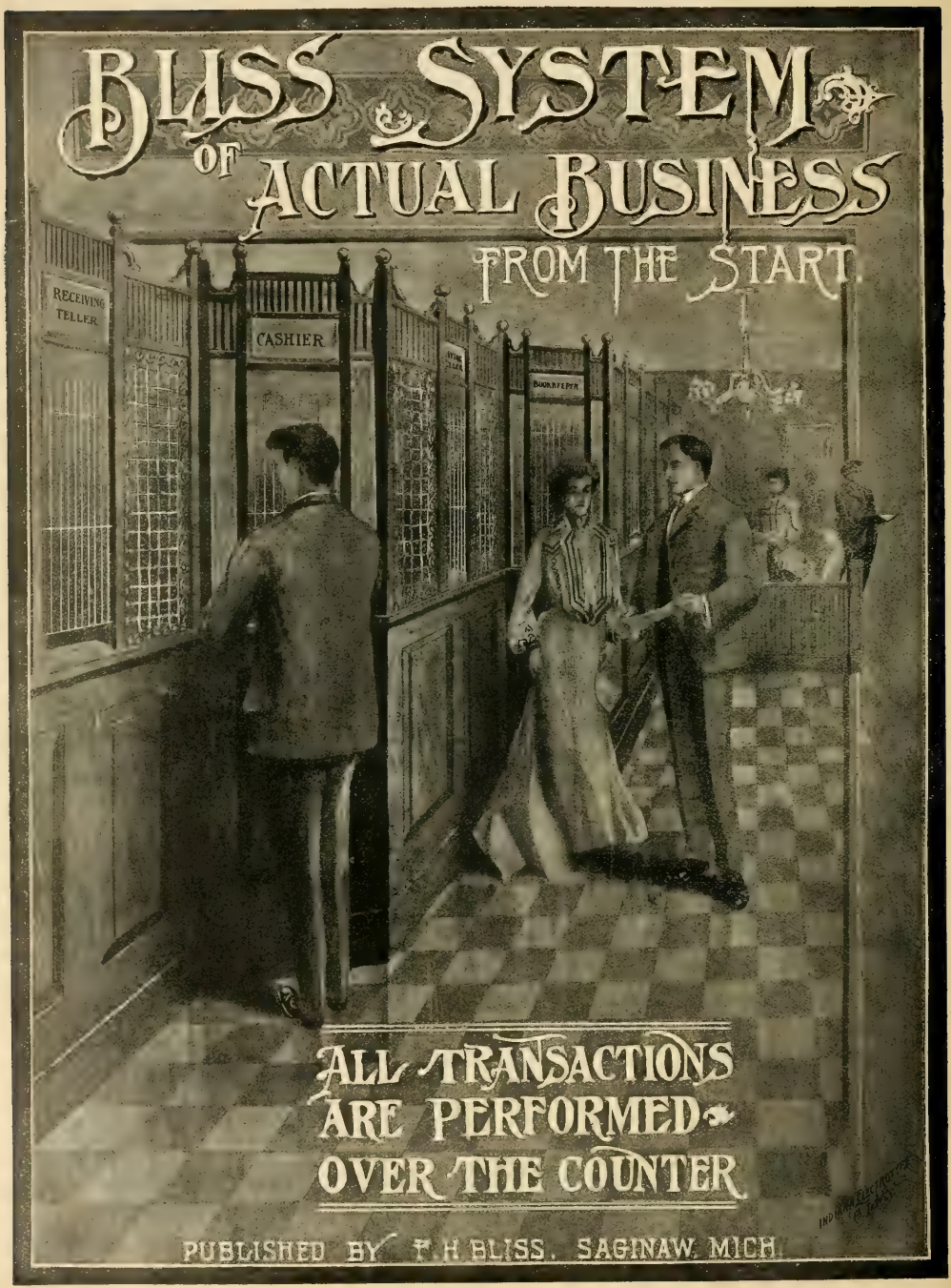
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The Business Educator

W. LE ROY BROWN

VOL. VIII. No. V. COLUMBUS, O., JANUARY, 1903. WHOLE No. 50.

Concerning the Hinman History of Early Business Educators, Business Education, and Penmen.

As a rule we do not care to say much concerning the contributions appearing in THE BUSINESS EDUCATOR, but we have been so highly pleased and sincerely impressed with the nature of the History of Early Business Educators and Penmen by Mr. Hinman that we must congratulate ourselves and the profession upon the character of the same. It is intensely interesting, and what is still better, it is highly instructive, and of great value to business educators and penmen generally.

Interesting as the Historical is to the older members, it is none the less interesting, and doubly valuable to the younger ones, as it gives them the first authentic and comprehensive glimpse of the profession of fifty years ago, and before. We know of nothing that has ever been presented in our professional journals so opportune as the contributions under consideration. Now that the leaders of the past generation are stepping one by one into eternity, is the time to place upon record the deeds of the pioneers of the new, but now popular, practical education. And Mr. Hinman is allowing no stone to go unturned in his search for facts and items of interest and value.

The new generation of commercial educators and penmen can now see how great has been the progress of business education, and how it has been the butt of ridicule and attack on the part of our "classical" brethren all along the line these many years. The wars that these early business educators won have not been without price, even though they have been bloodless. They have been won on the battlefields of skill and common sense as applied to education. These pioneers of practical education blazed the way from mere *knowing* to *doing*.

Mr. Hinman, here's to your unselfish, timely, thorough, valuable endeavors. And here's to the profession for the many, many good things in store for it, the goodness of which has but barely begun.

Regarding Postal Rates

When postal rates and methods were first established the present magnitude of the business of news carrying was undreamed of. Therefore the past could not justly provide for the present. Reform has been necessary from time to time as evils and abuses became manifest.

At the present time the rates are as follows: First-class (letters and sealed matter), two cents for each ounce or fraction, or at the rate of thirty-two cents a pound; second-class (newspapers, journals, magazines, etc.), one cent a pound; third class (printed matter, such as circulars, catalogs, books, etc.), one cent for each two ounces, or at the rate of eight cents a pound; fourth class (manufactured articles, blank paper, seeds, and all merchandise), one cent for each ounce or at the rate of sixteen cents a pound.

Upon first-class matter the government makes a handsome profit—possibly two or three hundred per cent. Upon second-class matter the government loses not a little. Between the two there is too great a difference—thirty-two to one is too much of a good thing in favor of publishers. Letters should go for one cent each. No one should be allowed to use the mails for less than cost except our Uncle Sam.

In order to overcome the deficit which annually confronts the department, Third Assistant Postmaster-General Madden, in his annual report recently submitted, recommends a new rate for monthly, bi-monthly, and quarterly publications. Should his recommendation become a law, such publications would have to pay four cents a pound instead of one cent a pound as at present. This rate of four cents a pound he would also extend to books and merchandise.

Why newspapers and weeklies should go for one-fourth the amount that monthly journals pay, we cannot imagine. The former as a rule are political, while the latter as a rule are educational. Of the two, the magazine or journal should be favored if favoritism is necessary, which we know is not. It looks as though politics have crept into the recommendations for a purpose.

The proposed reduction of the rate on printed matter, books, and merchandise is, we believe, in accord with present progress and needs.

As many of our readers are aware, the department a couple of years ago excluded from the mails as second-class matter, business college journals, etc., because "They were not regularly incorporated institutions of learning," admitting, however, such publications from old, established, and in many respects, antiquated institutions of learning. Learning is learning, and if any kind is to be favored, let it be the new and needful, the kind that business colleges teach. But favoritism is not necessary. It is not so much the province of the department to determine the relative merits of business and literary education, as it is to determine what are and what are not educational institutions. And if Business Colleges are not "educational institutions" in the full and true meaning of the term, we certainly should like to know it.

All we want is justice. Business schools are being unjustly discriminated against. Should the proposed recommendations become a law (which we do not believe they will) further injustice would be the result, and greater discrimination, without assurance that the deficit would be lessened.

The way to reduce the deficit is to reduce the exhorbitant rate paid the railroads by the government for carrying the mails. The express companies get a much lower rate than the government—a most ridiculous condition indeed.

We hope school managers, commercial school teachers, and all interested in fair play and practical education, will do what they can to correct the rulings made by the department through Congressional influence, affiliating with the School Manager's Association, etc.

Scarcity of Penmen, Commercial Teachers and Artists.

For some years there has been an increasing demand for teachers of penmanship and commercial teachers until at the present time persons qualified in penmanship, bookkeeping, and shorthand have no trouble whatever in finding employment. This, of course, is especially gratifying to schools preparing this class of persons, and to those thus prepared and preparing. And what is still more hopeful for the cause of commercial education, is the fact that there is an increasing demand for high grade ability. And it is due to a scarcity of well trained ability that there continues such a demand for medium ability, and for the inexperienced. All this but emphasizes the substantial growth of practical education and the advisability of young men and women of ambition and ability to prepare in and for business education.

Incidentally we might also remark that there is a like demand for artists as engrossers, designers, illustrators, etc. Practical education and art education are each drawing talent that formerly drifted into general teaching, and the professions. Many persons with inclinations toward law now find an output for such talent in the teaching of it in our commercial schools. Persons with art and ministerial aspirations are reaching the people by pictures through the press instead of by the pulpit and pew. Persons with art and political inclinations find the cartoon the most effective mode of winning votes and issues. All of which but emphasizes the demand for and persons qualified in, penmanship, commercial subjects, and pictorial art.

What They all Say

I enclose $1.00 to renew my subscription to THE BUSINESS EDUCATOR. I am very much pleased with your journal, and believe it is far in the lead of any other journal of the kind published.

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Lessons in Business Writing.

BY

THE SADLER, BRYANT AND STRATTON — C. C. Fister — BUSINESS COLLEGE, BALTIMORE, MD.

A good business writer is one who writes legibly, easily and rapidly. Legibility, or that feature of writing which makes it easy to read, is the result of careful and systematic study of good standard models of the various letters, and an unlimited amount of practice on them. They should be practiced until a definite way of making each letter has become a habit. Habit is defined by the Standard Dictionary as being a tendency or condition, which by repetition has become easy, spontaneous, or even unconscious. This is why it is necessary that there be a great deal of practice on each copy. Much practice on a few copies is far better than a little practice on many different copies. Of course, it is not essential that each letter be perfect in form to constitute good, practical writing; but it must be well enough formed to make it readily recognized—and the nearer it comes to the model, the better the writing will be.

In order that one may write easily and rapidly, the hand must be trained to *move while writing*. In fact, the great purpose while teaching business writing is to train the different writing muscles, help learn to use them, and get them under good control.



III

Teaching which does not involve the use of the muscles of the arm in connection with those of the hand is of little benefit to the learner. We have an abundance of proof of this all over the land in the writing of pupils who wrote better in the *lower grades* than they did when they graduated. Then train the hand to move, study the copies, and learn to make the copies well while the hand is moving.

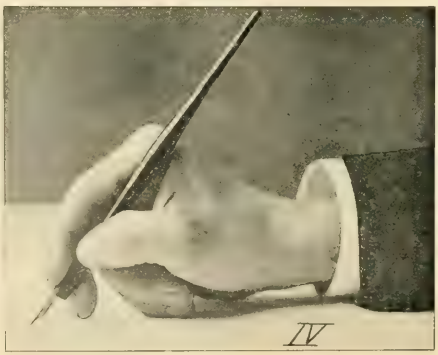
One of the stumbling blocks in the way of progress in learning to write, is carelessness in position and penholding. In their great eagerness to make *some* kind of writing, students seem inclined to ignore these very important points. And if permitted to do so, real good writing to them is almost, if not entirely, an impossibility.

The position at the table should be an easy, natural one. The preferable one being the front position, quite like the usual position at the dinner table, with both arms resting on the table, with the elbow of the right arm just off the edge of the table. The paper should be so placed that the right fore arm is directly across the blue lines.

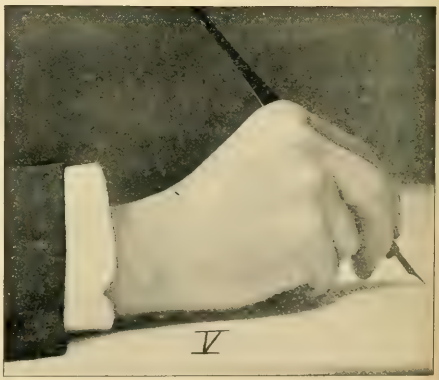
Now, as to that all important matter, the position of the hand and penholder. The illustrations given show different views of the hand in an easy, natural position. Notice the position of the first finger over the penholder. Notice that it curves just a little. Observe how the thumb is placed against the penholder. Study closely the position of the little finger and the one next to it. Also observe that the wrist is not touching the paper. The only place the hand touches the paper is on the little finger from the nail to the first joint. The holder should rest in the little fold in the hand just back of the large knuckle. The end of the first finger should be about one inch from the point of the pen. The arm should rest naturally and easily on the large muscular cushion between the elbow and wrist. Correct position can not be fixed in a day. It will necessitate frequent comparisons of the hand, arm, pen, and paper with the illustrations and instructions.

It is advisable at first to spend a great deal of time on exercises in which there is little variation of movement in order to form correct habits in penholding and position, and to learn to move the hand over the paper easily. The copies for this month are designed to lay the foundation for muscular movement writing.

Plate No. 1 contains a good variety of movement exercises for developing the muscles of the arm. The student should at least learn how to make these exercises before attempting the copies in which letters are introduced. This is especially true of Nos. 1, 2 and 4. This plate (No. 1) is a regular magazine of movement power. And these exercises are not like postage stamps—to be used only once, but are to be used faithfully and frequently by all through this series of lessons. They should be mastered, not for their value as a product of the pen, but for the training the arm gets while making them.

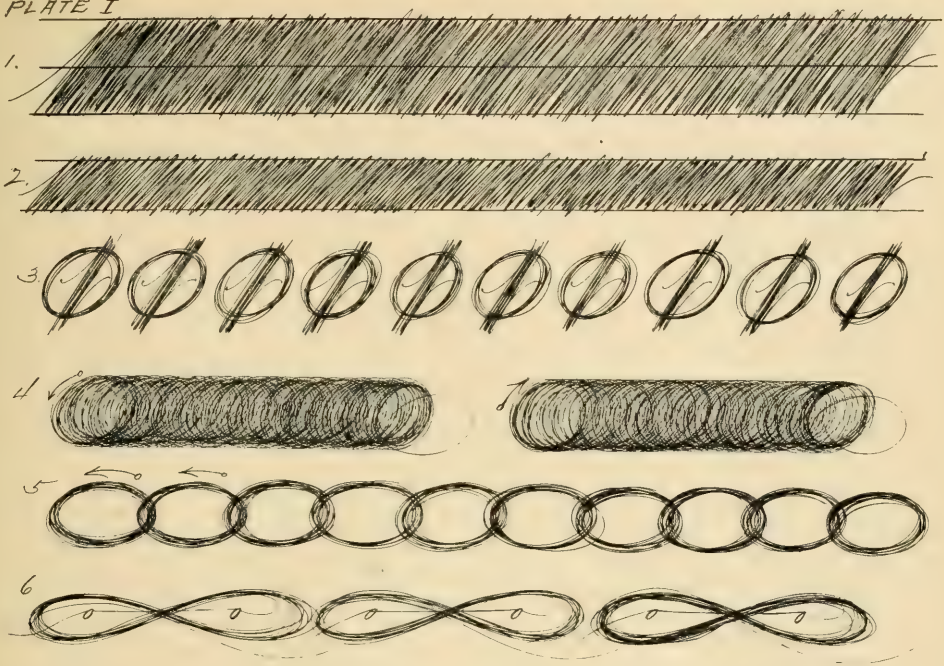


IV



V

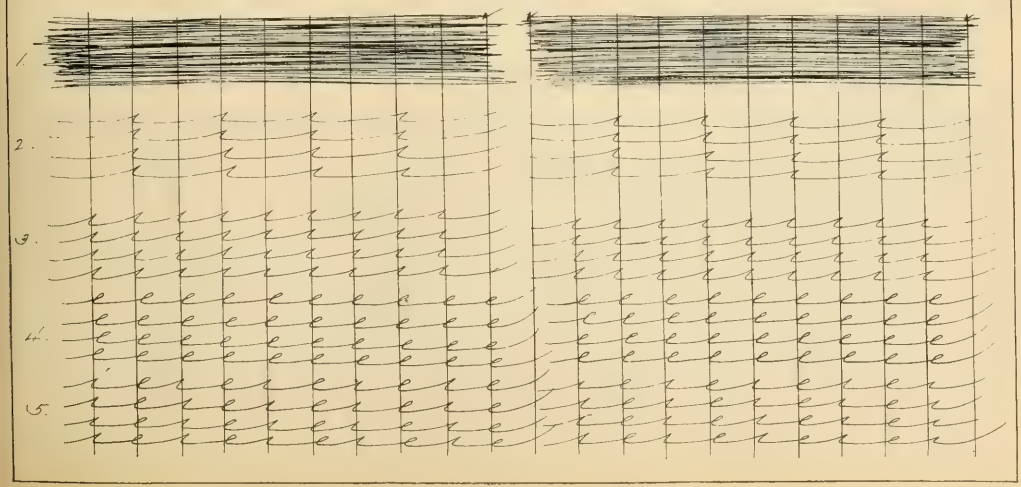
PLATE I

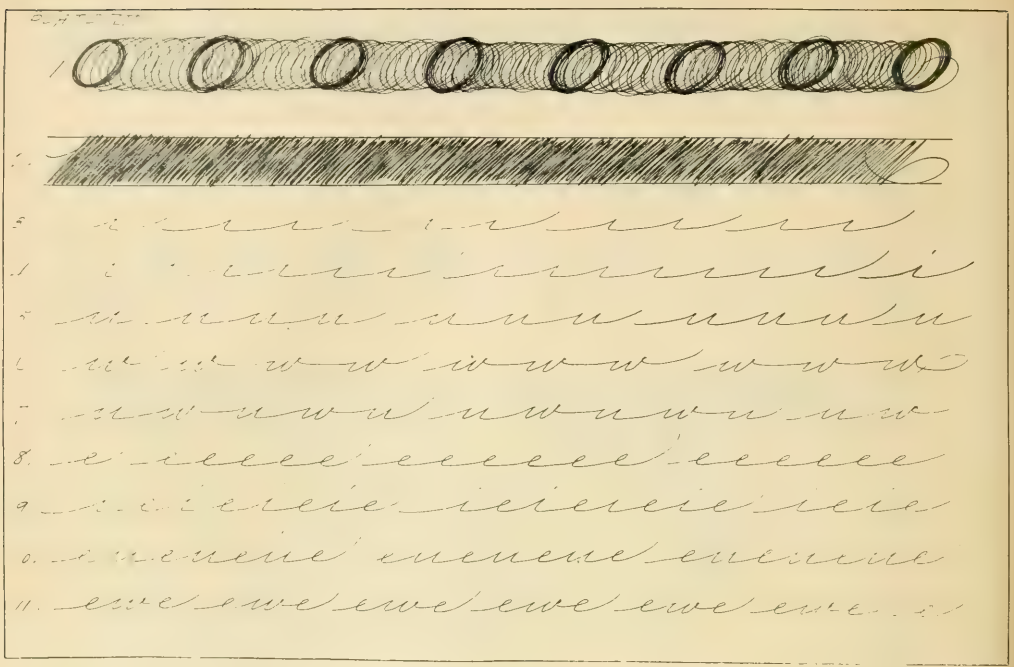


The copies in plate No. 2 are to introduce some of the more simple letters in the way of movement exercises, and to begin training the hand to *move while writing*. In writing, the hand should move easily and freely from left to right. Since this is true, all the copies must be such as will influence this movement.

Take Copy No. 1. Turn the paper so as to write *across* the lines. Count off ten lines and make a check mark. Then let the hand and pen glide lightly and quickly forward and backward. Make a lot of it. Then practice Nos. 2, 3, 4 and 5 as indicated. Place the paper so the hand will move straight across the lines. Be sure to make loops in the *e*'s and angles in the *i*'s.

PLATE II





The letters in plates 3 and 4 should all be practiced across the lines as indicated in plates 2 and 5 before practicing the way the line runs. This kind of practice is more certain to develop movement, and it is excellent practice to train the hand in accurate spacing of letters an important feature in good writing.

The letters introduced are *i*, *n*, *w*, *e*, *m*, *n*, *o*, *r*, and *x*. The *i*'s and *u*'s should be angular at the top and rounded at the bottom. The *e* should always contain a loop. The *w* is just like the *u* except the dot or period which should be made distinct before turning to the next letter. This dot is what distinguishes the *w* from the *u*.

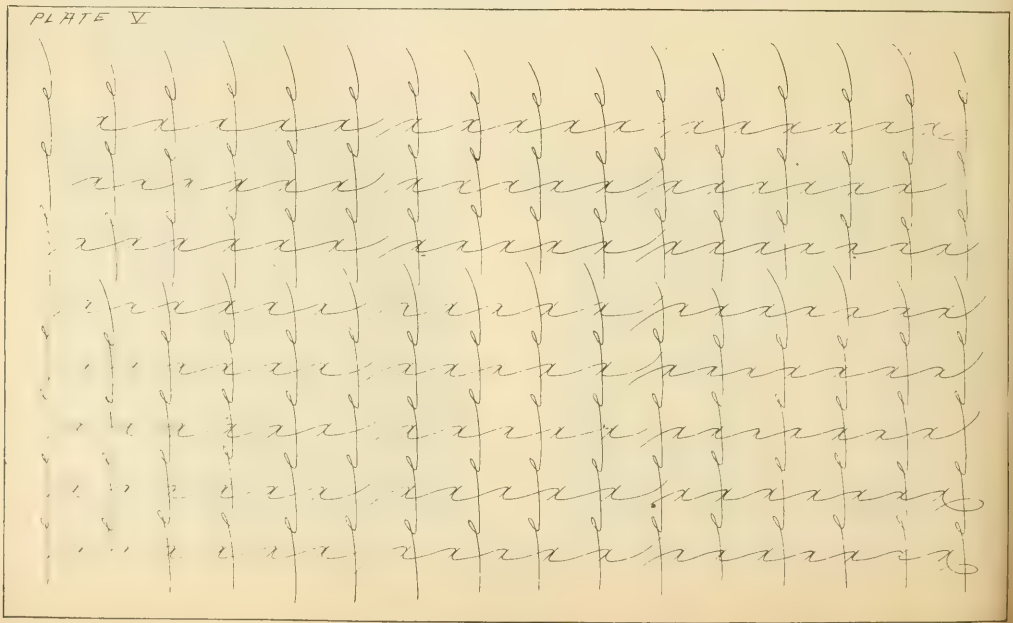
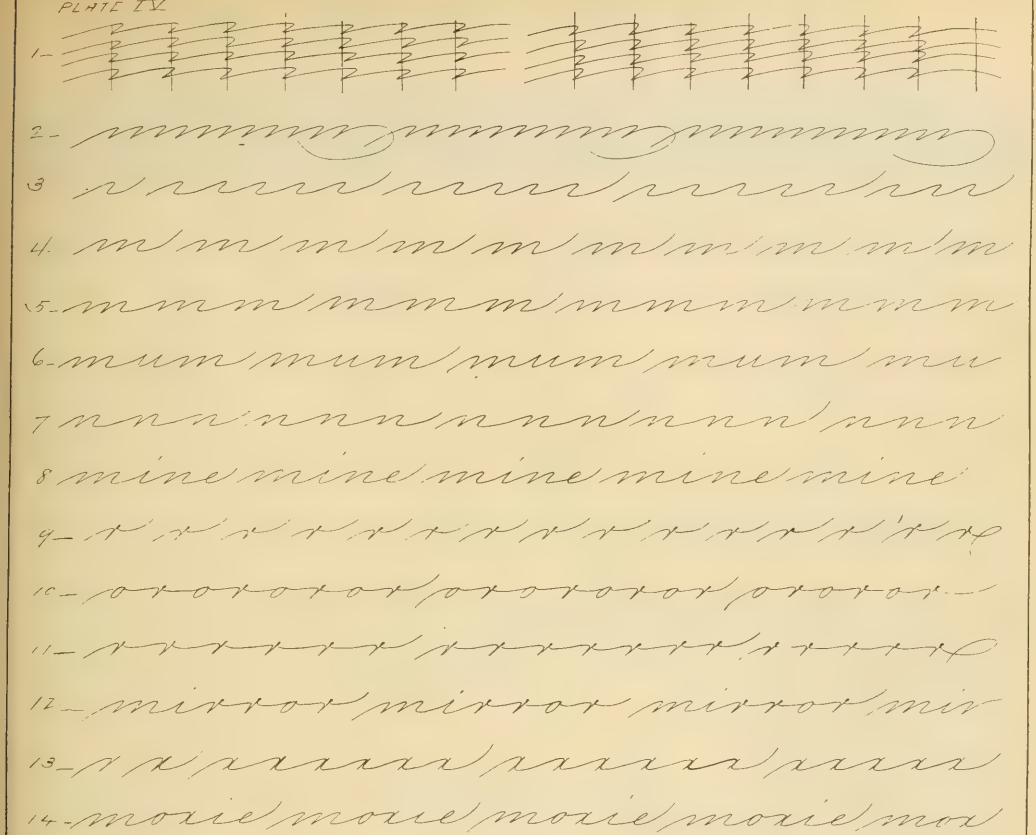
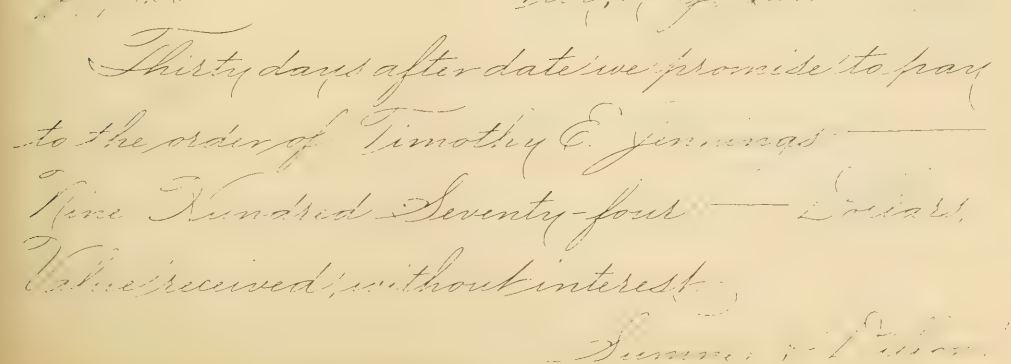


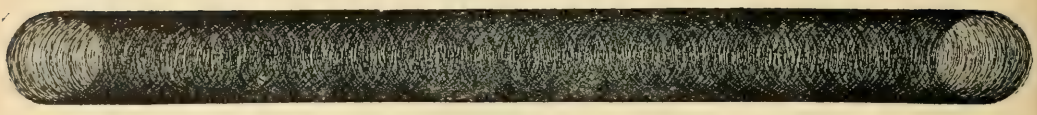
PLATE IV.



Copies 1, 2 and 3 in plate No. 4 are good exercises to develop the movements in the *m*'s and *n*'s. Be sure to make turns at the top of *m*'s and *n*'s. Great care should be given the last part of these letters. Make a good dot at the top of the *r*. This *x* is made without lifting the pen. Every movement in it is the same as that of the *r*. In the *x* you drop to the base line before turning to the next letter instead of turning from the top as in the *r*. It is a little difficult at first, but with a little practice it becomes a very convenient way to make it. Learn to write smoothly and accurately. Be sure to make all these copies with a light, free movement. Do not be satisfied with anything else. It is the foundation for all good writing.



MODEL BUSINESS WRITING BY MR. J. E. LEAMY, TROY, N. Y.



THIS MARVELOUS OVAL EXERCISE IS FROM THE PEN OF MR. C. C. CANAN, DUKE CENTER, PA.

Lesssons in Practical Business Writing

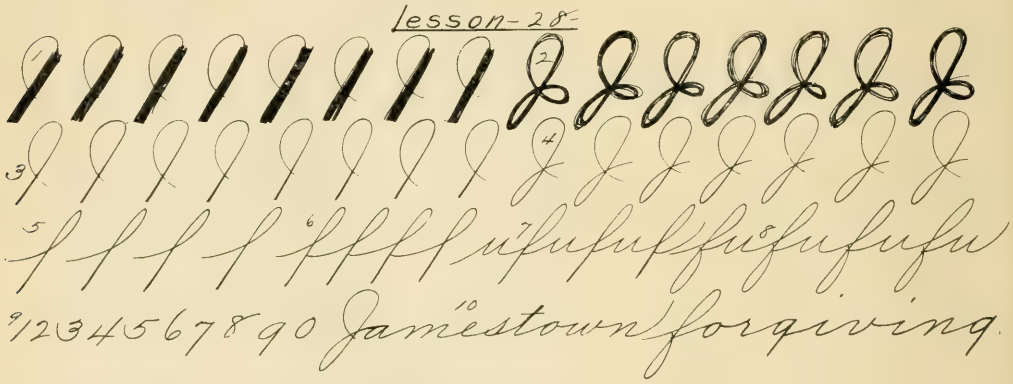
BY

LAWRENCE, MASS., A. O. Keesling. CANNON'S BUSINESS COLLEGE.

Number Five.

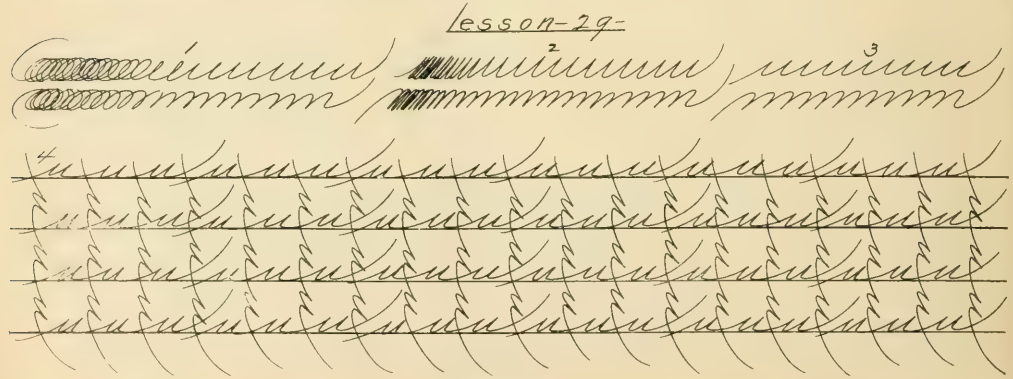
Lesson No. 28.

Capital *J* starts the same as capital *I* but it is made much larger at the top. The downward stroke should be made straight, and in order to make it straight you must throw the top over to the right. The top is made twice as wide as the bottom part. The small *f* is made just like small *I* with the exception that it runs through the line. The cut off style is used a great deal. Review the figures.



Lesson No. 29.

This lesson is given as a review on small letters, and is a model form for their practice.



Lesson No. 30.

I would suggest that you take the small letters and give them a great deal of extra practice, following the style shown in the previous lesson.

1-26

Lesson-30-

i i i e e e u u u w w w n n n
m m m r r r v v v o o o a a a
c c c r r r s s s t t t d d d
p p p y y y y y y z z z g g g
q q q l l l h h h k k k b b b
f f f

Lesson No. 31.

The plate of figures are given to show how you should practice figures. Try to keep them in columns so that if necessary you could add them. Try making three, four, five and six groups on a line.

Lesson-31-

1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890

$5.51 1/100

New York, Nov. 4, 1904.

Five Dollars & Winter Company

Five Hundred 00/100 Dollars

Payable in merchandise from my store.

Clarence Avery.

HIGH GRADE BUSINESS FORMS BY E. C. MILLS, 195 GRAND AVENUE, ROCHESTER, N. Y.

Lessons in
Business Penmanship

BY A. R. BURNETTE, VINCENNES, ILL.

Number Eight.

Lesson No. 41.

Great care should be taken in practicing lesson No. 41. Practice each sentence separately, filling several pages of each. This lesson will test your skill in sentence writing. Watch the height of the small letters, and be sure to get equal spacing between each letter. Don't hurry over this work.

Lesson No. 42.

We have for lesson No. 42 business forms which contains a great deal of valuable work for practice. This is a very important lesson, and should have quite a good deal of hard study and practice. Write and rewrite each form very carefully until you can see quite a little improvement. Notice carefully the arrangements of these business forms.

This lesson will end the short series of lessons which has been a pleasure for me to conduct. Hoping that those who have been following this course of lessons, may have been benefitted in some way along the penmanship line.

Wishing you abundant success.

Yours respectfully,

A. R. BURNETTE.



Mr. D. L. Callison, of El Reno, Okla. Ty., submitted specimens of ornamental penmanship, disclosing the fact that he is a penman above the average in skill.

The Courier-Journal, of Louisville, Ky., on Sunday morning, October 12, 1902, presented a large half-tone engraving of a set of resolutions, handsomely engrossed by Mr. H. C. Walker, formerly of Louisville, but now of St. Louis. Mr. Walker is forging to the front as a practical engrosser.

Mr. E. M. Finklea, of Burnt Corn, Ala., sends some written cards indicating considerable skill in the way of writing.

Mr. E. D. Pennell, Principal of the Commercial School of Alma, Mich., College, inclosed some slips containing specimens of ornamental penmanship, disclosing the fact that Mr. Fennell swings a quill with considerable dash and accuracy.

Mr. B. B. Baker, penman and commercial teacher in the Buckeye Business College, Sidney, O., sends specimens of students' work in business penmanship showing more than usual improvement.

Some splendidly written signatures, executed with white ink on large colored cards, came from T. B. Bridges, of the San Francisco, Calif., Business College. Mr. Bridges swings a very firm, dashy, and graceful pen, and if he continues it will not be long until he will be numbered with the very few.

Mr. G. S. Herrick, of Marion, Ind., submits specimens of ornamental penmanship, which are not a little above the average. In fact, the work is quite artistic. Mr. Herrick was a pupil of ye editors several years ago, and possesses good qualities other than his penmanship.

"Before and After" specimens from students of the New Britain, Conn., Commercial College, Miss Nina P. Hudson, Teacher, indicate unusual improvement for the length of time given to the subject. The ink and paper used were of too poor a character to engrave successfully or we should have given our readers the opportunity of seeing the work. The improvement was such that it is possible only where simplified is taught.

Mr. J. S. Clay, Mebane, N. C., penman and commercial teacher in the Bingham School, placed in our hands some specimens of students writing which show first-class instruction in this practical art. Considerable individuality is shown in the writing, indicating that Mr. Clay is something more than his name implies. Or, in another sense, what it implies, as he is successful in moulding into good commercial forms the plastic qualities of writing at the hands of young men under his charge. Among those who are doing especially creditable work we mention Messrs. Hep McGhee Stovall, Don Humphrey and John Leigh Hunt.

Mr. E. F. Whitmore, of Easton, Pa., submits specimens of ornamental penmanship, which indicate ability above the average. We hope to see more of his work and to hear more of him in the future than we have in the past.

Specimens of business, ornamental and roundhand, penmanship have been received from Mr. H. H. Funk, No. 154 Nervine Street, Philadelphia, which disclose the fact that he is getting to be one of America's promising penmen. His roundhand work is getting to be unusually dainty and fine, indicating the fact that he is availing himself of Mr. Charlton V. Howe's instruction, the proper thing, of course, to do.

A number of exquisitely written cards, ornamental style, have been received from Mr. J. E. Leamy, of the Troy, N. Y., Business College.

Mr. Leamy is pushing his work up by the side of that of the best. It is quite professional, being delicate in touch, smooth, dashy and forceful.

Mr. Henry Walker, Manor, Wash., who has been practising from Mr. Stein's lessons, is getting to be quite proficient in roundhand, as evidenced by samples of work he has been submitting.

Mr. A. J. Karlen, of Vilas, South Dakota, favored us with a proof of a very creditable set of ornamental capitals.

E. E. Kent, with the Rider-Moore & Stewart Schools of Business, Trenton, N. J., favored us with a photo of a set of resolutions, which he recently engrossed, which indicate more than usual artistic merit. The original was illumined in many colors, and was reduced so much in photographing that much of the original beauty was lost. For that reason we have not endeavored to secure a plate of the same. Mr. Kent is to be congratulated upon the excellence of his work.

Good Words From Mr. Cast

"I am at present with Mr. Blair at the Blair Business College, Spokane, Wash., in charge of the English Department. THE BUSINESS EDUCATOR brings to me each month something more than the feeling of pleasure. When such gentlemen as Gaylord, Dennis, Kibbe and Lehman give out the result of their years of study, the pleasure passes upward into the realm of incalculable benefit. To such contributions one feels drawn closer at every examination, interest increases, and continued study yields rich results.

To my mind your paper will prove of value to all true lovers of penmanship in the degree that the mental predominates over the physical in the preparation of the articles presented for study. The work of such gentlemen as mentioned above is practically all original thought, and not the result of mere physical training directed to the copying of models that aroused admiration nearly a generation ago."

E. A. CAST,
Blair Business College, Spokane, Wash.

Increases Interest

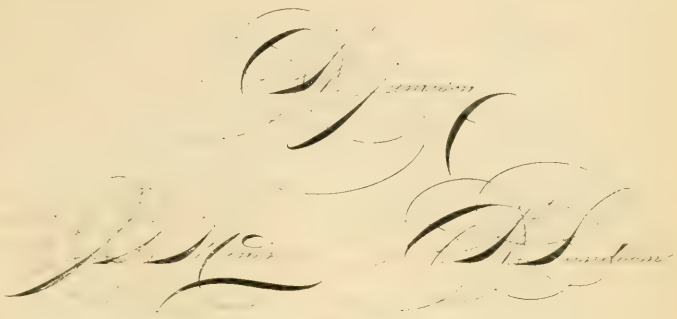
Mr. R. Gillespie, of the Bay City, (Mich.) Business College, writes: "Your paper is giving our students entire satisfaction, and is increasing their interest in the work."

We are pleased to state that similar expressions are coming from many sources, making it evident that wherever THE BUSINESS EDUCATOR is given a fair chance it is unequaled as an arouser of interest and as a class assistant for the teacher.

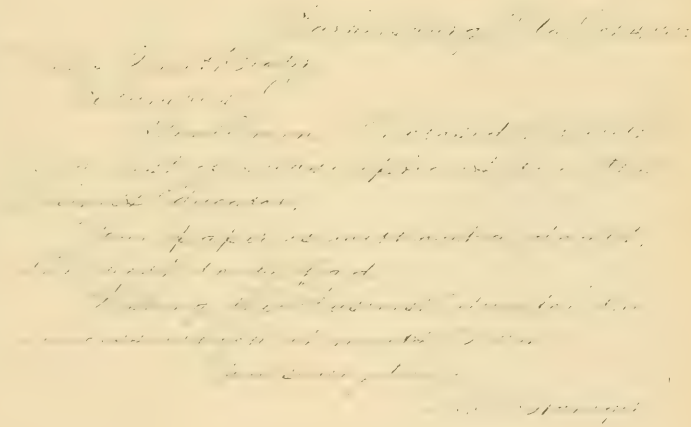
Considered Best in Canada, Also

We are delighted with THE BUSINESS EDUCATOR, and think it the best in the market.

J. B. BEVERIDGE,
Brandon College, Brandon, Manitoba.



BY W. W. FIKE, MILLEDGEVILLE, ILL.



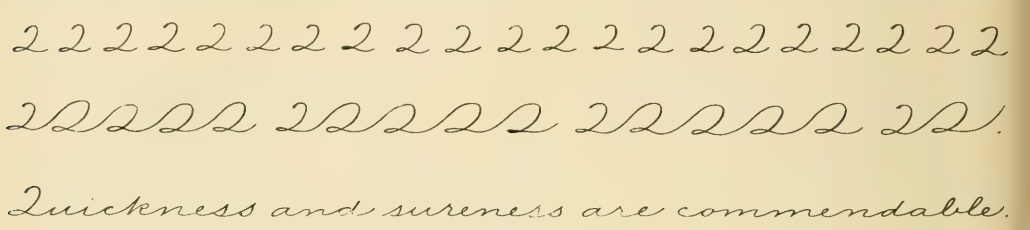


BY F. B. COURTNEY, WOOD'S BUSINESS COLLEGE, NEW YORK CITY.

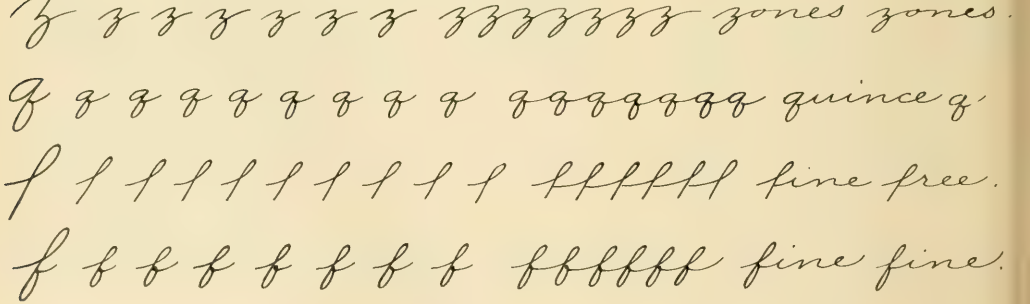
Lessons in Real Rapid Writing

by C. P. Zaner.

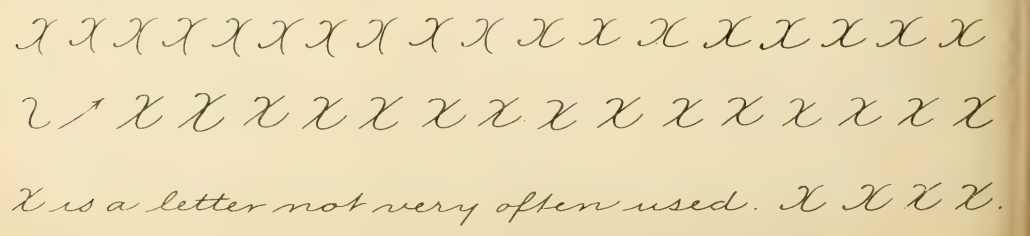
The letter *Q* looks like the figure *2*. Keep the small loop at the base line rather small and horizontal. The sentence, "Quickness and sureness are commendable," is a good one to practice. Watch the letters as you write them and *think* of spacing as you execute the letters, so as to form the habit of correct spacing. "Quickness and sureness in writing are two commercial qualities much in demand." You and your writing will be in demand if you acquire these qualities.

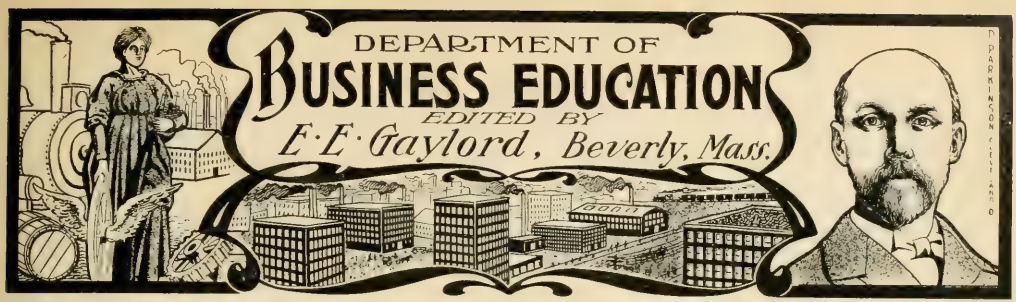


The **z** begins the same as *n* and finishes with a loop below the line The *q* begins the same as *a*, but finishes with a loop below the line made the reverse of the one in *z*. Two *f's* are given. The first is rapidly replacing the second. It is much easier in execution and about as legible. All loops should be about the same *size* and *slant* or they will not look good as a page of writing. Endeavor, therefore, to make loops uniform. As a rule, make them open and short. Tall, slender loops are in the way and are difficult to make well.



Two styles of *X* are given. Try both and then take your choice. Both are good if made well. It is simply a matter of individual preference. Excellence in anything is admired. Writing is not an exception. Good writing impresses everyone favorably. Do you wish to create good impressions? Then learn to write well—legibly, neatly at least.





ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

At Random.

The Federation

By the time this number shall have reached our readers, many of them will have left their pleasant homes to attend the Federation convention. We trust that it may be the greatest meeting of the kind that has been held. Commercial education is assuming a remarkable place in the school life of this nation, and both the scope and the methods in vogue will be changed to keep pace with changing conditions. To be in the van, it is necessary to read the professional papers and to attend professional gatherings.

We hope that the proceedings of the Milwaukee meeting may be in keeping with the dignity and importance of the cause; that fairness and justice may prevail in everything, and that earnestness, enterprise, and a catholicity of spirit may characterize the attitude of all who as commercial teachers take part in the discussions.

An official report of the proceedings should be published by the Federation. The cause has become important enough that to delay longer in taking this logical action will be to expose the organization to serious criticism. Let those who read this paragraph before the Business Meeting shall have been held, write to their friends at the convention to vote for an official report.

From the Seats of the Mighty

Business education and the relation of education to business life have been receiving attention recently from men high in civil and educational affairs. At the banquet given November 10th by the New York Chamber of Commerce, following the ceremonies incident to the dedication of the splendid marble palace that is to be the home of this great organization, former President Cleveland, in the course of his speech, commended the Chamber of Commerce for its "espousal of the cause of business education among our people," adding that "it has been hearty and practical."

President William J. Tucker, of Dartmouth College, at the annual dinner of the Boston Commercial Club, November 20, quoted some statistics which he had compiled with reference to Dartmouth. He said in part:

Twenty-three per cent. of the students registered there are the sons of professional men; 41 per cent. are the sons of business men; 12 per cent. are the sons of farmers, and 21 per cent. are the sons of wage earners. Professional men have usually sent their sons to college. The farming element in New England has in a degree decreased. But the business element has increased, and the wage earners constitute an entirely new element in collegiate life.

This new constituency has come in because new outlets of thought have come in. In the old days men were usually trained for the ministry, because the ministry was the power. Ministers came not to serve but to rule. And it has always been characteristic of collegiate education that it has followed the line of power, and as power has followed from one line to another collegiate education has followed close after. In illustration of this he pointed out to the organized education of law, of medicine, and latterly of engineering. And it has now come to the point where it is organizing commercial education.

In attempting an organized education based upon the principles and methods of the business man, he said that the colleges would undoubtedly make many blunders, but, he added, you have forced the conditions upon us. If we blunder, you will tell us about it; if we succeed, we shall simply do what you have made it possible for us to do, and made necessary.

Little Lessons on Economy

Teach your pupils that waste is wickedness; that it is throwing away the product of someone's hard work; that its worst effect is the deterioration that it brings about in their own character. Try to make them see that employers count it a merit in their help to be seen shutting off the gas when it is not needed; using odd pieces of clean paper from the wastebasket near the desk for temporary memoranda, instead of lithographed letterheads (unless cheap block paper for the purpose is provided); showing a recognition of the loss occasioned by errors in transcripts or in directing envelopes; dampening and removing for future use uncanceled stamps from spoiled envelopes; looking up mail and express rates to see which is the less expensive when sending a package; taking advantage of excursion or holiday rates or buying a scalper's ticket when about to make a journey; using the mails instead of the telephone when it can be done as well and when it will result in a saving of expense; using plain instead of lithographed or embossed sheets for all but the first sheet of a long letter; in brief, to be economical of everything. This will lead to economy in the use of time, and the concentration that avoids errors, two economies that will accumulate moral, mental, and financial fortunes for those who practice them sedulously.

Study Environment

The work done in most schoolrooms would be infinitely more sympathetic and thus more wholesome and successful, if the teacher would take the time and make the effort to become acquainted to some extent, at least, with the conditions of life that surround his various pupils, and with the aims and personal habits of these young people. Dr. Henry R. Sanford has well said:

"Too many teachers there are who can estimate percentages and keep their school 'marking time,' but who never study the personal dispositions, habits or environment of their pupils; they know nothing of the peculiar difficulties against which many are struggling nor why they are failing in their daily work."

Be Practical

There is a great deal in our arithmetics, our books on Commercial Law, our Bookkeeping text-books, and our works on English that is impractical; found in the schoolroom only. The commercial schools have set the public schools an excellent example in lopping off much that is impractical in school work, but there is yet much to be done even among the commercial schools. As examples of the nonsensical problems that children in the public schools are still asked to waste precious time in solving, we use the following, clipped from a recent educational journal:

Six men bought a grinding stone, 65 inches in diameter, each paying one-sixth part of the expense. They agree to grind down their respective shares in succession. If the axle renders a space in the center, 5 inches in diameter, useless, find the diameter of the grinding stone when each of them has ground his share.—*High School Arithmetic, page 211, problem 200.*

Find the first time after 5 o'clock that the hands of a watch are equally distant from the figure five.—*Public School Arithmetic, new edition, exercise 281, problem 10.*

But, fortunately, many of the leaders in the ranks of the public school workers recognize the waste represented by teaching that which will not be met in real life. Dr. T. B. Noss, Principal of the State Normal School, California, Pa., pungently expresses himself thus:

What concerns the child outside of the school may not safely be neglected in the school. School studies must be viewed from the side of life. They must be given more meaning and interest. Interest is worth more than knowledge. Our rote method of teaching subjects from books has been handed down from a time when all learning was in manuscripts and in costly books, and but few people were educated, and these taught others by memory processes.

It has frequently come to pass that the order of the school and the employments of the school do not reflect the real life of the home, the office, the street, the store, the place of amusement. All is unnatural, uninteresting, unprofitable. Every hour of school work should be of real value and of intrinsic interest to the pupil. No honest teachers should try to justify dull methods and useless information by the plea of discipline and subsequent value. School is not a preparation for life, but a part of it. Life is unity throughout. It is all one piece. Nothing pays in school that doesn't pay afterward. The habit should be formed of doing what is most worth doing, and of doing it well. No contrary habit should be formed.

The Gregg Writer

We read each month, with interest, the spicy little magazine that is published by the author of the Gregg system of shorthand. Some recent changes have been made in the staff, among them being the addition of R. P. So Relle as editor of the Department of Commercial Training. Mr. So Relle takes up his work vigorously and with originality. We wish him and The Gregg Writer unlimited success.

From the Business Manager's Desk

Athletics as an Element in Advertising.

ARCHIBALD CORE, PRINCIPAL OF BANKS BUSINESS COLLEGE, PHILADELPHIA.

A consideration of "Athletics as an element in advertising" must involve an understanding of general publicity, referring to the reaching of a mass of people, a certain percentage only interested in a business education; and a special class, all of whom are more or less eligible to become students of a business college. Athletics in business deals with this peculiar phase of the situation, which is to a very large extent responsible for the results to be derived from an athletic department. Our large universities and public and private schools throughout the country have openly set the seal of approval upon a uniform training of the body in connection with the cultivation of the mind.

THE COMMERCIAL SCHOOL SHOULD CONTINUE WHAT THE PREPARATORY SCHOOL HAS BEGUN.

Business colleges receive support from young men and women, who have not only become grounded in the preparatory education necessary to fit them for taking up a business course, but who have also been interested in athletics as developed in those primary institutions. With an appetite whetted by a little knowledge of the subject, there is a natural desire to become identified with an institution which encourages a subject proved to be of abiding interest. This argument in itself should be sufficient to convince business college proprietors of the benefit afforded by an athletic department, and the advantage immediately becomes manifest when there is competition with a rival institution which does not believe in business athletics.

To these primary principles may be added a dozen different branches, which render athletics a most valuable advertising medium. It should be the purpose of a business college having an athletic department to enlist the support and approval of the athletic departments of public and private schools from which the business college may draw its patronage. It is certain that every school is aware of games to be played, watches with interest the success or defeat of its colors, and sends a delegation of rooters to help along the contestants. Not only does athletics thus reach the student body of a school, but it also interests a certain number of unattached young men and young women, who love sport for sport's sake. In this manner the name and purpose of an institution becomes thoroughly ground into the minds of a most desirable class, and the influence extends to their friends who may appeal to them for recommendation of a school.

TEAMS MUST BE COMPOSED OF AMATEURS.

It is perhaps needless to say that the greatest value in athletics must come from the fact that those schools, public and private, from which a business college draws its patronage, shall be competitors in different games or sports with the business college. A free lance schedule will prove a losing one, inasmuch as independent teams are made up from young men holding positions who were formerly athletes in different schools. It is a difficult task, especially in the larger cities, to secure games with public and private preparatory schools. Amateurs in every sense of the word represent these schools in athletics, and, as the difference between an amateur and a professional is most closely drawn by the Amateur Athletic Union, or any association in control of athletics, it is necessary that the business college should limit its sports to amateurs in good standing, not only with the controlling body, but also with the school. The practice of padding a school team in order to insure its success is most pernicious. It is impossible to conceal the fact from the sport-loving public, and a reputation for playing "ringers" is damaging in the extreme to the securing of games with desirable schools. This policy is also apt to cause a lack of interest among the student body of the school itself. If an institution will descend to the practice of giving free scholarships to well-known athletes, or of playing any athlete not in good standing in the school, this act bars from active participation a thoroughly eligible student, who is perhaps not so skilled in the playing of a particular game, and the student soon recognizes the fact that athletics are not conducted for students, but for the immediate gain of the institution itself.

FREE ADVERTISING IN PRESS REPORTS.

The next point to be handled delicately is the matter of free advertising through the press. I have stated the foregoing factors first, because I assume that the average school proprietor is apt to believe that the sole value in athletic advertising is gratuitous notice in the papers, and I believe that is really of secondary importance. In order to insure recognition from the press it is necessary that sports should be conducted, ostensibly, at least, as a matter of public interest. The securing of games with public institutions is a prime factor in this recognition. Keeping sport clean as outlined above is also another element which meets with the favor of sporting writers. Manliness and fair tactics are bound to meet with approval, and to secure the largest and best notice it must be proved to the paper that athletics are of sufficient interest to the student body to warrant the



PICTORIAL POINTERS. The Penn Mutual Life Insurance Building, Philadelphia, home of Banks Business College. This is one of the most imposing office buildings in Philadelphia, or in this country. The school occupies the second, third, and fourth floors of this building, which is on the street car lines, near the Reading and the Pennsylvania stations, and not far from the Delaware ferries, almost an ideal place for a great school.

purchase of a paper in which a notice is given. It must be remembered that an unfavorable or derogatory squib is most injurious in moulding schoolboy opinion against the athletics of any institution, so that great care should be exercised to make them above criticism. It is also a mistake to believe that newspapers are obliged to give free reading notices because of advertising done during the season with those papers. While I have no doubt that the advertising department is often responsible for some athletic recognition, it would be an unwise policy to make this the sole cause of favorable mention. I am not sure that this would be true in a small town, where the press is dependent upon its advertising patrons, but a large city paper can find other news items, and is absolutely independent.

GUARD AGAINST PHYSICAL INJURIES.

A losing team is a poor advertisment at best, and in order to have a winning team it is necessary to have a coach who is able not only to instruct in the fine points of the game, but also to take charge of the proper training required to undergo the severe strain of competition. It is imperative that there should be no serious physical injury to a student. The relating and widespread publication of an accident will do more harm to a business college than a whole season of prosperity and success in athletics can benefit a school. No boy should be permitted to represent a school team who is not physically capable of standing hard knocks without danger. The sole cause for uneasiness in conducting athletics lies in the possibility of a serious set-back because of accident, and every safeguard should be employed to prevent this. There should also be an effort to make athletics interesting to the athletes of a school by giving each one an equal chance to compete.



PICTORIAL POINTERS. Private Office of Banks Business College, Philadelphia. These rooms are not what could be called spacious in size, but they are ample for their purpose, and the quiet elegance of the furnishing is very attractive to people of good taste.

THE SCHOOL SHOULD PROVIDE UNIFORMS.

I believe that the supplying of all uniforms is necessary. A boy taking a business course is seldom able to spend the money needed to furnish himself with the proper equipment, and a liberal policy in this respect will be the subject of much favorable discussion among friends. Such equipment will be uniform and have the colors and individuality of the school. If a school has a good name in athletics and its teams are successful, the graduates will show a tendency to further identify themselves with sport after leaving the school, and an athletic association will be easy to form and keep in existence, because the best graduate talent will be represented.

ATHLETICS HOLD THE INTEREST OF ALUMNI.

Athletics help as much to make a school journal interesting as any other item of news, and the boy will read the sporting department of such a paper with eagerness. I know from experience that former athletes of any institution are always interested in school teams and will go out of their way to get news.

DIPLOMACY IN MEETING PRACTICAL PROBLEMS IN ATHLETICS.

The running up of high scores with weaker antagonists should be avoided, because school boys do not like to be humiliated, and are apt to refuse to schedule games after a crushing defeat. Substitutes should be given a chance in less important games. It is generally found advisable to have the coach write up his own account of games for publication, and an account ready to print is more apt to be noticed than if the sporting editor of a paper is compelled to go to the trouble of writing it himself. Have photographs taken of different athletes, as well as group pictures of teams, and papers will be glad to insert them on their sporting pages. For indoor games a gymnasium is indispensable, and every effort should be made to arouse the interest of the student body to attend these games. It will also be found advisable to have inter-department and inter-class competition. This will hold students' interest to a greater extent than games with outside teams, and an interesting account can be written up after each game and forwarded to the press. A physical instructor is necessary for general gymnasium exercises, although in small institutions the coach may act in a double capacity. If gymnasium classes are held regularly, the fact becomes known to the public at large, and not infrequently requests are made by students when entering to be allowed the use of the gymnasium. This feature may also receive gratuitous notice through the press.

In closing I would speak a word of warning to business college proprietors concerning the excessive advertising of athletics in school catalogues or circulars, or paid advertisements in the press. It is not wise to allow the public to get the idea that athletics is a means to an end. Let the athletic department advertise itself to a great extent. Do not make a special point of it, or there is bound to be an objection to it on the part of the parent. A student does not enter a business college for the purpose of becoming stronger physically. Education should be the chief aim, and athletics will be found a valuable and pleasing adjunct to the school work, and the popularity of the institutions advocating athletics will become established on a permanent basis.

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

PREPARATORY TO THE STUDY OF CONTRACTS.

THE NECESSITY FOR A SOLID FOUNDATION.

A thorough knowledge of English is necessary to any successful study. In this work, some knowledge of the elements of general law and of the more common words and phrases peculiar to the subject, is indispensable.

THE ORIGIN AND BASIS OF LAW.

To get a working idea of law, it is necessary to begin with the foundation; viz., "The Rights of Man." However man arrived at the conscious state, once there, he had from his very nature, certain absolute rights. From this point on, the evolution of society resulting in our present state of civilization, has been a gradual process. As there can be no civilization without the recognition and protection of rights, this process has from the first, been accompanied by rules for human conduct, based on the three natural or absolute rights: viz., The right to security of person; i. e., the right to be free from bodily harm at the hands of another; the right to liberty of person; i. e., the right not to be detained or imprisoned in any place; and the right to own private property.

These rights were recognized and respected by custom before there was any written law. Later on, when courts were established, they sanctioned those customs brought under their notice, if they were firmly established, and had been universally followed by the people of a certain district or of a certain class. Such customs must have been reasonable, and in harmony with all laws in force, and must have been practiced for a time so long that "The memory of man runneth not to the contrary." Such is the origin of the common or unwritten law.

THE GROWTH OF LAW.

Our law is the result of a gradual growth. New laws arise only as they are needed for the protection of rights under new conditions. In the savage state only a few simple rules were necessary; as, for example, that he who caught game from the forest, or first appropriated anything in nature, should have a right to it against the world until he abandoned it.

That he who stopped for rest or sleep in a certain place, should have a right to that place while he should occupy it, but no longer. The savage could acquire no permanent property in the land, and it was not until man had ceased to lead a wandering life that "Real Property Laws" became necessary. Until he began to produce more than he consumed and care for the surplus, no "Business Laws" were required.

THE NECESSITY FOR GOVERNMENT.

One important step, in the evolution which served to differentiate man from the lower animals, was the act of banding together for mutual aid and protection. Single-handed, man could hardly have withstood the hardships of climate and the ravages of wild beasts. Even so, there would have been nothing to stimulate him to progressive action. Honor and self-sacrifice (without which, man would be lower than the beast) would forever have remained unknown to him. Thinking to make his own existence more secure, every man would have sought the life of every other man. This alone would have wrought the extermination of the race. Man is by necessity a social being. His hopes and destiny hang on this question of Society—Civil Government. Law seeks to promote "*the greatest good of the greatest number on the whole and in the long run.*" This can be done only by making civil government supreme. Therefore, *the individual must always yield his rights when the welfare of his government demands it.* Knowing this, how can a sane person be disloyal to the flag?

SOURCES OF LAW.

The basis of our law came mostly from three sources outside our own country: viz., From the Roman law; from the customs of traders, called the "Law Merchant"; and from the common law of England. There is no general common law in the United States, but it is much the same in the different states, being based on the common law of England as it was just before the Revolutionary war. Louisiana is an exception.

DIVISIONS OF LAW.

Written law, that law enacted by persons in authority and published in set form, comprises constitutions, treaties, and statutes.

THE CONSTITUTION OF THE UNITED STATES.

The United States Constitution is the supreme law of the nation in all matters of which it treats. It contains the principles upon which the general government must be conducted. Any law which conflicts with the constitution is "unconstitutional," and cannot be enforced.

Even law-makers sometimes disagree as to the meaning of what they have laid down. It is, therefore, necessary that some one should be clothed with authority to interpret the laws. This is done by the United States Supreme Court.

A few years since, Congress passed a law, taxing people on their income. A certain man refused to pay his tax, and a suit followed. When the matter came before the court, the law was found to be "unconstitutional." Note that courts do not decide questions unless such questions are brought before them in accordance with law. Such a case as the above is called a "test case," because it is brought to test the validity of some law.

STATE CONSTITUTIONS, STATUTES, ETC.

Each state constitution is to that state, what the United States Constitution is to the nation, and is the supreme law of the state in all matters not controlled by the national government. The State Supreme Court is the highest authority of the state as regards the interpreting of state laws.

But mark the following: The U. S. Constitution created Congress, and defined its powers. Therefore Congress can make no laws which the Constitution does not authorize, while a state legislature can make any laws which the state constitution does not expressly prohibit. Of course, state laws must not conflict with national laws.

THE COMMON OR UNWRITTEN LAW.

The great body of our common law is contained in the decisions of our courts. These decisions, known as "court reports," are printed and preserved in book form, and may be found in the law library of any state.

Is a court decision common law? Many of the decisions give expression to common law, but there are also many cases where the court is concerned in interpreting and applying statutes.

THE OWNERSHIP OF PROPERTY.

The right to private ownership of property is the basis of commercial law. Ownership gives the owner the right of control as against all others except the government. One may acquire ownership of almost any thing except light, air, and navigable waters.

CLASSES OF PROPERTY.

Personal Property consists of movable things, things of a personal nature.

Real Property includes what is fixed in a certain place; as land, houses, etc.

The laws of real property differ widely from those of personal property. Many of the laws of personal property are derived from the "law merchant," while the laws of real property are to quite an extent the product of the "feudal system."

HOW PROPERTY MAY BE ACQUIRED.

By Occupancy. He who first appropriates anything in nature is the rightful owner; also, the first to take possession of what another has abandoned or cast away, is the rightful owner; and he who finds what another has lost, has a right to it against everyone but the true owner.

By Creation. Whatever a person produces or makes, belongs to him until he voluntarily parts with it. If I write a book, I alone have title to it. But if I publish it, without first securing copyright, I lose my title.

By Gift. One may acquire as good title by gift as in any other way, unless there are circumstances attending it such that creditors would be defrauded. Of course, an incompetent (insane or weak-minded) person could not give good title, nor could one under age. When property is given by one in immediate expectation of death, if he should recover, he could reclaim the property.

By Will. If a person of sound mind makes a will in compliance with law, at his death the property in question will vest in the person or persons named in the instrument.

By Legal Succession. If the owner of property dies without a will, his relatives succeed to the ownership, subject, of course, to the provisions of the law. If he has no relatives living, the property will go to the state.

By Purchase. Purchase includes *contracts*, where one passes his title to another in return for something which he is to receive in payment; sales, to satisfy judgment, and other kindred features.

HOW OWNERSHIP IS QUALIFIED.

Every owner of property holds it subject to certain qualifications and restrictions.

Eminent Domain. As in England under the "feudal system," the king owned all the land in the realm, so with us the title to all land is supposed to proceed from the government. The government reserves the right to take possession of any "landed property" for public or quasi-public uses, under the following conditions:

Elements of Eminent Domain:

It must be for public or quasi-public use.

It must be "condemned" by proper proceedings.



PICTORIAL POINTERS.—Business Office of Banks Business College, Philadelphia. This office was created from a part of the very large corridor that leads from the elevator landing to the private offices of the school. It will be noticed that this school has a filing, indexing, and following-up system working in full blast. There is probably no other school in the country that has reduced the business of getting students so nearly to a science as has this school.

It must be appraised by persons duly appointed, and

It must be paid for.

Taxation Laws. Private property must be taxed to defray government expenses. If the taxes are not paid, the property may, after due notice, be sold and the amount deducted from the proceeds.

Police Regulations. These are laws intended for the good of the general public. Such as regulating the quality of materials, the height of buildings; the quality and workmanship of plumbing; the sale of liquors, etc.

Circumstances of Extreme Necessity. A good example of this is where property is destroyed to prevent the spread of disease.

Pledges, Mortgages, etc. These will be explained hereafter.

No person has a right to so use his property as to infringe on the rights of others.

RIGHTS—WRONGS.

Rights are claims of human beings upon one another. Wrongs are violations of the rights of others. (Lack of space forbids explaining the different classes of rights here.) Wrongs are of two classes: civil and criminal. A civil wrong is either a *tort* or a *breach of contract*. When one fails to carry out his part of a contract to which he has bound himself, he is said to have committed a "breach of contract." He has broken his contract and is liable for damages. All other civil wrongs, such as slander, libel, negligence, deceit, malicious prosecution, false imprisonment, and the like, come under the head of torts.

When a right is violated, the injured party must set the law in motion to secure justice, unless he can come to an agreement with the offender peaceably.

AN ACTION AT LAW.

The law is set in motion by bringing an action. The person who brings the action, is the *plaintiff*, the one against whom it is brought, is the *defendant*.

STEPS IN A CIVIL ACTION.

The Writ. This is a written summons calling the defendant before the court. It must be properly filled out, signed by the clerk of the court, and served by the proper official.

The Pleadings First the plaintiff, through his attorney, makes written statement of his charge against the defendant. Then the defendant likewise sets forth his ground of defense. The plaintiff's paper, called a declaration, and the defendant's paper, called an answer, must be filed with the clerk of the court a certain number of days before trial.

The Trial or Hearing. When the case comes up before the court, the attorneys can argue only those questions indicated in the pleadings.

Many are apt to speak inaccurately of the argument of an attorney as "pleadings."

The Judgment. This is the decision by which the court seeks to render justice to both parties.

HOW JUDGMENT IS ENFORCED.

When judgment is given in favor of the plaintiff, it is generally to the effect that the defendant shall pay to the plaintiff a certain sum of money and also the costs of court. If the defendant does not comply at once, the court issues orders to the sheriff to seize and sell the property of the defendand to pay the costs of court and satisfy the judgment. If the defendant has no property or only what is exempt from execution, then the judgment may fail. But the judgment remains in force for a time ranging from five years in some states to twenty years in others, and should the defendant acquire any property within that time, it is liable to seizure.

ATTACHMENT.

In many cases the property of the defendant debtor is seized before the case is tried. This is done by means of a writ of attachment served on the debtor. This process ties up the property attached until after the case is tried, and if the plaintiff proves his case, it may be sold to satisfy judgment and pay costs.

Garnishment. It is not only possible to attach property which the defendant has in possession, but if he is known to have property in the hands of another person, that property may be attached. For example, X sues Y for debt, Y has no property in his possession, but Z owes Y a certain sum of money on book account. X can attach the money due Y, after which Z cannot pay it to Y, but must hold it subject to the order of the court. In some states these two processes are allowed only in certain cases.

NOTE. It is impossible here to do more than hint at a few of the more important points with which the learner should equip himself before plunging into the study of "contract law." It is well to read some work on elementary law. There is no great danger of laying too strong a foundation.

(Continued in February.)

Business Tips.

GEORGE HORACE LORIMER

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

(*Continued from December.*)

TO A SALESMAN.

We aren't specially interested in orders that the other fellow gets, or in knowing how it happens after it has happened. If you like life on the road, you simply won't let it happen. So just send us your address every day and your orders. They will tell us all that we want to know about "the situation."

Of course, you are bright enough to be a half-way man, and to hold a half-way place on a half-way salary by doing half the work you are capable of, but you've got to add dynamite and ginger and jounce to your equipment if you want to get the other half that's coming to you.

You've got to believe in yourself and make your buyers take stock in you at par and accrued interest. You've got to have the scent of a bloodhound for an order, and the grip of a bulldog on a customer. You've got to feel the same personal solicitude over a bill of goods that strays off to a competitor as a parson over a backslider, and hold special services to bring it back into the fold. You've got to get up every morning with determination if you're going to bed with satisfaction. You've got to eat hog, think hog, dream hog — in short, go the whole hog if you're going to win out in the pork-packing business.

Nothing earns better interest than judicious questions, and the man who invests in more knowlege of the business than he has to have in order to hold his job has capital with which to buy a mortgage on a better one.

I ain't one of those who believe that a half knowledge of a subject is useless, but it has been my experience that when a fellow has that half knowledge he finds it's the other half which would really come in handy.

What you know is a club for you, and what you don't know is a meatax for the other fellow.

I want to see you come up smiling; I want to feel you in the business, not only on pay day, but every other day. I want to know that you are running yourself full time and overtime, stocking up your brain, so that when the demand comes you will have the goods to offer.

When a fellow brags that he has a pull, he's a liar or his employer's a fool. And when a fellow whines that he's being held down, the truth is, as a general thing, that his boss can't hold him up.

When a fellow knows his business he doesn't have to explain to people that he does. Big talk means little knowledge. A ham never weighs so much as when it's half cured.

If there's anything worse than knowing too little, it's knowing too much. Education will broaden a narrow mind, but there's no known cure for a big head.

Tact is the knack of keeping quiet at the right time; of being so agreeable yourself that no one can be disagreeable to you; of making inferiority feel like equality. A tactful man can pull the stinger from a bee without getting stung.

Some men deal in facts, and call Bill Jones a liar. They get knocked down. But your tactful man says that since Baron Muchasen no one has ever been so chuck full of bully reminiscences as Bill Jones; and when that comes back to Bill he is half tickled to death, because he doesn't know that the higher criticism has hurt the Baron's reputation. That man gets the trade.

A mistake sprouts a lie when you cover it up. And one lie breeds enough distrust to choke out the prettiest crop of confidence that a fellow ever cultivated. It's easy to have the confidence of the house, or the confidence of the buyer, but you've got to have both. The house pays you your salary, and the buyer helps you earn it. If you skin the buyer, you will lose you trade; and if you play tag with the house, you will lose your job.

Some salesmen think that selling is like eating—to satisfy an existing appetite; but a good salesman is like a good cook—he can create an appetite when the buyer isn't hungry.

ON APPEARANCES.

Of course, clothes don't make the man, but they make all of him except his hands and face during business hours, and that is a pretty considerable area of the human animal.

A dirty shirt may hide a pure heart, but it seldom covers a clean skin.

If you look as if you had slept in your clothes, most men will jump to the conclusion that you have, and you will never get to know them well enough to explain that your head is so full of noble thoughts that you haven't time to bother with the dandruff on your shoulders.

I have seen a ten-cent shave and a five-cent shine get a thousand-dollar job, and a cigarette and a pint of champagne knock the bottom out of a million-dollar pork corner.

It isn't enough to be all right in this world; you've got to look all right as well, because two-thirds of success is making people think you are all right.

People have seen four and four make eight, and the young man and the small bottle make a damned fool so often that they are hard to convince that the combination can work out any other way.

A man can't do what he pleases in this world, because the higher he climbs the plainer people can see him.

When a fellow gets to the point where he is something in particular, he doesn't have to care because he doesn't look like anything special; but while a young fellow isn't anything in particular, it is a mighty valuable asset if he looks like something special.

Just here I want to say that while it's all right for the other fellow to be influenced by appearances, it's all wrong for you to go on them. Back up good looks by good character yourself, and make sure that the other fellow does the same.

ON SPECULATION.

Trading on margin is a good deal like paddling around the edge of the old swimming hole—it seems safe and easy at first, but before a fellow knows it, he has stepped off the edge into deep water.

The wheat pit is only thirty feet across, but it reaches clear down to hell. And trading on margin means trading on the ragged edge of nothing. When a man buys, he's buying something that the other fellow hasn't got. And it's been my experience that the net profit on nothing is nit.

You have been in the packing business long enough now to know that it takes a bull only thirty seconds to lose his hide; and if you'll believe me when I tell you that they can skin a bear just as quick on 'Change, you won't have a Board of Trade Indian using your pelt for a rug during the long winter months.

If a clerk sells pork, and the market goes down, he's mighty apt to get a lot of ideas with holes in them and bad habits as the small change of his profits. And if the market goes up, he's likely to go short his self-respect to win back his money.

The only safe road to follow in speculation leads straight away from the Board of Trade, on the dead run.

When you become a packer you may go on 'Change as a trader; until then you can go there only as a sucker.

TO THE BUSINESS MANAGER.

Enthusiasm is the best shortening for any job; it makes heavy work light.

There's no alarm clock for the sleepy man like an early-rising manager: and there's nothing breeds work in an office like a busy boss.

Consider carefully before you say a hard word to a man, but never let a chance to say a good one go by. Praise judiciously bestowed is money invested.

The phonograph records of a fellow's character are lined in his face, and a man's days tell the secrets of his nights.

Be slow to hire and quick to fire.

Never threaten, because a threat is a promise to pay that it isn't always convenient to meet; but if you don't make it good, it hurts your credit. Save a threat till you're ready to act, and then you won't need it.

Keep close to your men. When a fellow's sitting on top of a mountain he's in a mighty dignified and exalted position, but he's missing a heap of interesting and important doings down in the valley.

Never lose your dignity, of course, but tie it up in all the red tape you can find around the office, and tuck it away in the safe. A competent boss can move among his men without having to draw an imaginary line between them, because they will see the real one if it exists.

(*Concluded in March Number.*)

The Stenographers Protest.

Doubtless many who have read the numerous letters from stenographers, which have appeared recently in the Sun, have been led to believe, among other things, that members of the shorthand fraternity are the least appreciated, the poorest paid, the most abused and by all odds the most dissatisfied mortals in the universe. They explain that they work hard and long to acquire skill in their profession; that they wait weeks and months to secure a situation; that, once employed, they are forced to perform duties inconsistent with the dignity of their occupation, and, furthermore, that their salaries are altogether too small. These, they say, are conditions, which it is useless for any one to attempt to dispute.

THEY DON'T LIKE TO SWEEP THE FLOOR.

One stenographer claiming to have a "general experience of over eight years, to have practised shorthand for three years and to possess an understanding of the technicalities of Wall Street and general business correspondence," says that he has

(*Continued on Page 41.*)

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

R. M. Bartlett.

R. M. Bartlett, one of the earliest commercial school pioneers, was born in Washington County, New York, in 1807, of English parentage, and died in 1891 at his son's home near Cincinnati. At the age of ten he moved with his parents from New York overland to Sandstone, near Pittsburg. Here they made barges and placing thereon their little stock of worldly goods, floated down the Ohio River to a point now known as Augusta, Ky. His boyhood days were spent on a farm, hewing timber and raising marketable grains, which he and his father loaded upon light barges and floated down the Ohio and Mississippi rivers, many hundred miles, to market at New Orleans. After converting their produce into cash, they pulled their barges back home, first his father, then himself pulling on the rope, while the other used the pole to guide the boat. They usually loaded the craft at New Orleans with actual necessaries of life, for which they found a ready sale in their sparsely settled neighborhood. On some trips they experienced some trying ordeals, as the Indians along the Mississippi were hostile and they were obliged to travel by night and rest by day. The old Bartlett homestead in Kentucky had on it a tree glazed by Daniel Boone, who frequently visited the Bartlett family on his hunting trips through the wilds of Kentucky.

Young Bartlett's earliest schooling was in a little log cabin which the teacher, to give it standing, named it "The Beaver Creek High School." Between the years 1828 and 1831, Mr. Bartlett was employed in a woolen mill at Ripley, Ohio, and patented an attachment for weaving, cloth which he sold for $5000. In 1900, the company which bought the patent realized a profit of $3,250,000. At Ripley, Mr. Bartlett's expertness of figures made him famous. He mastered every arithmetic within reach, also originated mathematical problems, which bewildered and astonished the natives. He also studied one term at Ripley College. Visiting Philadelphia in 1834 to gain a knowledge of commercial work, he sought an office position and invariably the question was asked, "Are you familiar with bookkeeping?" to which he was obliged to answer, "No, I am not." When asking where such knowledge could be gained he learned that it could only be obtained in accounting offices. After finally securing a position, where he gained a knowledge of accounts, he determined to carry out a resolution, that if he could ever become familiar with accounts, he would give others the opportunity to gain such valuable information. He opened a school in Philadephia, which he conducted until 1838, when he moved to Cincinnati and opened Bartlett's Commercial College, where for half a century he taught the science of accounts, mathematics and rules for financial management. The establishment of this new kind of a school was a very difficult matter. Finally, becoming desperate, he visited a number of the leading merchants of Cincinnati, and securing the sons of twenty-five of these gentlemen, gave them a course of instruction. After completing the work, he secured a hall, and, inviting the merchants and bookkeepers of the city, gave an exhibition of the skill of his students in accounting, tabulating, etc. This was the turning point to his future career of success. He ever afterwards commanded the respect of the citizens of the city, and, in 1847, the Legislature of Ohio issued a charter to the Bartlett school. In 1859, after ten years of preparation, aided by three employed mathematical experts, he published what was soon widely and famously known as "The Bartlett Commercial and Banking Tables." It embraced Time, Simple Interest, Unexpired Time and Interest, Interest, Account-current, Time and Averaging, Compound Interest, Scientific Discount, both Simple and Compound, Annual Income and Annuity Tables, equally adopted to the currencies of all commercial nations. The true or intrinsic value of the Gold and Silver Coins, and the Standard weights and measures of all Commercial Countries; also American, English, French and German Exchange, together with the Exchange of Brazil and the importation of Rio Coffee.

This was planned for the purpose of harmonizing the accounts and exchanges of the world and has accomplished more than any other work in that direction. These tables have been copied in many later works and the work itself was recognized by all of the leading Commercial Boards of the United States and foreign countries.

Since the retirement from school work and the death of Mr. Bartlett, the institution is still being ably conducted by his son, who, under the tutorship of his father, became an enterprising and successful teacher and manager. The College today is grandly equipped.

Mr. Bartlett has leased the tenth floor of a large, modern building, covering a floor space of more than 14,000 square feet. He has expended ten thousand dollars in dividing this floor into convenient rooms with panel, glass, and rolling slat partitions, and equipping the whole with the latest improvements in furniture, typewriting machines, interior telephones, electric program clocks, card cases, filing systems, etc.

The rooms are delightfully large and light, very airy, and well heated and ventilated. In order to prevent all unnecessary noise, the seating is done upon noiseless, stationary and revolving chairs, and the doors of the various rooms have been hung so as to close noiselessly and to prevent slamming. It has been his purpose to make disorder difficult by making everything about his rooms quiet, pleasant, and comfortable.



R. M. BARTLETT.

Richard Nelson

Among the most highly esteemed business teachers and commercial text-book authors of the past was Richard Nelson, of Nelson's Business College, Cincinnati. He was born in Castleward, Ireland, in 1822, and died near Cincinnati in April, 1900. He was educated in the Parish of Ballyculter and at the English and classical Academy at Strangford, and educated for the ministry under Dr. T. Campbell, of Belfast. He came to America in 1849, and taught in the Wheeling Public Schools. In 1854 he moved to Cincinnati, and, mingling among business men, discovered that the commercial schools were making theoretical bookkeepers, and that business men wanted practical clerks. He then established Nelson's Business College, which he conducted upon the plan of training students for actual business practice through trading and recording real transactions, also the making of all the business papers connected therewith. He was an earnest, conscientious, strictly practical man and aimed in all his work and methods to prepare students, as exactly as possible, to meet the requirements of business men. Finding no text books arranged to meet his ideas, he prepared them, and in 1859 published "Nelson's Practical Arithmetic;" in 1870, a work on "Bookkeeping," and in 1885, "Nelson's New Bookkeeping;" in 1891, "Accounts on Business," and in 1895, "Banking and Business Calculations."

As an earnest and original worker and publisher, and as a man of strong character, he did much to promote the cause of business education in Cincinnati, also, through his valuable text books, his influence was felt in many schools throughout the country.

George W. Eastman.

PIONEER BUSINESS EDUCATOR AND INVENTOR OF COMMERCIAL TRAINING BY BUSINESS PRACTICE.

George Washington Eastman was born in Marshall, Oneida County, N. Y., Sept. 9, 1815, and died in Rochester, N. Y., April 27, 1862. After leaving the district school as a boy and young man of 17 and 18, he showed great aptitude with the pen and began teaching penmanship in Waterville and surrounding towns. He also taught in Hamilton Academy while in attendance there, and in Amenia Seminary while attending there one winter. It was during a later period of itinerant teaching that he saw and recognized the necessity for a permanent school, wherein could be taught in combination penmanship and the science of bookkeeping. His ambition culminated in the opening of the Rochester Mercantile College in 1842. The venture proved a success. In 1847 he published a work on single and double entry bookkeeping, which was recognized for many years as a standard work. Mr. Eastman was a man of bright intellect and possessing a practical turn of mind. He saw the need of instruction more tangible than that afforded by text books and manuscripts, to prepare young men as thorough and safe accountants. While working to perfect his course of study and training for young men, he conceived the idea of introducing actual business transactions, and putting into daily practice that which had heretofore been only theoretical. Thus, in 1858, there was introduced into the Rochester Mercantile College, the various departments of banking, forwarding and commission, insurance, brokerage and jobbing, and wholesale houses, thus giving the student in a few months, practical knowledge that in the ordinary routine would take years to gain. Thus, to Mr. Eastman, belongs the honor of founding the first school, conducted upon the plan of training students for business as merchants and accountants, through a practical system of actual business practice.

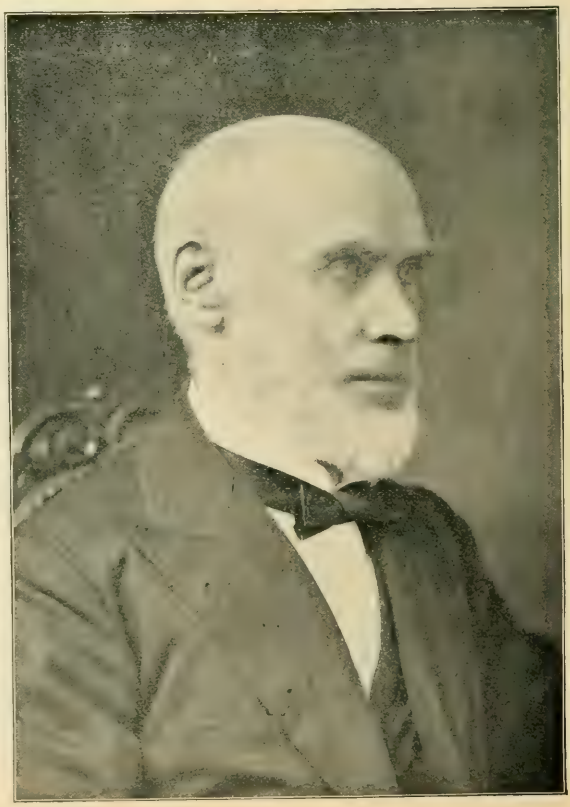
As a further description of the methods of Mr. Eastman, the following is from one of his graduates, Mr. C. G. Houston, a practical accountant in Rochester for the past fifty years:

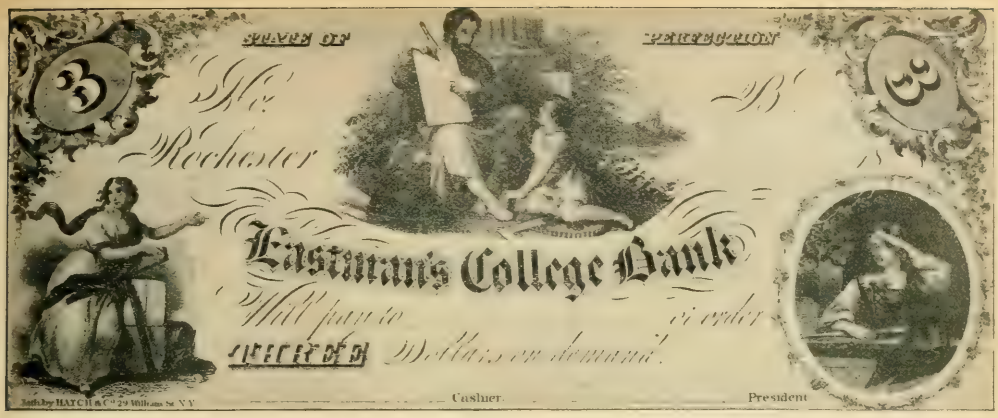
"The writer commenced taking lessons in penmanship and bookkeeping of the late Prof. Geo. W. Eastman in the year of 1852. Mr. Eastman continued his school during the winter months until the autumn of 1858, when he opened "Eastman's Mercantile College" in this city—introducing actual business transactions, dealing in merchandise (by samples), real estate and stocks, having offices for insurance, express, railroads, steamboats, commission and money brokers—"Eastman's College Bank," bills of which were always at Par Capital Stock $—— of Bills of the College Bank, Canada and Michigan Banks that *had* been in circulation. The students (about 200) traded with each other, buying on time, giving notes and paying cash; their books were kept in the most approved business manner; all students kept an account with Eastman's College Bank, deposits and checks made as at any business bank. Notes given by customers were discounted, and, not paid, were "Protested" and renewed, etc.

At that time Canada, Western and Southern money, was at a discount. The College Bank, or other banks, did not receive it for deposits. Students, like other business men, were obliged to dispose of same at brokers, at a loss for the discount, so as to make proper entries. Students were required to keep their books posted and accounts well collected—a few *failures* were allowed. A balance sheet was made at stated times (also inventory) which was examined by some of the faculty, errors, if any, pointed out, etc. Each student on entering business was given a capital stock in merchandise, real estate and cash, of $2,000 to $10,000. Partnerships were formed. All accounts used in large business were kept; the books in the College bank were kept in the most approved style.

"Mr. Eastman's rules for Journalizing, Law and Order in Balancing Accounts, Opening and Closing Ledger, have been pronounced by experienced accountants the best extant

RICHARD NELSON.



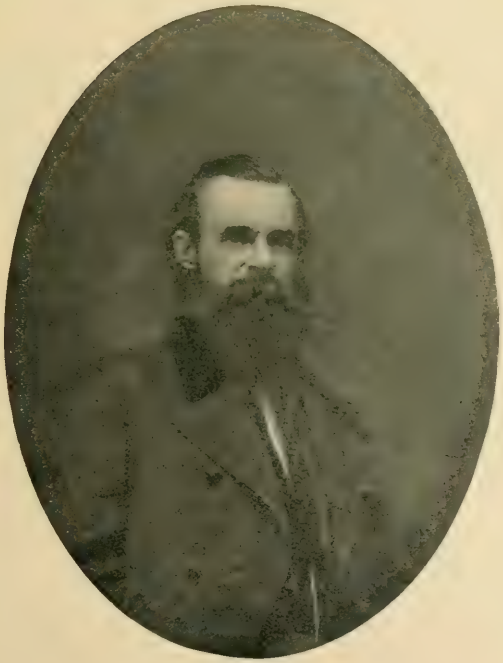


—and during my fifty years experience as a practical bookkeeper, I have never seen anything better."

(Signed) C. G. HOUSTON.

It will be interesting to many business teachers and penmen of today, to know that Mr. George W. Eastman's son, George Eastman, of Rochester, was the pioneer in the invention and manufacture of the famous dry plate process of photography, and is also president of the widely known Eastman Kodak Co. In 1900, the French government conferred upon him the decoration of Chevalier of the Legion of Honor. As an officer in many of the leading banks of Rochester, and as an active member of various Art and Social clubs, Mr. Eastman ranks, as did his father before him, among the most worthy, influential and highly esteemed men of Rochester.

(*To be Continued.*)



GEORGE W. EASTMAN.

FINEST SUPPLIES

For Penmen and Artists

CARDS INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid ... 28c
500 by express ... 75c
1000 by express ... $1.35

Black Cards—Best made for white ink.
100 by mail postpaid ... 28c
500 by express ... 75c
1000 by express ... $1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ... $ .60
12 sheets by express ... 1.00
2 sheets by mail postpaid ... .70

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 23.
6 sheets by express ... $ .40
12 sheets by express ... .70
3 sheets by mail, postpaid ... .50

Black Cardboard—Finest for white ink. Sheets are 22x28
6 sheet by express ... $ .50
12 sheets by express ... .75
2 sheets by mail, postpaid ... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 34.
6 sheets by express ... $ .50
12 sheets by express ... .70
3 sheets by mail, postpaid ... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
1 bottle by mail postpaid ... $ .30
1 dozen bottles by express ... 2.00

Arnold's Japan Ink
Nearly ½ pint bottle by mail, postpaid ... 40c
1 pint by express ... 45c
1 quart by express ... 75c

White Ink—Very fine.
1 bottle by mail, postpaid ... $ .25
12 bottles by express ... 1.85

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express ... $2.15

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express ... $1.85

Practice Paper—Best for the money to be had. 1 ream by express ... $1.40

Send stamp for samples of paper.

Envelopes—100 fine blue by mail, postpaid ... 40c
" 100 fine white by mail, postpaid ... 40c
" 1000 either kind by express $1.50

Address, ZANER & BLOSER, Columbus, O.

The Business Educator.

Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902

Edited and Published Monthly (Except July and August,) by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. NO. 5. WHOLE NO. 50

COLUMBUS, OHIO, JANUARY, 1903

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Held Up.

Some of our advertisers being late in sending in their copy, compelled us to hold up our forms for our December number a short time after our usual time for closing. We take this opportunity of kindly requesting all advertisers to get copy here as near the first of the month as is possible. By so doing they will greatly oblige, and in no way delay the publication of the journal.

Under date of November 12th the Commercial Text Book Co., Des Moines, Ia., writes: "We have been a little dilatory in this matter, principally because we have been kept so busy filling orders that have come as a result of our advertisement in the November BUSINESS EDUCATOR."

This of course is a good reason. The BUSINESS EDUCATOR is certainly bringing results for advertisers.

We hope, however, that copy can be sent earlier, nevertheless, which will give us a chance to bring results quicker and cause still more business. We are busy ourselves and we delight in helping to keep our friends busy.

Our New Year's Say

This seems an opportune time to extend cordial and sincere thanks to our many staunch friends who have assisted in making THE BUSINESS EDUCATOR a success. The number of subscriptions received this year indicate that our supporters appreciate the efforts we have made to publish the best journal of its kind. And the more you do for us the more we desire to do in return, and the more we can do. Good as THE EDUCATOR has been, we intend to make it much better. We are by no means satisfied with it. Business education has a big future, and it must therefore have a truly representative journal.

A glance through our advertising columns will disclose the fact that publishers are beginning to recognize the value of THE BUSINESS EDUCATOR as an advertising medium. This is due to three main causes: First, our circulation is among the most intelligent and progressive teachers, proprietors, and principals in the profession. Second, we issue no cheap or partial edition. Third, we publish the most artistic journal of its kind. We not only preach good art but we practice it in our printing as is evidenced by the size of our printer's bills. The cover alone costs nearly as much as a student's edition would with a common cover and title.

Ere long we shall have larger type and a larger journal. Our Department of Business Education is something more than a reprint of addresses; it contains articles from eminent men prepared expressly for it month from month—matter that cannot be gotten elsewhere. The lessons in business penmanship are from the pens and brains of leaders; the series just begun by Mr. Lister is perhaps the best ever given in point of subject matter, skill of execution, style of copies, and extent of text and illustrations.

The lessons by Dennis, Brown, Thompson, Keesling, Burnette, Kibbe, Stein, and others, have been of the most practical, helpful, and artistic order, and so they shall continue to be.

The History of Penmen, Early Business Education and Educators in America, by Mr. Hinman, has already awakened more interest, attracted more attention, and elicited more words of appreciation and encouragement than anything ever printed in our profession. And it has but barely begun. No one who is interested in our beloved profession will want to miss a number containing it.

Again thanking you, one and all, for substantial support in the past, and soliciting a continuance of the same as long as we deserve it, we enter the new year with a pulsing, earnest desire to publish a journal of which the cause of practical education may be proud.

Art in Advertising.

If there is such a thing as a truly new art and industry, surely art in advertising is it. The art of advertising is old, but there is also a new art of advertising as witnessed by the many concerns, schools, etc., giving their entire time and energies to that phase of modern commercialism. The ad writer, ad smith, etc., is here to stay. The art of advertising is today a wonderfully modern and timely science and art, for it is surely both of these.

But art in advertising is the soul of the art of advertising. Without art (pictures) advertising would be a far more difficult and far less effective thing. Pictures to attract, pictures to appeal, pictures to instruct, pictures to tell, pictures to show, pictures to make, appear real, are the new art in advertising. All sorts, all kinds, all styles, all manner of things; there is no limit. But all must be good to pay. And that is what they are made for.

This art in advertising has drawn, is drawing, and will continue to draw to it talent from the more conservative and less remunerating field of painting. Men of ability and talent are engaging in art in advertising quite as seriously as others engage in the ministry, and with as much hope of heaven. For there is need and he who supplies a real need in anything is a benefit to his time, and to all time.

What we wish to emphasize is that art in advertising is just as good as art in any or every thing else, if it is *good* art. And that is what much of the art we see in advertising is—*good*. Art in advertising means the "raising of advertising to an art," and not the lowering of art to mere commercialism.

Why not decorate your advertisement, your circular, your catalogue, your poster, your sign boards, as well as your home, your harness, your hat, your office? If "the function of fine art is to state a true thing or adorn a serviceable one," then art in advertising is as high and holy as in anything else, if done well.

Art in advertising is being done better today than ever before, and what is still better, it promises to be done better tomorrow than today.

The Great Cartoonist

Thomas Nast died of yellow fever at Guayaquil, Ecuador, on Sunday, December 7th. He was, without doubt, the most famous caricaturist and cartoonist of his day. His most effective work was done during the Civil War, and later his trenchant pencil was directed toward the corrupt Tweed ring of N. Y. City, his work appearing in Harper's Weekly.

Route to Milwaukee

Those going to Milwaukee should purchase tickets via. Chicago, Milwaukee and St. Paul Ry., from Chicago to Milwaukee, and request the ticket agent to give a certificate receipt, as it is only by the presentation of this certificate receipt at Milwaukee that you are able to secure a return ticket at one-third fare. Passengers arriving in Chicago on the C. B. & Q., Panhandle, Chicago & Alton, or Pa. Rys., do not have to make transfer, but leave from the same station. Trains leave Chicago from the Union Station, Canal and Adams Sts., at 7:00, 9:00 and 11:30 A. M., and 3:00, 5:00, 6:30 and 10:30 P. M. The 11:30 A. M. train does not run on Sunday.

C. E. Doner, of The Penman's Art Journal, 203 Broadway, New York, in a recent letter to THE BUSINESS EDUCATOR writes: "My advertisement on page 29 in your December number has brought a great many responses from all over the United States and Canada. I am still able to fill more orders, and would advise all your readers to take advantage of the four magnificent offers I make."



Brown's Peoria, Ill., Business College recently kept "Open House" by entertaining a large number of citizens. The school now occupies twenty rooms, specially constructed for this school. From the reports given in the daily press we should judge it is one of the best equipped schools of the kind in the country, and what else could we expect of G. W. Brown, the leading school organizer in the country.

Mrs. H. L. Veenfleet, the accomplished principal and proprietor of the Alpena, Mich., Business College, recently purchased a handsome residence in that city, into which she has moved her school. This is doubtless a good move, and one which not a few business schools are making, and by so doing we think, as a whole, they are making no mistake.

"No doubt THE BUSINESS EDUCATOR is the best paper of its character published in the United States," writes O. U. Desha, Principal of the Inter-State Commercial College, Texarkana, Texas.

Mr. Bert German, of Fremont, O., Secretary and General Superintendent of the U. S. Cutlery Co., is about to organize a new school under the name of "Practical Experience Business College," in which he expects to teach the usual commercial subjects, also the normal branches. He expects to take his advanced pupils into the offices of the above named company and give them actual experience.

Mr W. C. Faust, teacher of penmanship and drawing in the Mt. Vernon, O., Public Schools, is doing not a little work along the line of chalk talks and lectures before institutes. Mr. Faust has a pleasing, magnetic personality, as well as the necessary ability, both natural and acquired, to make a success of the platform work.

The Newark, N. J., Sunday News, November 2nd, 1902, devoted a large portion of a page to illustrations of expert W. J. Kinsley, his home and examples of handwriting, together with an interview with him upon the question of handwriting, and the possibilities of detecting forgery, etc.

Mr. Kinsley is much in demand, his services having become quite valuable and popular, not without deserved reason.

T. M. Milam, of Abbeville, Miss., has purchased a one-half interest in the Southwestern Business University, Oklahome City, Okla.

We recently learned that Mr. Keesling, whose excellent lessons in business writing have been running in the BUSINESS EDUCATOR, secured his start in penmanship under the instruction of that enthusiastic teacher of writing, Mr. M. D. Fulton, of Auburn, R. I. Mr. Keesling was a pupil of Mr. Fulton's when he was teaching in Indiana some years ago.

Mr. C. G. Gilbert, formerly principal of a La Crosse public school and a graduate of the Milwaukee Normal School, has been appointed principal of Hoffman's Metropolitan Business College of Milwaukee.

On Thursday evening, December 4, 1902, Mr. Guy Logan Caskey, of Cleveland, O., took upon himself a better half in the person of Miss Lydia Anna Schroth, of that city. Congratulations and best wishes.

The Twin City Gregg Shorthand Association is keeping things hot in St. Paul and Minneapolis. A very pleasing entertainment was given by this organization at the rooms of the Globe business College, St. Paul, November 7th.

N. C. Brewster, formerly in the public schools of Elmira, N. Y., is conducting a very successful business school at Penn Yan, New York. Our readers will remember Mr. Brewster's graceful penmanship and ornamental work with the automatic pen.

The many friends of Frank Vera, Jr., formerly principal of the New Bedford Business College, New Bedford, Mass., but recently a student of the law schools, of Georgetown and Boston universities, will be pleased to learn that he has just been appointed clerk of the third district court of Bristol County, Massachusetts.

The Cedar Rapids Business College sends out an attractive notice of the second annual reunion and banquet of its former students, which was held November 26th. This is a highly commendable plan of holding the interest and influence of the alumni, the greatest advertising force in any good school.

We gratefully acknowledge an invitation to attend the opening reception given at the new home of Brown's Business College, Peoria, Ill., November 25. We gladly extend congratulations.

More than 400 students enrolled in Brown's Business College, Sioux City, Iowa, last year. "Lest We Forget," is an excellent adaptation of the refrain in Kipling's great "Recessional," which G. W. Brown, Jr., is using on the cover of a fac-simile ledger inside of which are several blank leaves for pocket memoranda.

Shoemaker & Clark's Fall River School of Business has been sold to Frank S. Stone, of the Spencerian Commercial School, Cleveland, and W. S. Rogers, of the Sandusky Business College, Sandusky, Ohio. Mr. Stone assumed active management of the school December 1st, and Mr. Rogers will sever his connection with the Sandusky school about January 1st, when he will go to Fall River to join Mr. Stone.

Mr. Stone has been with the Cleveland Spencerian for fifteen years, as assistant secretary and office man. He is a very successful business getter, and a careful and reliable business man. His early commercial training was obtained under D. T. Ames, and we bespeak for his new field well prepared to increase the prestige that the Fall River school has already earned under the leadership of Mr. Shoemaker.

Mr. Rogers is a shorthand specialist who stands in the very van of the leaders in the profession. He took his course under the personal instruction of A. J. Graham, and for two years was the principal of Graham's New York school. Mr. Rogers was at the head of the shorthand department of the Cleveland Spencerian for several years, and for three years has been at the head of the same department of the Sandusky school, in which school he has a financial interest. He is a man of good education, and has had a large experience as a business man, practical stenographer and reporter, teacher and author. He will more than sustain the excellent reputation that the Fall River school has made in training successful amanuenses.

Mr. Stone and Mr. Rogers make a splendid team, one to look after the inside work of the school, and the other to manage the business end.

Mr. R. J. Shoemaker, the former proprietor of the school, will remain with the new management for the present.

The Capital City Commercial College, Des Moines, Ia., held its 18th annual graduating exercises in the Y. M. C. A. Music Hall on Friday evening, December 12th, 1902.

Peirce School of Philadelphia, Pa., held its 37th annual graduating exercises on Friday evening, December 19th, 1902.

Among the richest specimens of typography we have seen in many months are the elegant brachures sent out by the Business Departments of Pittsburg Academy, Pittsburg, Pa., and the Pittsburg Academy Bulletin, published in the interests of this school. In typographical appearance there is no more similarity between the Bulletin and an ordinary business college paper than there is between John Wanamaker's New York department store and a general store in some country village. Send for a copy and convince yourself.

"Some Suggestions about a Business Education," is the title of a well written leaflet setting forth the advantages of Alma College Commercial School, Alma, Mich. E. D. Pennell, the wide awake principal, is a penman and teacher of exceptional ability.



Lockyear's Business College, Evansville, Ind., greets us with a pink backed embossed cover with seal, ribbon and quill, thereon. But there is more than the cover. The illustrations, context and printing all bespeak a progressive institution

"A Few of the Many Who Have and Why" is the title of a splendidly printed, attractive thirty-two page circular from the McKee Publishing Co., Ellicott Square, Buffalo, N. Y.

Wood's Commercial School, Washington, D. C., Prof. Court F. Wood, Proprietor, issues a catalogue splendidly bound in cloth with gold side stamp. The same indicates that it is a well equipped and progressive school.

"The Pathfinder," is the suggestive title of a catalogue issued by the Northwestern Business College, Madison, Wisconsin., R. G. Deming, president, and G. E. Spohn, penman.

Rasmussen Practical Business School, St. Paul, Minn., Messrs. Walter and Julian Rasmussen, Proprietors, just issued a sixteen page catalogue with embossed cover, all of which is quite neat and up-to-date.

Draughon's Practical Business Colleges, St. Louis, Mo., Nashville, Tenn.; Little Rock, Ark., Montgomery, Ala.; Fort Worth, Texas, Shreveport, La., Galveston, Texas, and Atlanta, Ga., issue a catalogue of 168 pages, giving one the impression that prosperity has visited the Southland as well as elsewhere.

The school at Nashville, Tenn., has recently moved into the Cole Place, one of the finest and largest residences in Nashville.

Professor Draughon must have his hands unusually full with so many schools under his direction. If he keeps on he will be the G. W. Brown of the South.

Advertising literature has been received from the following: The Conn. Business College, Middletown, Conn.; Wis. Business University, La Crosse, Wis.; American Book Co., New York, Cincinnati, and Chicago; Inter-State Commercial College, Texarkana, Tex-Ark.

One of the best catalogues recently received came from the Meredith Business College, Zanesville, O. It is beautifully illustrated, splendidly printed, tastefully covered, revealing a splendidly equipped school for a city the size of Zanesville, and so far as that is concerned, a credit to a city of any size.

"A Stepping Stone to Success," is the title of a forty page booklet printed by and with the compliments of the Remington Typewriter Co. The booklet shows and tells how such men as Edward Bok, Hon. Geo. B. Cortelyou, Hon. Wm. E. Mason, Sir John Thompson, and many other eminent men have used shorthand as a stepping stone to their success. The booklet will be of great value to business college people inasmuch as they will be able to secure from it information with which to encourage their shorthand pupils and patrons.

Attractively illustrated circulars have been received from the chalk-talker, G. E. Weaver, Mt. Morris, Ill.

The Central Business College, Denver, Colo., L. A. Arnold, Principal, placed in our hands a long, narrow catalogue printed on pink paper, covered with yellow enameled board, with embossed title in brown, showing taste above the average of such circulars. Mr. Arnold evidently intends to build up a substantial, prosperous institution in the West. We believe he has the right qualifications for such an enterprise. We therefore, wish him the good fortune that he merits.

(Continued on Page 37.)

Mr. A. P. Root

Whose likeness appears herewith, after much persuasion has consented to favor our readers with a brief review of his life's work as a penman. His unexcelled modesty has hindered him from comprehending and telling the whole truth concerning his work and worth. Mr. Root is a man whose organization is of the most delicate and nervous type. His health from boyhood has been the opposite of the robust, but by temperate, intelligent, right living he has achieved, enjoyed, and experienced far more than falls to the lot of many. At the age of sixty, he writes a hand that for delicacy, accuracy, grace and beauty is equaled by but few of any age, and what is still more remarkable, he is not following penmanship as a profession.

He is an expert jeweler, conducting a business of this character (and you may depend upon it, conducting it as but few such are) at his home in Kingsville, O.

While in Philadelphia he created what is known as "Peirce College Writing Slips," one of the most complete compendiums of its kind ever published.

But we have said enough, though we have barely begun. We will let him tell the rest, in his own way, though he doubtless expected us to edit his friendly communication.

KINGSVILLE, O., NOV. 28, 1902.

DEAR FRIENDS: I was born in Gustavus, Trumbull Co., O., July 28, 1842, and lived there until I was 18 years old. We had a large farm of 285 acres, and, like country boys, I was in for all kinds of farm work.

When about 14 years old we employed a man by the name of Brockett who had but a short time before completed a course in writing at the old E. G. Folsom College in Cleveland. He was a man of great natural ability in an artistic way, but an entire failure from a business standpoint. We all thought him a marvel as a penman, and so he was for the time. When he announced his intention of getting up a writing class, myself and a dozen other young people were prompt in our enrollment. The course was for twelve lessons.

I equipped myself with a lot of goose and turkey quills, a pint of Maynard and Noyes' ink, and began business. From the first I took great interest in the work and made very rapid gain, so much indeed that I won easily the prize he offered for greatest improvement. This was the beginning and end of my personal instruction in the art. I never had the aids now offered to aspiring young men or women to push me onward, but had to pick what I could from various sources. I give Spencerian large credit for inspiring models, for, like our good friend Flickinger, I aimed at the most perfect forms, in my times working many hours at one letter and repeating the same again and again. In my practice I made it an inflexible rule never to draw the forms with a very slow motion, but to produce them *easily* if not *rapidly*.

In the spring of 1860 I apprenticed myself to King & Bro., jewelers, in Warren, Ohio, where I remained three or four years in all. Near the close of the war I enlisted in the 171st Reg. O. V. I. for 100 days' service and was at Johnson's Island for the whole period. Had not been there three days before I was detailed for work at headquarters, and there I remained till mustered out. I had plenty of time while in the office at headquarters and spent it in practice. Of course I had no copies, but some what I thought good ideas, and worked away.

From the army service I went direct to the jewelry business again, never dreaming of a professional career. I was there maybe six months, when one day I had a call from a Mr. Jno. Drake, teacher of bookkeeping in the B. & S. School. His mission was to inquire if I desired to take up writing in a professional way. To say I was hit hard is putting it very mildly. He said, "Think it over, and if you like, come up to our office and have a chat with the principal." I went, and in less than two hours I was launched on the sea of a professional life, engaged for the first year at a salary of $500.00.

At that time C. E. Wilbur was in charge of the writing department. He had been there some time, and class confinement had broken him down, so he was anxious to get out as soon as I could break in. After working there three or four months he announced his intention of leaving at once, so that I had to buckle in for all there was in me. The school was very large and you may imagine I had my hands full for an inexperienced penman. I managed, however, to keep at least a neck ahead of any of my students, and I think I gave fair satisfaction. At least no fault was found. I was



MR. A. P. ROOT.

full of snap and good nature, which very likely helped me out. I remained in charge of the writing department for two years, when I resigned and accepted a position in the public schools of Cleveland, Ohio. Supt. of Writing, Elroy Davis, resigned.

I remained in the school continuously till the Fall of 1880, when my health failed. Mr. A. J. Rickoff, then superintendent, held the place open to me for the school year, since he did not desire to change the course I was pursuing unless absolutely needful.

I taught one year for Bryant of Chicago, and the last eight years for the Peirce School of Business, Philadelphia.

In all my experience, from first to last, I never gave practically any attention to the ornamental side of writing, but was content to devote my energies toward what is termed practical writing, and, while I always adhered strictly to a systematic style in my teaching, I freely permitted great departure from it in the students' work. If natural to write a fine back hand, vertical hand, or a hand on any degree of slope (if it was uniform), I encouraged them to do so. The result was that students could be found in my classes writing all sorts of styles so far as the pitch or slant of letters affect a hand. I always have held and taught that slant in writing was not vital at all, except as to a *uniform pitch of all letters*, whatever degree was easiest for the student to settle upon and hold.

I've told about all there is to say about myself. I never have traveled about at all, or attended conventions, simply because it could not be done without unsettling me for a week or more. My health has always been very poor from a little boy, and I've had to learn fully how to conserve nerve force. When teaching, my mental machinery was schooled and trained to run as if in oil, hence little friction. What I've been and what was accomplished, be it more or less, was mainly the result of my own thought. As I've said, I never had but the twelve lessons mentioned. I've always felt that some one could do better than I. My ideals have been so far above my reach that I never could see the merit in my work that others have so generously accorded me. I recognize one fact, however, that I received the highest salary for some years of any living penman, for the kind of work I did, and I can't believe it would have been paid me unless my services were at least felt to be worthy of it, and yet I never have been able to see myself as others seem to have done. What more can I say? Starting at zero I worked my way up and hope I've been of some benefit in a small way. If there is any feeling of pride respecting my work, it is in the fact of its being a product very largely of my own unaided effort.

I've been urged time and again to speak out and give the younger members of our profession the benefit of my experience, but somehow I've never gotten to it. I will give you the credit of calling out more than I've ever said to any one else. If you see in it a little to commend or even condemn, it will not hurt me either way. Use it or not just as interest (your own) may suggest. Not how much, but how well, has always been my aim.

Wishing you abundant success, and with a most friendly feeling I remain

Fraternally,

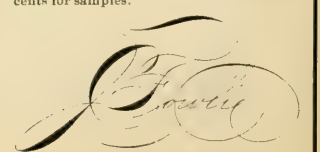
A. P. ROOT.

Flourishing

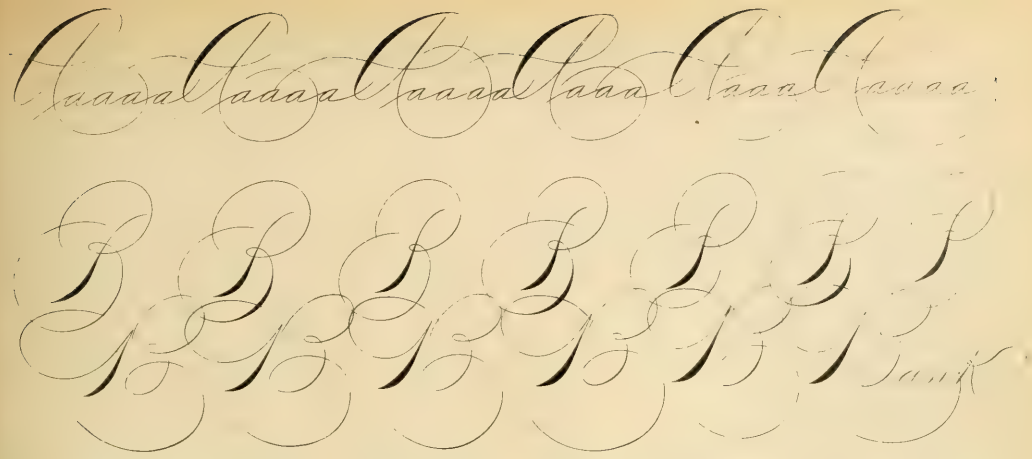
One dozen colored cards, white ink, any name, for but 25c
One dozen white cards, plain or ornamental style 20c
Letter, showing style of business writing 15c
Twelve lessons in business writing $6.00

Work will please you.
Order and be convinced.

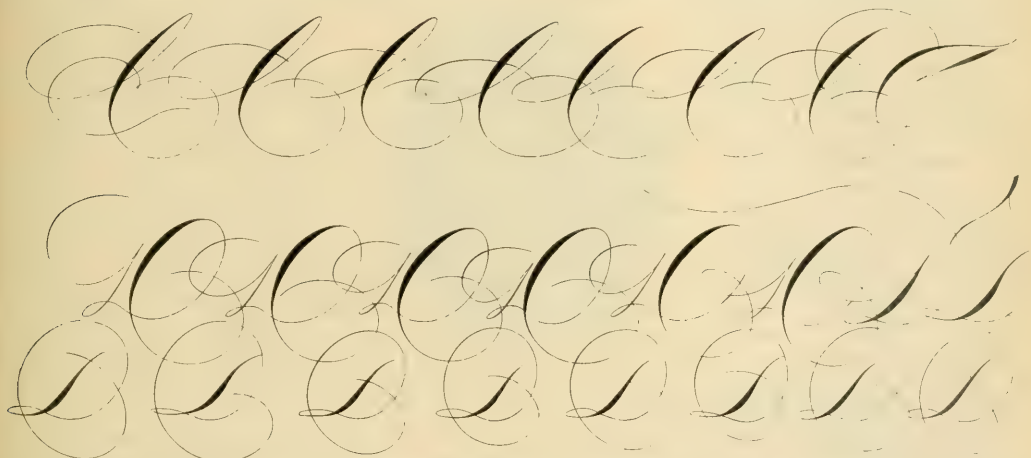
Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.



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Ornamental Capitals By H. B. Lehman, Cleveland, Ohio.



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Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girl's Technical High School, (under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system Write for "Reasons Why."

ISAAC PITMAN & SONS
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Figures don't lie, neither does the Ideal Arithmetic; therefore, it should lie on every business man's desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail $1.00. L. B. McKENNA, LL. D., Quincy, Ill.
Pres. of Union & Quincy Business Colleges.

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One dozen Cards	20c
Two " "	35c
One Set of Business Capitals	15c
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One Flourished Bird	20c
One dozen Drill Exercises	20c
Six different styles of writing	25c

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large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.
STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.
SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8 and the seven pens will do all and more than the old set of 24 shading, marking; and plain pens combined.
Price per Set, $1.00. Sample, 15c.
My Shading Pen Inks are without a rival for quality and color.
Sample for 12c Stamps.
All goods sold by me are guaranteed as represented, in every particular.
Compendium, 48 Pages, 25c.
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of 16 years experience, will write any name, either plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents. Circulars. Address,
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Flourished Design Cards, 6 for 25c
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Colored Cards, 6 colors, white ink, 2 doz. 25c
100 Social Cards, panted, shaded, all English, 50c
100 Hand Cut Cards, 2 ply, Wedding Bristol, 75c
1000 Hand Cut Cards, colored cards in colors, $5.
3000 Hand Cut Cards, 2 ply, Wedding Bristol and Colored, $2.10.
Agents wanted, send 25c for agents sample book.
All orders promptly filled. Send for samples.
W. McBEE, 19 Snyder St., Allegheny, Pa.

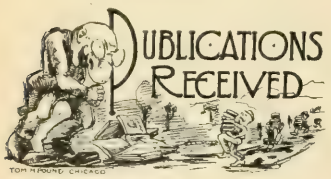
Miss Nina P. Hudson

Whose portrait, signature and letter appear herewith, was born in Providence, R. I., in 1881. She received her education in her native city, St. Johnsbury, Vt., and South Framingham, Mass. At the age of seventeen she graduated with honors from the latter named institution. The following year was spent in traveling through the west and California, and upon her return she entered the commercial department of St. Johnsbury Academy under the direction of Mr. A. H. Barbour, for whom she has a high opinion, both as a man and as an instructor. Completing the work in much less than the usual time, she then took up Gregg shorthand. In 1901 she had charge of the Commercial Department, of Craftsbury Academy, N. Craftsbury, Vt. In 1902 she attended the Zanerian, and while there accepted her present position with the New Britain Conn., Commercial College.

Miss Hudson is a young lady whose education is well rounded, having completed work in English, business, shorthand, penmanship and art. She is therefore a young lady of many talents. She is one of the most skilled lady penmen in the country. In fact, she has demonstrated that women can learn to write quite as practically as men.

Accomplished as she is professionally, she is no less accomplished socially, being a young lady whose social and moral qualities are far above the average.

The readers of the BUSINESS EDUCATOR, especially students of writing, will be pleased to learn that Miss Hudson is preparing a series of lessons in "Practical Business Writing," which will appear ere long in our columns. This will be the first extensive series of lessons ever given by a lady, in a penman's paper. We believe we have a pleasant surprise in store for the profession. Miss Hudson is doing the subject justice, and is bringing to it some new thoughts out of the beaten path.



"Life and Labors of Sir Isaac Pitman," as told and illustrated by Benn Pitman, published by Benn Pitman, Phonographic Institute, Cincinnati, Ohio. Extra silk cloth, $9\frac{1}{2}$x5 inches, 201 pages, price $1.00 net, postpaid.

The book above mentioned is not only a credit to Sir Isaac Pitman, the inventor of Pitmanic shorthand, but it is a credit to the author, and to the bookmakers' art. Benn Pitman is not only a shorthand author, but an artist as well, and a man not without poetic impulse. The book is one of the most instructive and intensely interesting publications of the kind we have ever read. Sir Isaac Pitman was a man of strong convictions, and followed them with a tenacity of purpose seldom equalled.

Persons interested in the history of shorthand, phonetic spelling, etc., etc., have in this book a rare treat.

"Gregg Shorthand Dictionary," by John Robert Gregg, published by the Gregg Publishing Co., Chicago, Ill., price———, is one of the neatest, most convenient and artistic things of the kind we have seen for many a day. It is vest pocket size, 3x6 inches, covered with flexible leather, printed on tough linen paper, containing 146 pages. The shorthand words were photoengraved from writing done by Miss Pearl A. Power under the direction of the author.





"Rip Van Winkle," printed in the easy reporting style of phonography by Benn Pitman and Jerome B. Howard, published by the Phonographic Institute Co., Cincinnati, Ohio, price twenty-five cents, containing twenty-two pages. This and similar books are intended for shorthand pupils who are not accustomed to taking as long naps as old Rip had been given credit for, they are for wide awake people.

"The Natural System of Penmanship. Dedicated to the Public Schools and the Youth of America." By O. A. Hoffman. Published by Hoffman Metropolitan Publishing Co., 43 Metropolitan Block, Milwaukee, Wis.

"A new system of Penmanship is placed before the American people. This is a work of about 90 pages, size $7\frac{1}{4}$x$10\frac{1}{4}$, printed on heavy enamel paper. The script cuts are products of the skill of the most accurate and finest business penmen. The title-page consists of a most elegant half-tone, showing the statue of Liberty to the left, and the statue of Light to the right; the lettering is of a very superior order and consists of the following words: "The Natural System of Penmanship. Dedicated to the Public Schools and the Youth of America." Within this enclosure is an eagle design upholding a banner on which appears the word "Hoffman."

"One of the features of the system is the fact that the principles contain little or no shading. The capital stem is finished with a period pointing downward, and the reversed stem ends with a blunt shade. This is the outgrowth of experience in business college work, and is really the college course, settled after many years of research for the best methods of obtaining results, and has become a fixed course after having reached perfection in the school-room. There are many new ideas introduced in this system which are not to be found in the compendiums issued by the present-day penmen. It varies distinctly from all other systems or methods of penmanship that have thus far been put upon the market as far as systematic arrangement is concerned. The criticism which can be almost universally applied to works of this kind is that they are a mere conglomeration of exercises, which seem to follow no special system or plan.

"One of the features of the book, which makes it valuable to business college men, is a chapter on Correspondence, containing a series of Model Letters for dictation or study, and can be used in the school-room in teaching the art of social and business correspondence.

"It is announced that a copy-book edition for public schools is in press and will be ready about the first of the year."

From an inspection of advance proof sheets the work seems to be what it is claimed—something new and out of the beaten path. The illustrations of position are numerous and first-class. Some excellent points are given on Natural Inclinations, and Character and Individuality. Price, $2.00.

FUNDS AND THEIR USES. F. A. CLEVELAND, WHARTON SCHOOL OF FINANCE. PUBLISHED BY D. APPLETON & CO.

The author groups his exceedingly interesting material around these three central ideas: (1) What Are Funds? (2) How Funds Are Obtained. (3) The Institutions and the Agencies Employed in Funding Operations, to each of which several chapters are given.

Under the first general heading, are three chapters discussing Money Funds, Credit Funds, and Instruments Used in Transferring Credit Funds. As an example of the very practical character of the treatment of the subject, How Funds Are Obtained, we may give here a few of the side heads of the chapter on Sales of Long-Time Paper, in which the various kinds of mortgages, corporate bonds, certificates, etc., are clearly explained and profusely illustrated. Real Estate Bonds, General Mortgage Bonds, Consolidated Mortgage Bonds, Divisional Bonds, Collateral Trust Bonds, Car Trust Bonds, Debenture Bonds of Financial Companies, Railroad Debenture Bonds, Income Bonds, etc. Thousands of people read these terms on the financial pages of their dailies, but have no idea of their meaning. We fear, too, that not a few teachers of Commercial

Law, Commercial Arithmetic, and "Business Practice" would find it difficult to give a clear explanation of these terms.

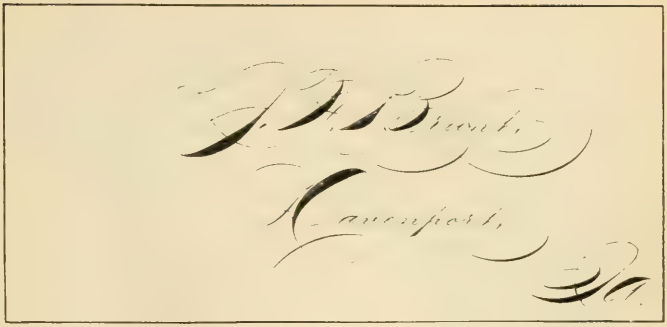
The third part of the book, The Institutions and Agencies Employed in Funding Operations, is devoted to setting forth, in succinct form, the principal features of the United States Treasury, The Savings Bank, The Building Loan Association, The Commercial Bank, The Trust Company, The Broker and the Brokers' Board, and The Insurance Company.

In short, this is a book that should be read and studied by every commercial teacher, all advanced commercial students, and general readers.

"Twentieth Century Cover Designs," published by Briggs Bros., Plymouth, Mass., price $5 net, is a book of unusual work and merit. It is of value alike to the printer, publisher, advertiser and illustrator. No artist who is interested in commercial art can well afford to be without this timely publication. It contains examples from the finest artists in the world, as well as critical and instructive articles from leading authorities upon the subjects treated. A collection of cover designs from various publications covering such a range of subjects, and of such a widely different character that the attractiveness and value cannot well be measured in dollars and cents. For further information see the advertisement herewith, or send 10 cents to the publishers for a portfolio prospectus containing a selection of cover plates 9x12 inches in size, and other attractive printing.

"The Pedagogy of Commercial Branches," an address delivered by J. A. Lyons, at Peoria, Ill., July 8th, 1902, published by and distributed with the compliments of Powers and Lyons, Chicago, Ill. This little book of thirty-two pages is chock-full of the kind of information that the average commercial teacher is in need of. We know not whom to compliment most, the author or the cause of commercial education, as the book is a credit to both.

Those desiring positions to teach Commercial branches will find it to their interest to correspond with the Central Teachers' Agency, of this city. The managers, Messrs. Adams & Rogers, are practical Business College men, prompt and reliable in all their dealings, and have been very successful in placing Commercial teachers in good positions.



BY FRANCIS B. COURTNEY, WOOD'S BUSINESS COLLEGE, NEW YORK CITY.

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A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual $2.00 postpaid. Booklet free.

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Dont jab and sail your fingers trying to pull that old rusty pen. Buy the **PERFECT PEN-PULLER.** It is handy, neat and small, and can be carried in the vest pocket. Price, by mail postpaid, 12 cents. John W. Manuel, Columbus, Ohio.

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The Kind that Bring the Dimes.

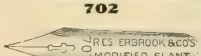
Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

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POINT—Medium fine and very smooth for the most rapid work.

ACTION—702 Slightly Elastic. 707 Elastic.

SHOULDER—Broad; giving great durability and large ink holding capacity.

SHANK—Gracefully curved to fit any holder, and can be removed easily from old and ink clogged holders.

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AMONG penmen there is a demand for a pen that is adapted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MFG. CO.
26 John St., New York. Works, Camden, N. J.

In Memoriam.

Professor William J. White, of Duff's Commercial College of Pittsburg Pa., one of the best known business educators, died at his residence in that city, on Nov. 6, 1902.

Graduating at the College in 1879, he soon thereafter became assistant teacher of Bookkeeping and Penmanship therein, and subsequently became its Secretary and Business Manager. He was well known among the business men of Pittsburg, many of whom had been graduated under his instructions. Prof. White was born at Wilkinsburg, Nov. 19, 1855; but while in youth was taken by his parents to Columbiana County, Ohio. In Oct., 1882, he was married to Jennie E. Gamble, who, with two sons, George and Robert, and one daughter, Gladys, survive him. He was a member of Trinity Protestant Episcopal church, and at one time a vestryman in St. James Protestant Episcopal church. He was a member of Pittsburg Lodge No. 484, F. & A. M.

Professor White was a man above reproach in all walks of life. Of Scotch-Irish ancestors, he possessed in a marked degree the characteristics of his race. He was singularly loyal to his convictions and to his friends. He was honest in all things, beyond question; devoted to his profession, to his home, to his family, and to everything that was clean and inspiring in social life. He was industrious and ambitious, and a growing man in his chosen profession. He was a man of real and unpretentious piety, and a constant reader of his Bible. He loved his fellow men and had charity—the charity of an open hand, as many who mourn his loss will testify.

His attainments as a teacher were of a superior order and covered a wide field. He was an excellent penman, and in certain lines unequaled. His skill as a rapid calculator and his knowledge of accounts were such as would accrue to a man of ability by twenty-three years experience. Aside from his accomplishments as a teacher, he had executive ability of high order. Altogether, his life was a useful one, and his death a subject of regret.

WM. H. DUFF.

W. J. WHITE.



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Mr. W. McBee, of Allegheny, Pa., who has been advertising in our columns for some time past, under date of November 8th, writes: "Inclosed find remittance for another insertion of my advertisement. The ad. has paid me more than I expected."

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Remarkable Improvement

Enclosed herewith we hand you $1.00 for renewal of our subscription to THE BUSINESS EDUCATOR. You are to be commended for the good business journal you are giving the public, and we would not think of getting along without it. You have made some remarkable improvements during the past two years. Wishing you continuous success, we are,

Yours very truly,
W. O. DAVIS, Principal,
Davis Sh'd and Bus. School, Erie, Pa.



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I am now open to the profession to receive orders for my pen work, and promise all who order of me my very best efforts.

A letter in my very finest ornamental style.	$5.00
A set of my finest ornamental capitals.....	5.00
One dozen reputation cards	1.50
One dozen cards, any name, any style, and very fine	.50
A specimen showing my skill	.25

My work is unequaled. You will agree with me when you see it. Address,

S. M. BLUE, Box 962, Broken Bow, Neb.

DO IT NOW Send 25c and receive 3 Sets of capitals by A. D. Taylor, who was conceded to be the finest penman that ever lived. Zaner says: "The large set is the best I ever saw." Charlton V. Howe writes: "They are the finest capitals I have ever seen—in fact, they are ideal in their grace and beauty." A Pleasant Surprise.

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We will send it to you gratis. It is an array of solid indorsements by the bone and sinew of the Reporting Profession of the United States.

THEN READ

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BENN PITMAN, President. JEROME B. HOWARD, Manager.

Lettering and Designing

Number Eighteen

BY E. L. BROWN, ROCKLAND, MAINE

Make a careful pencil sketch of the heading, "Catalogues and Circulars," giving especial attention to the light and shade values. Observe the pleasing effect between the solid black and half-tone effects in the treatment of the cat and foliage. The lettering is modern, artistic, and well adapted to similar purposes. In applying the ink use a coarse pen for the line shading, and a Soennecken pen for laying on the solid black. The desired effect must be obtained with few lines.

ORNATE FOOT PIECE—A very useful bit for decorating circulars, booklets, etc. In copying this design follow the same general plan as previously outlined. Special care, however, should be given to the arrangement of the lines to produce the light and shade effects.





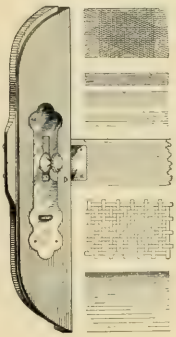
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ROUND'S SPACING T SQUARE

A Great Aid to the Pen-Artist and Draftsman.

This cut shows the head section of 24-inch blade and a few specimens of shading, photo-engraved from work done by aid of this square with a common ruling pen, the lines being separated at perfect intervals and made as rapidly as by free hand. Space between lines may be varied, by turning thumb screw from zero to one inch; lines are made horizontally or upon any desired angle.

Used and recommended by Draftsmen and Pen-Artists everywhere.

CHICAGO, Nov. 1, 1902.

The T Square I recently bought of you works "like a charm." I am fully satisfied with it and believe it would sell for a larger amount of money if you would ask it. It is certainly worth more than $4.00. R. E. HUMMEL.

Price $4.00, shipped securely packed, by express, on receipt of money order.

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513 Carroll Ave., Chicago.

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It is worth your while to make inquiry about one-half interest in a well advertised and highly reputable Business College. Facts will be given to show that the investment will be a paying one from the start. Address,

"REPUTABLE," Business Educator.

WANTED A well educated male teacher of the Gregg system of shorthand, who can assist in the type-writing department. Address,

BRYANT & STRATTON COLLEGE,
ST. LOUIS, MO.

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ORNATE FOOT PIECE ACCOMPANYING MR. BROWN'S LESSON.



Lessons in Engrossing Script

By E. M. Stan

Number Eleven.

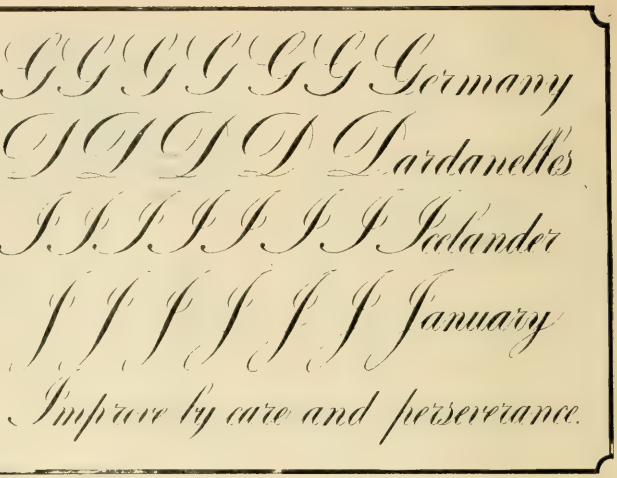
Make the left side of the loop of *G* first, similar to the heavy stroke of *C*. The lower shaded stroke is a compound curve finished with a dot. Make the loop and introductory stroke the same as *S*.

The heavy stroke of *D* is the capital stem. Extend the loop well to the left and make the hair line graceful and smooth. Slant the oval more than the main slant and shade the down stroke of it.

I is another capital stem letter. Make the stem first. Finish it with a dot. Make the light line downward with a delicate shade.

The stem of *J* needs a good bit of compound curve. Swell the shade to the middle. Make the hair lines downward.

Care and perseverance are two qualities you need to possess. They are the keys that unlock the difficult places of script writing as well as all other things in life.



Removal Notice.

Isaac Pitman & Sons, the well-known Shorthand and Educational Publishers, 33 Union Square, New York, being compelled to seek more extended quarters owing to their greatly increased business during the last few years, will remove on or about February 1st, to the newly erected Bank of the Metropolis Building, 31 Union Square, Northwest Corner of 16th Street. Their new premises will be very pleasantly located, and will afford about three times the space previously occupied.



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$5 00 Worth for 10c. After 10 years of hard work I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.
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Something new and they catch the eye; tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

H. O. KEESLING,

Care Cannon Business College,

LAWRENCE, MASS.

BEST QUALITY COLORED CARDS

1000 by express,		$1 20
3000 " "		3.30
5000 " "		5.00
500 " mail,		1.00
100 "		.25
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Publications Received

Advertising Literature has been received from the following: Danville, Ill., Business College; Carlisle, Pa., Commercial College; Brown's Terre Haute, Ind., Business School; Anderson, Ind., Business School; Brazil, Ind., Business University; Elliott Commercial Schools, Wheeling, W. Va.; Woonsocket, R. I., Business University; South Bend, Ind., Commercial College; Warren, Pa., High School; Leamington, Ont., Business College; Kokomo, Ind., Business University; Racine, Wis., Business College and School of Shorthand and Typewriting; Aaker's Business College, Fargo, N. Dak.; Tampa, Fla., Business College; Rasmussen Practical Business School, St. Paul, Minn.; Southwestern Business University, Oklahoma City, Okla.; Wolf's Business College, Hagerstown, Md.

The catalogue of the College of Commerce, Kenosha, Wis., with the exception of the binding, is a very creditable production. The school recently moved in its own substantially built brick building, which alone would indicate a prosperous condition. We have heard good reports of this institution heretofore, and the catalogue bears out the impressions received. We notice also an illustration of the Gilbert M. Simmons Library of that city, which is certainly a splendidly built, beautifully designed piece of architecture, and we compliment the city upon its possession, and the good sense of Mr. O. L. Trenary, Principal of the school in question, for having given it space in his catalogue, with interior views of the same.

The Phonographic Magazine of Cincinnati, O., is a welcome visitor at our office. How any one who is interested in shorthand teaching can get along without this publication we are at a loss to know, and judging from what we have heard from its subscription list, we presume there are not many who are not regular readers of the same.

Keller's Business College, Lewisburg, Pa., puts out a creditable catalogue covered in violet, with embossed title in silver.

Stone's Pen and Business Educator, published in the interests of practical education by Rev. N. R. Stone of McKinney, Texas, Business College, is a new claimant for public favor, in the form of a penman's paper and business college advertiser. Mr. Stone's efforts no doubt merit success, but the character of penmanship presented is hardly such as to merit a very generous support from professional penmen.

J. W. Warr, of Moline, Ill., keeps up a merry but strenuous warfare against poor printing by sending out up-to-date business college and business education literature. From the number of journals, catalogues, circulars, etc., etc., with Warr's individuality impressed upon them, received at this office, we are led to believe that Moline is turning out a vast amount of good printing.

From a line of high-grade college journals received from time to time at this office we learn that Mr. C. C. Cring, of the South Bend, Ind., University, has established schools in Brazil, Kokomo and Logansport, Ind., all of which appear to be in a prosperous condition.

The tenth annual catalogue of the Hillyer Institute, of the Hartford, Conn., Young Men's Christian Association is worth looking into.

W. A. Thompson, of Pontiac, Mich., favored us with another new circular describing his mail course in raised lettering. Mr. Thompson understands his subject from *a* to *z*, and is doubtless doing a good business in consequence of such ability.

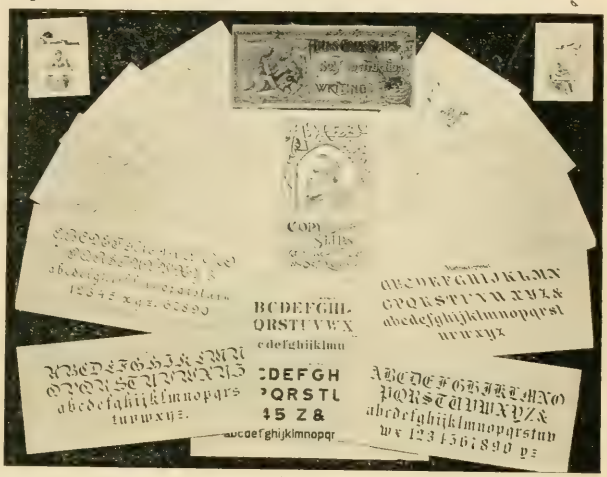
The Elliott Commercial Schools of Wheeling, Charleston, Fairmont and Clarksburg, W. Va., is sending out a very creditable catalogue of forty-eight pages. We have known Mr. Elliott for some years, and have been very favorably impressed with him as a man, and as a school organizer, believing that he is doing better work than many who are in the school organizing business. The catalogue indicates prosperity.

Isaac Pitman & Sons are mailing to their friends and customers a very attractive little booklet entitled, "Reasons Why." This enterprising firm has recently attracted unusual attention among shorthand teachers because of its success in obtaining the introduction of its books for use in the new New York High School of Commerce.

Four Magnificent Offers.

This advertisement should interest every journal reader. The offers are genuine bargains. The price asked is but the cost of mailing. When the limited supply we have on hand is exhausted none of these books can be had at any price. **If you are interested send your order to-day.**

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C. E. DONER, 203 Broadway, New York.

Banks Business College, Philadelphia, is sending out a handsome catalogue, with half-tones in a soft brown tint. They advertise 1,400 pupils last year, with accommodations for 1,600 at a single session, and $12,000 worth of typewriters. We are reproducing some views on other pages.

Probably the most readable folder received recently, came from the four C's, Des Moines. It is called "Iowa at Washington," and besides half-tones of the famous Iowans who occupy the seats of the mighty in the National Capitol, it gives a very interesting synopsis of an address given to the students of the four C's a short time ago, by Senator J. P. Dolliver, who spoke on, "Success in Life." This splendid young school has a daily attendance of more than 400 of Iowa's best young people.

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Lessons in

Off-Hand Flourishing.

BY

P. C. Zaner

BROOKLYN, N. Y., 357 FULTON ST.

Number Four.

The design given this time is to represent a "Bird in a nest." It may be necessary to name it, as I have seen many who did not know what it was meant for. Some would take the whole thing for a bird, and others for a floral design, while after careful study another would see what it was.

Now in flourishing, it is not supposed to get very close to nature, but we can express grace, harmony, proportion, symmetry and other artistic qualities. If one will study some of the antique styles of ornament, the acanthus leaf in particular, he will perceive the same ideas that should be carried out in flourishing that design and arrangement are the basis. All these forms in the acanthus scrolls are of course conventionalized, and are just about as far from the natural leaf, which suggested them, as some of the flourished designs are unlike the natural objects from which they were taken. But the same principles apply in both; the first and most important perhaps, is design, for no matter how skillful and clever your execution may be, nothing can be very pleasing in general effect unless there is some design for a foundation. When you get a good conception of a design, see what skill and artistic finish you can give it. The one here with is an excellent one for practice in harmony of curves. That it is extremely difficult no one will deny who has tried it many times. So many separate strokes are necessary that one is apt to make a miss before it is finished. The most difficult part seems to be the nest. In this, great freedom and precision of movement are necessary. To make all the strokes round, full and graceful, blending together in a harmonious manner, certainly requires a great deal of practice. After striking out the bird, make the main stroke of the nest as a general outline, then the inside strokes are made, the same for the upper part of the nest, which forms a complete oval. Now comes the most difficult part—to swing off the bold outside curves and have them free, easy and shapely. After this, the minor strokes and ornamenting are looked after, but be careful not to do too much. Nothing is easier than to overdo. It is not the number of intricate shades and hair lines, but arrangement that tells. It is always better to do too little than too much. A good rule to follow in flourishing, as in any artistic work, is not to put on any extra touches unless you feel *sure* they will be an improvement.

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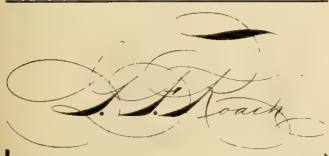
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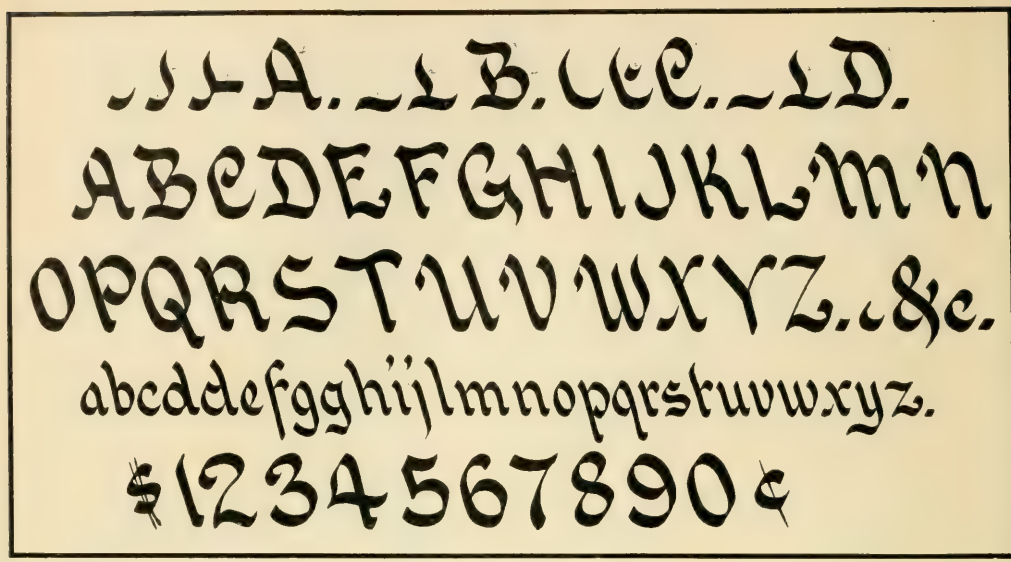


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Lessons in

Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Number Five

Study and practice on the construction of letters given in the first line of above illustration, and review work on Number Four before commencing on alphabet.

For a quick mastery of any style of lettering it is necessary to get familiar with the component parts and the order in which they make up a complete letter. Practice carefully on *I* stroke and ovals of *O*. Always hold pen so that the blades will retain the same slant. Study proportion, spacing and freedom of movement. When lettering lift the pen after stopping—not while in motion.

It is not all study, nor all practice that wins in show card lettering, but a combination of both.

Be sure you understand the proper method for best results.

That the pen, arms and paper or cardboard are in proper position.

That the pen contains enough ink—not too much.

That the entire point of pen rests full width upon practice paper.

That the pressure of pen is just enough to secure a full and even stroke.

WANTED A teacher of penmanship who can assist in the commercial department. Address,

BRYANT & STRATTON COLLEGE,

ST. LOUIS, MO.



S. B. FAHNESTOCK, PRESIDENT, KANSAS STATE FEDERATION OF COMMERCIAL TEACHERS, 1902.

The Salina Convention.

At the Second Annual Session of the State Federation of Commercial Teachers at Salina, Kansas, Nov. 28–29, 1902, much enthusiasm was manifested and a number of excellent papers read

Ideas were introduced which caused much comment, and many interesting arguments followed. Among the important subjects treated was that of State Supervision. Upon this point there was some diversity of opinion, whether it was best to help the individual by giving him a business training and building, as it were, a house upon a a trestle, or to require the applicant to lay a foundation by acquiring a good English Education before allowing him to enter the business career. The argument was largely in favor of the latter. That is, to grade our schools, grade our teachers and know that they are prepared to teach business as it should be taught, and then grade our scholars by requiring them to take a Preparatory Commercial Course, or to prove themselves eligible by passing a prescribed examination in the ordinary English Branches. Another important question was, how to best prepare our shorthand students for their important duties. It was agreed that the applicant aspiring to high ideals in this profession should in his early work treat the subject of shorthand as secondary, keeping it in the background, as it were, until the other more important things are mastered, such as spelling, punctuation, composition, commercial law, commercial geography, political economy, civil government, etc. It was also unanimously argued and agreed that each individual should become very proficient with the pen, using a strictly muscular movement, and that he should be required to join the regular class in business writing and practice daily.

The Typewriter Subject was handled very skillfully by the representative for the Remington Typewriter Company, Mr. Reppert. It was argued and unanimously decided that more typewriters should be placed in our shorthand schools, and a competent instructor be put in charge and much more attention given to this important subject, touch typewriting being the only practical method. In both shorthand and typewriting, speed was not kept in the background, and accuracy predominated in all cases.

The election of officers resulted as follows: President, E. O. Allen, Abeline, Kan.; Vice-President, Geo. E. Eberhardt, Lindsborg, Kan.; Secretary, F. A. Hiberger, Wichita, Kan.; Treasurer, J. C. Olson, Parsons, Kan.

The association adjourned to meet November, 1903, in the rooms of the Wichita Commercial College, Wichita, Kansas.

J. C. OLSON,
Chairman Press Com.



HIGH GRADE SIGNATURES BY MR. C. C. CANAN, DUKE CENTER, PA.

The Stenographers Protest

(Continued from Page 24.)

looked in vain for a place that would pay $25 a week; and he is about ready to conclude that there are no such places. Another writes that he has been obliged to render "unprofessional" service, such as sweeping the office, in addition to taking dictation, in order to obtain $18 a week. And so runs the tale, drifting from bad to worse, until one who signs himself "An Old Timer" says flatly that "learning stenography and typewriting is simply a waste of time," that salaries of $25 and $30 per week for amanuenses do not exist, and that people who say otherwise "lie and they know it."

A GULF BETWEEN AMANUENSES AND REPORTERS.

How are our friends who pursue the "winged art" to be reconciled, assuming that reconciliation is possible? First, let it be understood that this cry of distress comes from office stenographers—those whose duties are usually confined to taking letters from dictation and transcribing them on a typewriter—as distinguished from general stenographers; that is, verbatim reporters who are capable of reporting a speech or a case in court. The gulf between the two classes is wide and deep. The average office amanuensis could no more record the *ipsissima verba* of BOURKE COCKRAN in an impassioned fling at "imperialism," or that of DEPEW when telling a funny story, than he could swim across the Atlantic Ocean; and if he attempted to report them, he would be apt to fail as woefully as did a young and enterprising scribe some years ago who sought to keep pace with a member of Congress in whose speech appeared this quotation: "*Amicus* PLATO, *amicus* SOCRATES, *sed magis amica veritas.*" His report read: "I may cuss PLATO, I may cuss SOCRATES! said Major VERITAS."

STILL ROOM AT THE TOP.

Is it true that the field for good office stenographers—incompetents are not worth considering here—is overcrowded, and that, in consequence, those who hold places are underpaid? According to the statements of men whose business it is to find such clerks for employers in New York, it is not true. These intermediaries inform us that a stenographer's pay is usually commensurate with his skill; that if he is worth $25 a week, he will get it; and that if he is worth more and doesn't receive more where he is, he can get it elsewhere. Of course, a great deal of perseverance on his part is oftentimes needed It is undoubtedly a fact, nevertheless, that some employers, owing to their lack of experience with amanuenses of both sorts, the good and bad, frequently undervalue the services of the good. But sooner or later they discover their error.

Do employers demand too much of stenographers? We never have heard of any uniform rule whereby the duties of an office stenographer were fixed or determined. We should hate to think that any conscientious employer would ask his shorthand assistant to do, in addition to his note-taking, what the late BILL NYE claimed to have done for his boss, namely, "wash the windows, mop the floor and rejuvenate the cuspidors." And it is improbable that any such duties are exacted.

MACHINE-LIKE STENOGRAPHERS.

We fear it is the same old story of a lack of energy or of adaptability on the part of the kickers themselves. As one correspondent has put it, a great many of the complaining wordcatchers render a purely automatic service; in other words, they are "machine" stenographers, who seem to think that all depends upon their ability to make "pot hooks" while somebody else talks. They lose sight of the fact that the only thing that their employer values is the finished product. He cares nothing whatever for the queer-looking hooks and quirks in the stenographer's notebook. The evidence that there is "room at the top" for really able office stenographers is overwhelming.

We advise our stenographic friends who have been good enough to favor us with their view of the situation to persevere and be patient. As to their professional skill we can't say, but no stenographers were ever found to be too expert. Those having the swift art at their finger ends, together with a good knowledge of the English language, need not worry about poor pay as the result of an over production of alleged stenographers from short-term schools. —[Editorial in The New York Sun.]

YOUNG MAN

Would you like to learn to write, and how to make money out of your writing? If you are in earnest I can help you. Send stamp for specimen and particulars. No postals. I mean business.

J. S. LILLY, PENMAN, LILE, W. VA.

New Book on Penmanship

By C. P. ZANER.

Unquestionably the greatest penmanship publication of modern days. Representing the author's marvelous dexterity and versatility, as well as the highest skill of the other master-penmen of our time. A gem of the book-maker's art.

This new work entitled "Zanerian Script Alphabets," is the largest, most beautiful, valuable and instructive book on penmanship that has been issued for many years, and is an epoch-making publication. It contains the greatest variety of styles of script ever presented in a publication, upwards of thirty distinct styles being given, with instructive, critical text accompanying each. The styles range from the simplest and plainest, to the most elaborate and intricate ever executed. The plan of the book is to present on one page an entire alphabet including small letters, figures and capitals, with instructive, to-the-point text on the opposite page. Following a large number of such plates are numerous forms, such as paragraphs, notes and full-page letters, showing the application of each particular style, or the appropriate use of it. In other words, it first presents the style, with complete and explicit instruction how to acquire it, and then gives the application of the style in actual uses in letter-writing, accounting, signature and specimen work.



Most of the work in this book is from the pen of Zaner. The other masters who have also contributed to this valuable publication are:

Lyman P. Spencer,
H. W. Flickinger,
A. P. Root,
L. Madarasz,
F. B. Courtney,
A. D. Taylor,
E. C. Mills,
C. E. Doner,
C. C. Canan,
E. W. Bloser,
and others.

A letter written by A. D. Taylor a short time before he died, is presented facsimile, and is alone worth more than the price of the book, as it is one of the finest, if not the finest, ever written by mortal hand. It is an inspiration and a treasure to all lovers of the beautiful in penmanship.

A set of Mr. Taylor's finest ornamental capitals are also presented, and like his letter, appear in a penmanship publication for the first time.

For skillfulness in execution, originality, modernness, variety, and conciseness of each style, this work stands alone—

A VERITABLE ENCYCLOPEDIA OF PENMANSHIP

—to be turned to for instruction by the learner, for inspiration by the amateur, and for resourcefulness by the professional.

The book contains 116 pages, 9 x 12 inches, is luxuriously bound in art linen and printed on the finest plate paper. The printing was done by a new kind of ink, giving the writing the closest possible appearance of actual pen and ink work, and some of the plates were engraved by a new process as applied to script. Nothing has been too good or too expensive for this book. Less expensive and far less valuable books have usually sold at $5.00, but this one sells at one-half price, $2.50, prepaid.

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THE CREAM CITY FEDERATION NUMBER.

FEBRUARY 1903.



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The Business Educator

W. LE ROY BROWN

VOL. VIII. No. 6. COLUMBUS, O., FEBRUARY, 1903. WHOLE NO. 51.

The Milwaukee Convention

National Federation of Commercial Teachers

The Elections

President, J. W. WARR, Moline, Ill.
Vice President, U. S. FRYE, Chicago.
Secretary, J. C. WALKER, Danville, Ill.
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National Penmanship Teachers' Association

Pres., C. C. LISTER, Baltimore.
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Sec., E. O. FOLSOM, Milwaukee.

Private Commercial School Managers' Association

Pres., ENOS SPENCER Louisville, Ky.
Vice Pres., C. J. SMITH, Pittsburg.
Sec.-Treas., GEO. P. LORD, Salem, Mass.

Next Meeting Place

The Bartlett Commercial School, Cincinnati.

The Convention of 1902 was a successful one; the meetings in all the Associations were well attended; discussions were lively but good-natured. Probably more practical work was done than at any previous convention of this important organization. The Spencerian had not fully recovered from the effect of the disastrous fire that visited the building last spring, but the genial host was so gracious and hospitable that no one was conscious of serious inconvenience. As usual, all sessions were opened late, but the sunny-tempered president of the Federation helped to keep everybody happy. Mr. Lyons made an ideal presiding officer.

The Saturday sessions of the Private Commercial School Managers' Association were unexpectedly well attended, and while a good deal of wrangling took place, a start was made that is undoubtedly the promise of greater things to be in the application of modern business principles to the conduct of business schools. The business meeting on Tuesday was a lively and somewhat protracted one, but the results were apparently satisfactory to the large majority of those who have the good of the Federation at heart, and are willing to work for its interests rather than for personal advantage.

Let us all look forward with pleasure to the next holiday meeting at the Bartlett Commercial College, one of the pioneer schools of this country. And let us all unite to help J. W. Warr, our true-hearted, high-minded president, make the 1903 meeting eclipse all others.

The General Meetings

About one hundred and fifty persons assembled in the Spencerian Business College about 10:30 o'clock, Monday morning, December 29, to listen to the welcoming address of Mayor Rose, of Milwaukee; but the Mayor was absent, so Robert C. Spencer, in his happiest vein, cordially welcomed his guests to the Cream City and to the Spencerian. A. S. Parish, of Grand Rapids, was to have responded to the welcoming address, but he was unable, on account of sickness, to be present, and A. N. Palmer kindly consented to step into the breach. After these formalities were out of the way, President Lyons read his address, which contained many worthy recommendations, among which was none better than that in regard to lengthening and improving the courses of study in our commercial schools. Mr. Lyons was practical in what he said, for his suggestions are being put into practice in the Metropolitan Business College, of Chicago, of which he is the Vice-President. When this address appears in full, it should be read with care by every commercial school teacher and proprietor.

ROBERT C. SPENCER,
The Generous Host of the Federation



J. A. LYONS, CHICAGO,
President Federation 1902.



J. W. WARR, MOLINE,
President Federation 1903.





J. C. KENNEDY, SALEM, MASS.



A. C. VAN SANT, OMAHA.



E. W. SPENCER, MILWAUKEE.

Monday evening, about eight o'clock, quite as many teachers again assembled at the Spencerian to discuss the subject of English. This was to have been a joint session of the Commercial and Shorthand Teachers' Associations, but the Penmanship Teachers hurried off their evening program during the afternoon, and so practically the full membership took part in this interesting meeting, over which A. C. Van Sant, of Omaha, presided very acceptably.

The ball was set rolling by B. F. Williams, the manager of the Commercial Text Book Company, of Des Moines, who read a thoughtful and practical paper on "What Place Should English Grammar Occupy in the Commercial School Curriculum?" A red hot discussion began at once and continued without cessation until adjournment, about 9:30 o'clock. G. W. Brown, Geo. P. Lord, Wm. Leuders, C. T. Platt, J. A. Hiner, C. C. Marshall, T. J Allen, a lady representative of the Gregg School of Chicago, and others, were active participants in the oral exercise. One of the most enjoyable incidents of the evening was a spirited tilt between G. W. Brown and the Chicago lady just mentioned. Brother Brown is a terror to the unitiated, breaking forth into song on the slightest provocation, and using his tornado-like style of speech and his power of ready retort to crush his opponent without mercy. But the lady from Gregg's so completely took the starch out of the veteran debater that the crowd applauded her to the echo. Many interesting points were brought out, but the substance of it all was, that English was very much needed, but we do not know exactly what we want and should not know how to get the students to take it if we did.

Tuesday afternoon, at about 2:30 o'clock, all of the Associations met to take part in the business meeting and watch the other fellows elect the officers of the Federation. Through the failure of the Secretary to make any minutes of the general meetings at Detroit two years ago, the amendment to the Constitution adopted there, making it possible to have nominations and elections participated in by everybody, was not recorded, and through some hocus-pocus arrangement this serious omission was sanctioned at St. Louis one year ago. As a result the same old wheel-within a-wheel scheme was followed in the Milwaukee general election. That is, an "electoral college," made up of the president, vice-president, secretary, and three executive committeemen of each constituent body, (six from each of the four Associations of the Federation), nominates and elects the officers of the Federation. The members of the various Associations sit and look on as spectators, but their part in the sport ceases there—unless, indeed, they have taken a hand with an ulterior purpose in view, in the elections in the various sections, where these "electors" were chosen. Theoretically, the plan is a good one, for it gives equal representation to each of the Associations, in the make-up of the general body. The Penmanship Rhode Island has as much influence as the Shorthand New York; but many members would prefer the more democratic plan of an election in open meeting, with a vote for each one. The election was disastrous to the two-year-old machine, but it was overwhelmingly popular.

When it came to choosing a meeting-place, there was a distinct change in the atmosphere, because here was something in which each one could take part. Some motions that were made in a spirit of fun resulted in a parliamentary knot, which President Lyons very affectively cut, and in comparatively a short time Cincinnati was chosen for the next meeting, Cleveland being the only other aspirant for the honor that was in the race at all, although invitations were received from Quincy, Little Rock, Chicago, and Niagara Falls. C. M. Bartlett showed himself a skillful and persistent fighter, and he was ably seconded in his efforts by D. D. Mueller, his efficient principal.

After the business meeting, the regular program was taken up.

L. L. Williams, who was to have read a paper on "The Early History of Education in America," was absent. We

J. C. WALKER, DANVILLE, ILL.



D. D. MUELLER, CINCINNATI.



C. A. FAUST, CHICAGO.



hope to publish his interesting paper in a future number.

Horace M. Battin, State Auditor of the Standard Oil Company for Wisconsin, read a very able paper on "Office Organization and Methods of a Large Business." In the masterful style of the company he represents, Mr. Battin set forth the modern requirements for successful accounting. And, incidentally, he made it quite clear that most of the business schools of the country are teaching only the most primary part of the subject of accounting. As coming from a representative business man of the modern type, the following is one of the best things in his excellent paper:

"One of the essentials in a business career is a good general education, and those who take up a commercial course before having successfully mastered at least the grammar grades in the common school, or some other school of equal grade, make a lasting mistake. The commercial school should be the finishing, not the preparatory school. It is not my purpose to criticise, but permit me to suggest that any commercial school or college that will admit pupils who have not a good general education, perpetrate a wrong upon themselves, the pupil, and the business community. It is, or should be, your purpose to equip young men for business to be of use to themselves and their employers, but I am sorry to say, from my observation, that this is frequently not done, partly because not all young men who try can become good accountants, any more than they could become proficient singers without voices, and partly because they have not the correct foundation of a common school education on which to build."

H. M. Rowe, of Baltimore, followed Mr. Battin with a very thoughtful and carefully prepared paper on "The Benefits of Universal Organization Among Commercial Schools." It would be unfair to the hard-working and able author of this paper to attempt to epitomize here the valuable address that he read. We shall hope to give it to our readers in full in an early number. It will be found very suggestive.

The session Wednesday afternoon in conjunction with the Wisconsin State Teachers' Association, was not as well attended as it should have been, because many of the commercial teachers had to leave the city during Wednesday forenoon. The program carried out, however, was one of great interest. Prof. J. C. Monaghan, of the University of Wisconsin, was the star of the afternoon, although Robert C. Spencer was listened to with close attention, and Prof. C. E. McLenigan, of the West Side High School, Milwaukee, spoke with emphasis of the invaluable part that the high school plays in correct commercial training. It is a matter of regret that every commercial teacher who attended the convention was not permitted to remain for this profitable session.



The Badge that was presented each member of the Milwaukee Federation. It was by far the finest souvenir thus far given at these meetings and will be preserved by all.

The Banquet

At about ten o'clock Tuesday night a hungry crowd of pedagogues suddenly resolved to quit all appearance of polite indifference as to the desire for food, and so, without waiting for the elevator, they began to climb the stairs toward the sky parlor, on the fifth floor, where the banquet was to have been served at 8:30 o'clock. The baldheaded German genius who presides over the destinies of the St. Charles Hotel met the famishing banqueters-to-be, and calmly closed the door. When his German Highness got thoroughly ready, he indicated that fact to President Lyons, whose towering form barred the only means of ingress until Peck's Bad Boy, (Ex-Governor George W. Peck, of Wisconsin,) Robert C. Spencer, and the other speakers and officials could squeeze in. Then the famishing ones had their innings.

After a painful pause, which, though only minutes, seemed like hours, the major domo signaled to President Lyons by wireless telegraphy that he might sit down, if he wanted to, and, as he wanted very much to sit down, realizing that he could not restrain his fasting friends much longer, he quickly seated himself and we all followed suit. Salted almonds and olives soon vanished, and the genial editor of The Western Penman nearly brought about a riot by cornering all the pickles within reach. An old war-horse from Des Moines, one Giesseman by name, got his revenge on the peripatetic philosopher from Cedar Rapids by bombarding said philosopher with holly berries purloined from the table "decorations." The editor of the Metropolitan Journal was seated not far away, but he saw none of this, for he had troubles of his own; and Zaner was meditating on the sin of going to a theatre on Sunday night.

Probably one hundred and seventy-five persons were at the banquet tables, and they spent an hour and a half in disposing of a fairly good fifty-cent hotel dinner. They were not slow. They were not overfed. They had to wait on the waiters, who were girls that had done the usual day's work for an abnormal number of hotel guests, and that were, at this midnight hour, doing the work that should have been done by an entirely new set of waiters. All things considered, they did admirably, and practically everyone, when the last armful of dishes spasmodically disappeared, sat

H. M. ROWE, BALTIMORE.



A. N. PALMER, CEDAR RAPIDS, IA.



EX-GOV. GEO. W. PECK, MILWAUKEE.





GEO. WM. BRUCE, MILWAUKEE.



C. C. MARSHALL, CEDAR RAPIDS.



JOHN R. GREGG, CHICAGO.

back in a peaceful frame of mind to enjoy the real feast, "the feast of reason and the flow of soul."

G. W. Brown, as toastmaster, introduced each of the speakers in his characteristic manner, and in some instances, after the speaker had finished, commented very appropriately on what had been said.

Ex-Governor Peck was delightfully entertaining in his remarks, which were pat to the occasion. He closed with an inspiring appeal to teachers and to parents to try to understand the boys, to have fellowship with them, to make chums of them.

George William Bruce, editor of The American School Board Journal, made no effort to be humorous, but he delivered a finished address that was one of the very best heard during the convention. In closing, he painted a touching word picture of a pale little factory lad who went to an evening commercial school under the instruction of our Uncle Robert Spencer; and before he had ended his pathetic, though uplifting story, we all knew, while the unbidden tears started to our eyes, that we were listening to that same pale-faced factory lad—now one of the distinguished citizens of Milwaukee—as with moving eloquence he poured forth his gratitude in a beautiful eulogium of our great-hearted host. No one can doubt that Editor Bruce is a friend of the honest business school.

J. W. Warr, the only Warr, was at his best, though he evidently gave us a meal of warmed-over victuals; in other words, a speech that had been prepared for and delivered on another occasion. It was essentially an address for a G. A. R. campfire, but it caught everybody within the sound of Brother Warr's voice. He declared that after he returned from the Civil War, he "joined the silent majority"—he got married. And then he gravely assured us that for eleven years thereafter "there were Warrs and rumors of Warrs." Of course we wept—with violent laughter. As the toast master said, in introducing him, "Peace has her victories and so has Warr." Well, we are proud of our new president.

Only those who have heard the inimitable Carl C. Marshall can appreciate the treat that was enjoyed when he gave his address. Sarcasm is one of Mr. Marshall's most dangerous rhetorical weapons, and he is a past-master in its use, but in the admirable address that he gave at the Milwaukee banquet he struck a high note which carried him happily above the range of sarcasm. He made an earnest plea for higher practical ideals in our twentieth century teaching, concluding with Edmund Vance Cook's recently published poem, "How Did You Die?" which was recited very effectively.

The best of the wine was kept to the last of the feast, for beyond doubt none other than Mrs. John R. Gregg could possibly, at almost one o'clock in the morning, have kept an all but wornout audience awake, to say nothing of arousing enthusiasm. But if any mere man had dared to blink an eyelid during the spirited postprandial address of Mrs. Gregg, we are sure that he would have been unceremoniously dropped from the fifth story window of the banquet hall to the inelastic pavement below, in order that he might be thoroughly awakened—or properly put to sleep. Mrs. Gregg declared that if woman could not be elected to Congress, she would at least be Speaker of the House—and now we know why John Robert is so meek, and therefore why he seems about to "inherit the earth." Mrs. Gregg has a voice of excellent quality for public speaking, she used pure English, and she is a good enough railway official to appreciate the importance and use of good terminal facilities.

The Milwaukee banquet will be long remembered for the lateness of the eating, the very ordinary menu, the conspicuity of the Saxon hotel manager, and the unusual excellence of the speaking.

MRS. J. R. GREGG, CHICAGO.



The Private Commercial School Managers' Association.

REPORTED BY JOHN R. GREGG, CHICAGO.

For some weeks previous to the Milwaukee meeting there was much speculation afloat as to the probable nature of the proceedings of the Private Commercial School Business Managers' Association. It seemed to be the general impression among school men that the Association was "getting out of its swaddling clothes" to quote President Enos Spencer, and that it was about to adopt some measures of far-reaching importance to school proprietors. This belief probably accounted for the fact that, although the first meeting was held two days in advance of the regular opening of the convention, the attendance far exceeded that of any meeting of the Association held last year.

President Enos Spencer delivered an able and virile address in which he reviewed the work of the Association in the past and made a number of important recommendations. Incidentally, he delighted the audience by his plain-spoken references to those "narrow-minded, selfish and penurious" school men who held aloof from the organization while profiting by its labors. Among other things, he declared that the endorsement of a particular typewriter by the Association last year had resulted in concessions from other companies favorable to the schools. The recommendations of Mr. Spencer were afterwards, by vote of the audience, placed in the hands of a committee instructed to have them duplicated and distributed among the members to facilitate discussion in the afternoon session. As these recommendations were discussed in executive session, we cannot refer to them here.

The consternation of those assembled may be imagined when it was announced that the secretary and treasurer, Mr. M. G. Rohrbough, was not present, and had omitted to forward the books or records of the Association. As privacy was absolutely imperative regarding most of the proceedings, and there was no way of ascertaining who were or were not members of the association, or of reporting the work of the organization in the past year, it appeared that the only thing to do was to adjourn, and a motion was actually made to that effect. Here was a situation! A large number of school proprietors had come from all parts of the country at considerable expense, two days in advance of the Federation opening, at a time when the approach of the January opening of their schools made every day of importance to them, and all this sacrifice of time and money was to be rendered absolutely useless through the negligence or in-

difference of one man. As a matter of fact, the books and records did not arrive until Monday or Tuesday, too late to be of any material service.

Mr. Lyons interposed with the suggestion that the time might be spent in discussing those things which were of a general nature, and the motion to adjourn was withdrawn. The remainder of the session, to which so many had looked forward in the confident expectation that it would bring forth something of momentous importance, was spent in discussing questions which obviously belonged more properly to the shorthand or business sections.

The first topic was: "How much of a business course should young ladies be encouraged to take who are preparing themselves for stenographic positions?"

Mr. Lord said that in his school most students take the whole course and "some of them take it twice." Mr. Bartlett stated that it was mandatory in his school for the student to be proficient in punctuation, spelling, correspondence and penmanship, as well as in shorthand and typewriting, in order to graduate. He believed that a small set of books in the hands of each student would be of incalculable value. In spelling, students were required to correctly spell 90 out of 100 words.

Dr. Rowe declared that the whole matter was covered by the question: "How much will she need to make her services valuable as a stenographer?" What was expected of a first-class stenographer? To take dictation, which brings into use knowledge of English and punctuation. The stenographer does not need book-keeping, penmanship, etc., but it is important that she should understand business papers and their uses—bills, notes, drafts, acceptances, endorsements, because these things are referred to in the correspondence, and it would be difficult for the stenographer to write intelligently without some knowledge of them. He believed it desirable that the stenographer should have at least an elementary knowledge of accounts, and pointed out that many large houses were now employing stenographers to make out statements on the machine. The stenographer should also know something of commercial law, so as to be able to write contracts and legal papers; in fact, he thought a good law book should be used for dictation purposes to accustom the student to law terms. For this reason he often recommended teachers inquiring for a dictation book to use Richardson's Commercial Law, published by the Sadler-Rowe Company. (Here President Spencer instructed the acting secretary to charge up ten dollars against Dr. Rowe for advertising.)

Mr. Walter Rasmussen stated that in his school students were required to write forty or fifty law forms, and an explanation was given of the terms occurring in them.

Mr. C. M. Bartlett next gave an interesting account of the work of his Practice Department, explaining how students were instructed in the use of duplicating processes and letter filing by the various methods.

Mr. C. M. Miller described the work of his Model Office, a term borrowed from his friend, Mr. Lord. In this department there are thirty machines in drop cabinet desks; a teacher is in charge who dictates to the students, both collectively and individually. The letters are afterwards dissected, the information contained in them placed on cards and duly filed, under the direction of the teacher. While this department is a regular part of the school, the whole effort is "to create the business atmosphere surrounding a business office." As a result, students take more responsible positions and command larger salaries at the beginning of their business experience. The time spent in the department depends upon the ease with which the student masters the various duties.

A very lively discussion then ensued between Mr. Bartlett and Mr. Walker as to the propriety of charging for the work done by students, Mr. Walker contending that such a department conducted on an earning basis was detrimental to the interests of regular stenographers

As illustrating the value of an elementary knowledge of bookkeeping, Mr. Walker gave an amusing account of an experience he had in straightening out the books of a partnership. One partner had entered all money taken out by the other in the expense account, but when he took out any money himself he did not enter it any where. Uncle Robert here interrupted by inquiring if the name of the "other partner" happened to be Warr—Mr. J. W. Warr, being Mr. Walker's partner in the college conducted by him. This started the fun, and during the remainder of Mr. Walker's recital, Uncle Robert exercised his talent for making humorous comments and inquiries until the entire audience was convulsed. The climax was reached at the conclusion of Mr. Walker's remarks when Mr. Spencer gravely proposed a vote of thanks to him for the entertainment he had given us.

In response to a request we next gave our views, stating that students in the Gregg School were encouraged to take the combined course, and that where shorthand students were deficient in penmanship they were sent to the commercial department for special instruction in that subject. Some of the speakers had referred somewhat slightingly to penmanship because stenographers were not required to transcribe in longhand, but it was clear that unless a student had a perfect command of hand, and a free movement in writing, she could not hope to become a very rapid or a very accurate stenographer.

The next topic discussed was, "Should commercial schools devise the office methods to be used, or should they be governed by what mercantile establishments used?" Mr. C. M. Miller believed there could be but one answer to that question; that schools should train their students in the use of the methods they are likely to be called upon to use when they leave the school.

A gentleman whose name was not given took the opposite ground, contending that it was the duty of the school to plan improved methods and explain their uses to the student, so that he could effect improvements when he found existing methods defective.

The writer expressed the opinion that with so many concerns constantly devising new and improved office methods, the busy school proprietor was fortunate if he could find time to make himself fully acquainted with those methods already on the market. It is not the province of the school to devise or create new office devices any more than it is to devise or create a demand for new typewriters.

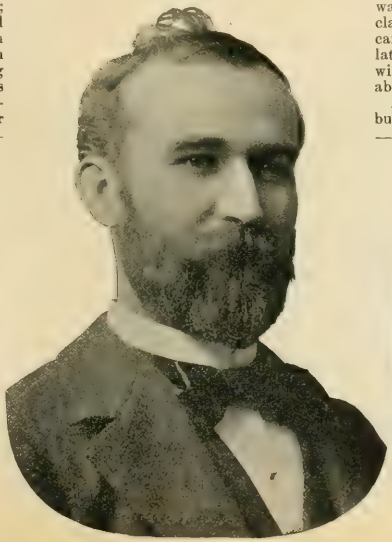
The proceedings at the other meetings of the Association were for the most part held in executive session, and cannot therefore be reported. It will suffice to say that it was decided that the suit in regard to second-class rates on school journals should not be carried to the Supreme Court. The Legislative Committee was, however, continued with a view to securing concessions favorable to commercial schools.

A committee to look after the interests of business schools at the St. Louis World's

CHAS. J. SMITH, PITTSBURG, PA.



M. H. LOCKYEAR, EVANSVILLE, IND.



ENOS SPENCER, LOUISVILLE.





GEO. P. LORD, SALEM, MASS.



U. S. FRYE, CHICAGO.



R. A. BRUBECK, NEW LONDON, CONN.



W. E. WHITE, QUINCY, ILL.

Fair was appointed consisting of E. H. Fitch, St. Louis, L. A. Arnold, Denver, and——

The most notable feature in connection with the proceedings of the Association was a paper on "Organization," by Dr. H. M. Rowe. This paper was the subject of much vigorous discussion; and while there was considerable difference of opinion regarding some of the plans outlined in it, the paper was conceded to be an extremely able one. It was evidently the outcome of much close and long-continued thought, and greatly enhanced the reputation of its author as a thinker and organizer. A committee of five was afterward appointed to take up the question of organization and submit a plan at the next meeting of the Association, which is to be held in Boston next July, in connection with the convention of the National Teachers' Association. This committee consists of H. M. Rowe, (Chairman), R. C. Spencer, F. B. Virden, C. M. Miller, and J. C. Walker.

Members Business Managers.

A. L. Gilbert, Milwaukee, Wis.; C. M. Wilmot, Milwaukee, Wis.; G. W. Brown, Jacksonville, Ill.; A. Rheude, Milwaukee, Wis.; G. C. Christopherson, Sioux Falls, S. D.; Chas. M. Miller, New York City; D. E. Johnson, Fon du Lac, Wis.; Wilton E. White, Quincy, Ill.; M. H. Lockyear, Evansville, Ind.; W. T. Boone, South Bend, Ind.; W. B. Elliott, Wheeling, W. Va.; E. H. Fritch, St. Louis, Mo.; S. Van Vliet, Cleveland, Ohio; J. A. Lyons, Chicago, Ill.; R. A. Brubeck, New London, Conn.; J. D. Brunner, Marion, Ind.; A. F. Harvey, Waterloo, Iowa; G. P. Lord, Salem, Mass.; F. M. Allen, Wilkes Barre, Pa.; H. M. Rowe, Baltimore, Md.; Walter Rasmussen, St. Paul, Minn.; C. M. Bartlett, Cincinnati, Ohio; J. C. Walker, Danville, Ill.; J. L. Stephens, Lincoln, Neb.; A. N. Palmer, Cedar Rapids, Ia.; E. C. Bigger, Lincoln, Neb.; Wm. Lueders, Sterling, Ill.; N. B. Van Matre, Omaha, Neb.; J. F. Fish, 747 N. Robey, Chicago; J. W. Martindill, Manistee, Mich.; G. A. Golder, St. Paul, Minn.; H. B. Boyles, Omaha, Neb.; H. B. Virden, Chicago, Ill.; F. J. Risinger, Utica, N. Y.; O. L. Trenary, Kenosha, Wis.; C. P. Meade, Syracuse, N. Y.; E. J. O'Sullivan, Winnipeg, Canada.

Report of the Business Teachers' Association.

BY W. E. WHITE, QUINCY, ILL.

MILWAUKEE, WIS., Dec. 29, 1902.

The Business Teachers' Association convened in the rooms of the Spencerian Business College.

The time from 9 to 10 A. M. was taken up with registration of members.

W. E. White, of Quincy, was appointed temporary secretary.

President Frye, on account of other duties, turned the meeting over to Vice President Brubeck, who took charge.

At the instance of the vice-president a committee, consisting of Carl C. Marshall, of Cedar Rapids; J. A. Hiner, of Louisville; F. M. Allen, of Wilkes Barre; and N. B. Van Matre, of Omaha, was appointed to draft suitable resolutions expressing the sympathy of the members with our honored president on the recent death of his wife.

The report of the executive committee was read by J. C. Walker, of Danville, Ill.

President Frye delivered an address on his work in connection with the bank examiner, at Chicago, giving many interesting points in this connection. He also made some valuable suggestions on auditing.

In the absence of Secretary J. H. Crafton, the temporary secretary was elected to that office for the session.

W. T. Bookmyer, of Sandusky, O., sent notice he could not be present.

J. A. Hiner, of Louisville, Ky., presented his paper on "What a Business Education Ought to Do for the Individual." This paper was discussed by Geo. W. Brown, of Jacksonville, Ill., in a way that excited considerable enthusiasm.

The President then appointed a Conference Committee on the Spencerian library project. This committee consisted of Geo. W. Brown, of Jacksonville, Ill.; H. M. Rowe, Baltimore, Md.; and W. H. Whigam, Chicago.

R. A. Brubeck, of New London, Ct., then delivered an able discussion on "The Future of the Business Schools," in which he expressed his belief that they would remain a permanent feature of our educational system.

S. B. Fahnestock, of McPherson, Kan., read an able paper on "Discipline," illustrated with several interesting object lessons designed to show his method of attracting the attention of his pupils and of developing their powers of concentration.

W. T. Boone, of South Bend, Ind., led in the discussion of Mr. Fahnestock's paper under the heading of, "Problems that Confront the Teacher." Other discussion followed.

The committee on resolutions reported through its chairman the following expression of sympathy, which on motion was adopted and ordered spread on the minutes, and the secretary was instructed to prepare a copy to be presented to our president, Mr. U. S. Frye.

The Lincoln, Nebraska, Business College Delegation.



W. N. WATON. MRS. E. C. BIGGER. E. C. BIGGER.
CLARA B. WILLIS. J. L. STEPHENS. MRS. J. L. STEPHENS.



J. A. HINER, LOUISVILLE, KY. W. H. WHIGAM, CHICAGO. S. B. FAHNESTOCK, McPHERSON, KAN. W. T. BOONE, SOUTH BEND, IND.

Resolution.

WHEREAS, A domestic bereavement, painful and grevious beyond the power of words to express, has fallen with crushing force upon the heart and life of the worthy and honorable president of this association, and whereas, though we realize that no passible expression of sympathy and condolence may assuage the pain of such a grief, we yet know that the desire to offer such an expression rises naturally in every manly or womanly heart, and marks that "fellow feeling that makes the whole world kin."

THEREFORE, Resolved, that in the recent death of Mrs. Amanda Madeline Frye, there has gone from among us, and from her sorrowing husband, a noble and gracious presence, a bright and winning companion, a faithful friend, and a loving wife.

RESOLVED, That sorrowfully, and in tenderest sympathy, we offer to her stricken husband and family our deepest condolence and cite him to such consolation as may be drawn from a remembrance of the virtuous and lovable qualities of her that has passed away, and from that promise of hope that the Giver of all Joy and Sorrow has vouchsafed to them that walk in the way of truth and love.

Committee: CARL C. MARSHALL,
J. A. HINER,
F. M. ALLEN,
N. B. VAN MATRE.

A motion to appoint a committee to look up more members was laid on the table.

December 30, 1902.

The Secretary was instructed to read a letter from D. W. Springer, of Ann Arbor, Mich., stating his inability to be present to present his paper on "Commercial Geography." On motion the same was placed on file.

D. W. Springer, of Ann Arbor, sent his paper to the secretary to be read before the convention, but on account of the crowded condition of the program the same was ordered printed in the "Practical Age" for the benefit of the members of the section.

Wilton E. White, of Quincy, Ill., then led in a symposium on "An Ideal Business Practice Course" in which stress was laid on an ideal course of practice, an ideal teacher, and ideal equipment. J. C. Walker, of Danville, followed on the same topic, using blackboard illustrations and emphasizing business-like transactions to the exclusion of overdrawn conditions and unheard of undertakings. W. H. Whigam, of Chicago, followed as the third member of the symposium, discussing some points mentioned in the previous papers and also many new features, such as the importance of intercommunication, etc.

The discussion which followed was very spirited. Enos Spencer, J. R. Brandrup, U. S. Frye, M. Lister, H. M. Rowe, Geo. P. Lord, and O. L. Trinary, participating.

Enos Spencer, of Louisville, Ky., then read his paper on "Advanced Accounting," strongly recommending loose leaf systems, the banishing of expense account, the pruning of the merchandise account, the use of adding machines, and noted the fact that courts of law are now insisting on the use of typewritten records

M. H. Lockyear, of Evansville, Ind., at the invitation of the Business Teachers' section, presented his paper on "How and Where Business Schools Should Advertise." He condemned programs, special editions, etc., and recommended local city dailies and country weeklies. He also thought small space used often better than broadsides occasionally. He also urged the use of good paper and good printing in the school papers and circulars. Mr. Lockyear's paper was well received and called forth considerable favorable comment. It was written to be read before the Private School Managers' Association, but was crowded out of that section for want of time.

The newly elected president appointed the following as the executive committee for the ensuing year: W. H. Whigam, Carl C. Marshall, and J. A. Hiner.

Adjourned to general session.

December 31, 1902.

Several members who could not be present, sent in their membership fees, among them being J. A. Clark, D. L. Musselman, A. W. Dudley, D. W. Springer, Chas. Hermann, J. C. Olson.

J. W. Warr, editor of the "Practical Age," read his paper on the "Use and Abuse of the Tongue in the School Room." It was a strong paper, and sparkled with Brother Warr's usual good sense.

A spirited joust of "hobby" riding was then indulged in, and a series of short extemporaneous talks on points of teaching, which the members thought worthy of special attention in the school work, resulted. J. C. Walker, of Danville, Ill., touched on his pet nobby of teaching spelling. This was discussed by several members.

Carl C. Marshall aired his plan of teaching some composite numbers less than one-hundred which do not appear in the ordinary multiplication table. Discussed by Dr. Rowe, of Baltimore.

M. Lister, of Milwaukee, spoke of his method of teaching the subject of journalizing with special reference to drafts and notes. Discussed by Carl Marshall and Enos Spencer.

Enos Spencer then rode his hobby of making students clean, accurate writers and calculators. He used the blackboard to illustrate his ideas of the utility of cross multiplication.

The Capital City Commercial College Delegation, Des Moines.



W. F. GIESSEMAN. B. F. WILLIAMS.

BION BOSLAUGH. W. J. SMITH. I. H. CAROTHERS.

Mr. Lockyear showed his method of using check figures and also spoke on rapid addition methods. This subject was further discussed by W. E. White, Enos Spencer, M. Lister, J. C. Walker, G. E. King, Robert C. Spencer, and others.

Dr. Rowe extended a cordial invitation to the section to meet at the Hefley School in Brooklyn with the Eastern Commercial Teachers' Association. No action was taken on the invitation.

N. B. Parsons, of the Library Bureau of Chicago, read a paper on the "Value of Card Systems." He thought that results were at least two to one in favor of the cards; but made the point that they were not perfect, and that they required as much attention as other systems. He showed that they were especially adapted to insurance companies, banks, signature books, savings accounts, commercial ledgers, etc., and strongly recommended the use of the vertical filing system. On motion a vote of thanks was extended to Mr. Parsons, which was gracefully acknowledged.

On motion the body adjourned to "take the Wisconsin teachers' examination" provided by "Uncle" Robert. Dr. Rowe received the highest markings on the test, which was very exhaustive. Certificates will be issued later.

Members Business Section.

U. S. Fry, Chicago, Ill.; E. W. Spencer, Milwaukee, Wis.; A. C. Scott, Warren, Ill.; J. C. Walker, Danville, Ill.; Wilton E. White, Quincy, Ill.; J. A. Hiner, Louisville, Ky.; Miss Catherine German, Louisville, Ky.; Sidney L. Daily, LaCrosse, Wis.; A. C. Peck, Manitowoc, Wis.; R. A. Brubeck, New London, Conn.; W. J. Smith, Des Moines, Ia.; Geo. A. Golder, St. Paul, Minn.; Louise Stephens, Lincoln, Neb.; J. L. Stephens, Lincoln, Neb.; G. C. Christopherson, Sioux Falls; E. C. Bigger, Lincoln, Neb.; Ida Bigger, Lincoln, Neb.; S. J. Ebert, Oshkosh, Wis.; Geo. W. Wegenseller, Middleburg, Pa.; Minard Lister, Milwaukee, Wis.; J. W. Warr, Moline, Ill.; G. E. King, Cedar Rapids, Ia.; John A. White, Moline, Ill.; W. T. Boone, South Bend, Ind.; W. A. Marriner, Des Moines, Ia.; E. F. Williams, Des Moines, Ia.; W. C. Wallaston, Beloit, Wis.; R. C. King, Osage, Ia.; N. B. VanMatre, Omaha, Neb.; H. D. Harris, Baltimore, Md.; T. J. Williams, Oshkosh, Wis.; B. Boslaugh, Des Moines, Ia.; Howard Van Deusen, Owensboro, Ky.; O. E. Barker, Indianapolis, Ind.; H. M. Rowe, Baltimore, Md.; M. H. Lockyear, Evansville, Ind.; Carl C. Marshall, Cedar Rapids, Ia.; L. L. Hine, Milwaukee, Wis.; J. E. King, New York City; Enos Spencer, Louisville, Ky.; James J. Montieth, Racine, Wis.; J. R. Brandrup, Mankato, Minn.; Geo. P. Lord, Salem, Mass.; A. E. Elliott, Cincinnati, Ohio; F. M. Allen, Wilkes Barre, Pa; S. B. Fahnestock, McPherson, Kans.; Stephen Dwan, Burlington, Ia.; W. H Whigam, Chicago, Ill.; C. W. Benton, Valparaiso, Ind; G. W. Brown, Jacksonville, Ill.; J. A. Clark, Newport News, Va.; N. S. Richmond, Kankakee, Ill.; W. R. Whetaler, Lincoln, Ill.; C. M. Bartlett, Cincinnati, Ohio; W. A. Rose, Trenton, Mo.; J. J. Nagle, Freeport, Ill.; A. F. Harvey, Waterloo, Ia.; D. J. Rowe, Johnstown, Pa.; W. L. Musick, St. Louis, Mo.; G. E. Nichols, Milwaukee, Wis.; D. E. Johnson, Fon du Lac, Wis.; D. W. Springer, Ann Arbor, Mich.; John C. Strassburger, Milwaukee, Wis.; Mrs. D. C. Meyer, Chicago, Ill; G. M. A. Boyles, Warsaw, Wis.; H. A. Popp, Ft. Wayne, Ind.; D. J. Leahy, Stevens Point, Wis.; E. L. Hayward, Stevens Point, Wis.; J. A. Lyons, Chicago, Ill.; T. W. Owens, Sheyboygan, Wis.; D. G. Boelyn, Peoria, Ill.; W. F. Parsons, Kalamazoo, Mich.; J. A. Savage, Omaha, Neb.; G. S. Kimball, Albion, Mich.; J. F. Fish, Chicago; C. Bayless, Dubuque, Ia.; Caroline O. Farnsworth, Des Moines, Ia.; H. T. Loomis, Cleveland, Ohio; J. F. Klingensmith, Grand Rapids, Mich.; E. E. Admire, Chicago; C. L. Bryant, Buffalo, N. Y.; B. A. Munson, Brazil, Ind.; E. J. O'Sullivan, Winnipeg, Canada; F. H. Harper, Saginaw, Mich.; A. W. Dudley, Marshalltown, Ia.; D. L. Musselman, Quincy, Ill; E. E. Merville, Cleveland, O.; J. C. Olson, Parsons, Kas.; Chas. Herman, Brooklyn, N. Y.

The National Shorthand Teachers' Association

REPORTED BY F. M. VAN ANTWERP, LOUISVILLE, KY.

The Shorthand Section was called to order at 2:00 o'clock, Monday, Dec. 29. After a few remarks by President Arnold, and Mr. C. T. Platt, Chairman of the Executive Committee, the President's very practical address was read. He advised plans for helping each other in the work of the school room by a more extensive use of the exhibit room, by bringing to the conventions a larger variety of the work of students, by a more free and open comparison and discussion of methods of teaching. The standard of efficiency is steadily increasing because of the demands of business men, and the teacher should be more observing, alert, and progressive so that he may be better able to train amanuenses who will meet these demands. A continuance of the summer school for shorthand and typewriting teachers was recommended, the experiment of last summer proving very satisfactory.

The report of Secretary Davis showed the Association to be in very good shape, forty new members having joined during the year and thirty-six having renewed their membership. The Secretary recommended that the Constitution be so changed that the Secretary can be elected for three years, for in one year it is impossible to become acquainted with all the teachers and be in a position to do the most good. The Secretary's report was unanimously adopted.

The first number on the program was a paper by Mr. William Whitford, "The Importance of Writing Names in Shorthand, Instead of Longhand," but on account of the absence of Mr. Whitford his paper was not read.

"How I Prepare Amanuenses," by Mr. J. Clifford Kennedy, was probably the most interesting and beneficial number on the whole program. Mr. Kennedy outlined his method of teaching and traced the progress of the pupil, step by step, from the day he enters until the day he graduates from the Model office and goes out into the business world. Some of the more salient points brought out by Mr. Kennedy are as follows:

Pupils should be supplied with two notebooks—one for miscellaneous practice, and the other for the regular work mapped out by the teacher, which must be done. The latter should be regularly and systematically inspected and corrected by the teacher, and the pupil required to rewrite all incorrect outlines.

The words in every lesson are dictated to the pupil after he has practiced them, and he must reach a rate of 50 words a minute on the first lesson before being permitted to leave it. The rate is increased five words for each lesson until a rate of 75 is reached.

A rate of 75 words is required for beginning dictation. Three dictation classes, A, B and C. Examinations are held every week for promotion and for graduation. Time required to finish the course six to ten weeks on the theory; sixteen to eighteen weeks in dictation.

The discussions which followed, were extremely lively, interesting, and instructive. Everyone was urged to ask Mr. Kennedy

A. F. HARVEY, WATERLOO, IA. F. M. VAN ANTWERP, LOUISVILLE. C. T. PLATT, HOBOKEN, N. J. L. A. ARNOLD, DENVER, COLO.





W. O. DAVIS, ERIE, PA.



FRED IRLAND, WASHINGTON.



FRANCIS E. LESTER, MESILLA PARK, N. M.

questions or to give his way of handling some part of the work, and a majority of those present took advantage of this opportunity to gain or give information.

Mr. H. G. Healey followed Mr. Kennedy on the same subject with a well written and well delivered paper which told a great deal of *what* should be done, but very little of *how* to do it. The paper was a good one, an inspiring one, and should be read by all teachers. Mr. Healey emphasized particularly the fact that we should never train amanuenses with the idea that shorthand is to be the end; that we should not train for subordinate, but for principal positions. The men who draw the salaries today are the ones who get business, not those who perform the little details of taking care of it. "With all your getting, get business" would be a very good motto for every young man to start out with in the business world.

At a business session held at this point, a resolution was passed authorizing the President to appoint a committee to consider the recommendations contained in the President's address and the Secretary's report. Also a resolution to appoint a Press Committee whose duty it would be to promote a wider circulation of the proceedings of the Association, and other information pertaining to it and its work, by furnishing the Associated Press and other news-gathering agencies with such information. If this plan can be carried out, it will be the means of bringing the National Shorthand Teachers' Association and its work before all the newspaper readers of the country.

Tuesday, 9:00 A. M.

"The Opportunities of the Amanuensis" was the subject of a very interesting and helpful talk by Mr. Fred Irland, of Washington. The demand for competent stenographers, especially young men, was never so great as it is today, and the opportunities for advancement offered the amanuensis are far greater than are offered in any other clerical position. But the standard of efficiency required by the business world is increasing, and shorthand schools must see to it that their courses of study are so much improved and their work so well done that they will be able to send out graduates who will fulfill the requirements of the business world. When they do this, they will have given the young man a training which practically assures his success. Mr. Irland related many incidents that have come under his observation, showing the excellent opportunities that are offered to the young man who is prepared to take advantage of them. Every young man should make it a point to acquire a reserve fund of information and capability that may be instantly drawn upon in an emergency, for the emergency is sure to present itself sooner or later. Be prepared always for something better than that which you are now doing.

The subject of "How I Prepare Amanuenses" was again taken up, and Mr. Selby A. Moran, of Ann Arbor, Mich., gave his method of teaching shorthand. Much of the same ground was gone over as at the session the day before, but some new ideas were advanced. Mr. Moran laid special stress upon the importance of learning many other things in addition to shorthand. The more general the education, the more successful will the pupil be in shorthand. We make a mistake often in trying to make shorthand too easy. Discussions by Irland, Platt, Hall, and others followed. The idea conceived by the Executive Committee of having different teachers tell explicitly just how they do things was an excellent one and resulted in bringing out a freer and wider discussion and expression of methods than at any other meeting.

At the business session officers were elected as indicated in another column, and Charles T. Platt and R. A. Grant were elected directors of the summer school.

The resignation of *The Typewriter and Phonographic World* as official organ of the National Shorthand Teachers' Association was read, and after some discussion, was accepted. A vote of thanks was extended to Mr. E. N. Miner for the many courtesies and services rendered the Association by *The Typewriter and Phonographic World*.

Wednesday, 10:00 A. M.

"The Work of, and Demand for, English-Spanish Stenographers" was the subject of a paper read by Mr. Francis E. Lester, of New Mexico. Mr. Lester is in a position to know something about this subject and he gave the Association much first-hand information. The demand for English-Spanish stenographers far exceeds the supply, especially in the states bordering on Mexico, and also in the larger seaport cities from which business is transacted with the Spanish-speaking countries of Central and South America, Cuba, Porto Rico, the Philippines, etc. Mr. Lester thinks the inducements are so great that it would be a good investment for more young men to learn Spanish and prepare themselves for this line of work. The demand for many years to come will be steadily on the increase.

Mr. Rupert P. SoRelle, of Chicago, read a paper giving his method of teaching typewriting. The subject was discussed by fully half the members present. A vote was taken which showed that a very large majority of those present advocated the use of the blank keyboard. It seemed to be the general opinion of those present that in this way the best results can be obtained.

Members Shorthand Section.

G. E. Gill, Trenton, N. J.; C. W. Kitt, Chicago, Ill; A. J. McDonald, Clayton, N. M.; W. N. Phillips, Montgomery, Ala.; W. C. Stephens, St. Paul, Minn.; Mrs. Grace B. Eyler, Dade City, Fla.; J. P. Simon, West Superior, Wis.; Mrs. F. E. Raefsnyder, Chicago, Ill.; Orton E. Beach, Salamanca, N. Y.; C. A. Pitmann, New York; Mamie Waters, Montgomery, Ala.; S. Roland Hall, New York; M. E. Austin, Iowa Falls, Ia.; W. H. Owen, Patterson, N. J.; Annie S. Disbrow, Newark, N. J.; H. Coleman, Newark, N. J.; Clara P. Seippel, Chicago, Ill.; Sophia Hagemann, St. Cloud, Minn.; W. P. Steinhaueser, Allentown, Pa.; Wm. W. Winner, Newark, N. J.; Loretta Strickler, Topeka, Kan.; Pearl A. Power, Chicago, Ill.; Henrietta Kempe Choate, Norfolk, Va.; Mrs. S. S. Packard, New York; W. H. Campbell, Greenbay, Wis.; Walter Rasmussen, San Francisco, Cal.; Mrs. M. E. Nelson, San Francisco, Cal.; C. I. Pringle, San Jose, Cal.; R. L. Durham, San Francisco, Cal.; L. A. Martin, Huntington, Ind.; J. Annie Jones, New Albany, Ind.; C. A. Bonnett, Cumberland, Md.; Mrs. C H. Sage, Three Rivers Mich.; H. E. Byrne, Tyler, Texas; G. Arthur McConnelly, Port Huron, Mich.; Julius Rasmussen, St. Paul, Minn.; Frank A. Betancourt, Havana, Cuba; Mary E. Folsom, Garden City, Kan.; R. J. Smith, Minneapolis, Minn.; C O. Bentley, Rock Island, Ill.; Mrs. Mary E. Hodgson. Denver, Col.; Carrie A. Clarke, Des Moines, Iowa; Laura C. Manson, Denver, Colo.; Mrs. Nellie E. Remington, Woonsocket, R. I.; D. Kimball, Chicago, Ill.; H. G. Healey, New York; Jerome B. Howard, Cincinnati, Ohio; E. D. Gordon, Ashland, Wis.; S. Roland Hall, New York; Patrick J. Sweeney, New York; M. E. Austin, Iowa Falls, Ia.; Lena M. Tucker, Fon du Lac, Wis.; Clara E. Bellmer, Fon du Lac, Wis.; A. C. Van Sant, Omaha, Neb.; Elizabeth Van Sant, Omaha, Neb.; Mrs. J. A. Clark, Newport News, Va.; Elizabeth Brandt, Chicago, Ill; Lette V. Wheeler, Wausau, Wis.; Miss D. J. Salisbury, Appleton, Wis.; Tillie M. Schoenk, Sheyboygan, Wis.; O. H. White, St. Louis, Mo.; George P. Lord, Salem, Mass.; Mrs. E. G. Ketchum, Seattle, Wash.; W. O. Davis, Erie, Pa.; Mary Brown, Erie, Pa.; Bessie Tourtellott, Erie, Pa.; C A. Reed, Denison, Texas; O. A. Hodgins, Houlton, Maine; Carrie M. Evans, Chicago, Ill.; Alice White, Yankton, S. D.; Frances H. North, LaCrosse, Wis.; C. C. Noe, Cleveland, O.; Thomas T. Scully, Norfolk, Va.; J. Clifford Kennedy, Salem, Mass.; Nie T Ko-

bel, Parkersburg, W. Va.; Thomas J. Hoover, Carlinville, Ill.; C. B. Starr, Milwaukee, Wis.; G. R. Hall, Quincy, Ill.; F. M. Van Antwerp, Louisville, Ky.; Julia V. Stark, Louisville, Ky.; S. D. Benthuysen, Onarga, Ill.; W. N. Watson, Lincoln, Neb.; Clara B. Willis, Lincoln, Neb.; S. J. Ebert, Oshkosh, Wis.; J. A. Harader, West Superior, Wis.; F. W. Assmann, Milwaukee, Wis.; Mrs. J. A. Bear, Rochester, Minn.; C. M. Prater, Tyler, Texas; George Walker, Crawfordsville, Ind.; W. J. O'Neil, Redfield, S. D.; N. B. Van Matre, Omaha, Neb.; Charles M. Miller, New York; Alice B. Muller, Sioux Falls, S. D.; L. A. Arnold, Denver, Col.; D. D. Mueller, Norwood, O.; Mrs. C. A. Faust, Chicago, Ill.; G. W. Brown, Peoria, Ill.; Charles T. Platt, Hoboken, N. J.; W. N. Phillips, Montgomery, Ala.; I. H. Carothers, Des Moines, Iowa; F. E. Haymond, Evansville, Ind.; H. A. Brown, Milwaukee, Wis.; Sidney L. Daily, LaCrosse, Wis.; Rev. Albert Erkens, Collegeville, Minn.; Rev. Kilian Heid, Collegeville, Minn.; John R. Gregg, Chicago, Ill.; Mrs. J. R. Gregg, Chicago, Ill.; Arthur V. Smith, Milwaukee, Wis.; Mary S. Horner, Waterloo, Iowa; P. B. S. Peters, Kansas City, Mo.; Mrs. W. C. Isbell, Terre Haute, Ind.; W. L. Musick, St. Louis, Mo.; W. D. McAllister, Lincoln, Ill.; Carrie T. Mills, Des Moines, Iowa; Arthur J. Taylor, Chicago, Ill.; Edith M. Durham, Kankakee, Ill.; Nettie M. Huff, Chicago, Ill.; Catherine Lugenbeel, Fort Dodge, Iowa; Alice Sander, Des Moines, Iowa; R. A. Grant, Rockford, Ill.; Selby A. Moran, Ann Arbor, Mich.; Hortense L. Allen, Decatur, Ill.; W. L. Cochran, Danville, Ill.; O. H. Johnson, Milwaukee, Wis.; Margaret E. King, Bloomington, Ill.; J. C. Gard, Milwaukee, Wis.; Mrs. E. E. Admire, Chicago, Ill.; J. F. Fleisher, Cleveland, Ohio; Rebecca Strutton, Cleveland, Ohio; M. L. Dunn, Madison, Wis.; James S. Curry, Cleveland, Ohio; R. H. Boyd, Madison, Wis.; J. A. Stephens, Chicago, Ill.; Benj. J. Knauss, Chicago, Ill.; C. F. Moore, Racine, Wis.; A. Gaylord Beaman, Chicago, Ill.; Mrs. F. E. Raymond, Chicago, Ill.; Jessie A. Davidson, Milwaukee, Wis; Fred Ireland, Washington, D. C.; Bertha J. Addison, Lewiston, Idaho; F. M. Allen, Wilkes Barre, Pa.; Walter J. Durand, Chicago, Ill; E. R. Johnston, Green Bay, Wis.; S. H. East, Indianapolis Ind.; Mrs. H. East, Indianapolis, Ind.; H. M. Wilmont, Milwaukee, Wis.; F. F. Musrush, Cleveland, Ohio; Francis E. Lester, Mesilla Park, N. M.; Miss Minnie Walker, Chicago, Ill.; Mrs. J. F. Fish, Chicago, Ill.; Rupert F. SoRelle, Chicago, Ill.; N. C. Regan, Chicago, Ill.; E. J. O'Sullivan, Winnipeg, Canada; Robert E. Lee, Milwaukee, Wis.; J. S. Davis, Milwaukee, Wis.; Miss Marion Reichardt, Omaha, Neb.; Mrs T. J. Allen, Aurora, Ill.; K. P. Ritner, St. Louis, Mo.; W. I. Tinus, Chicago, Ill; Miss Caroline T. Arnold, Cleveland, Ohio.

Report of the

National Penmanship Teachers' Association

BY C. C. LISTER, BALTIMORE, MD.

Promptly at 1:30 on Monday, December 29th, the seventeenth annual convention of penmen from various parts of the country, assembled in the rooms assigned the National Penmanship Teachers' Association at the Spencerian Business College at Milwaukee, Wis. This meeting proved to be one of the most successful, if not the most successful, in the history of these meetings. It was attended by representatives of the profession from Nebraska on the west to the New England states on the east, and from Kentucky on the south, to the extreme limits of the United States on the north. A high tension of enthusiasm prevailed during the three days of the meeting which proved entirely too short to exhaust the bottled-up knowledge in the way of methods and ideas for developing the field of penmanship. Something less than the pressure of a button would cause a flood of information to burst forth with so much continuity, that it frequently required the firm, but courteous voice of the presiding officer to regulate the proceedings so the different members could get an opportunity to air their views.

After a general handshake and numerous introductions, President Horace G. Healey, Editor of the Penman's Art Journal, New York City, delivered his annual address.

Mr. Healey's address, which was mainly technical in its nature, was well received by the association. After making a plea for better writing in the schools of our land, he reminded those present that this is the semi-centennial of Spencerian writing, and urged the revival of a plan that was set on foot a few years ago for the erection of a memorial at Geneva, Ohio, in honor of Platt R. Spencer, who is known throughout the country as the founder of the Spencerian system of penmanship. It was resolved that a committee of the penmanship section be appointed to meet with similar committees to be appointed by the other sections of the Federation to devise a plan of action whereby the commercial teachers of the land can arrange to co operate with the citizens of Geneva, O., the former home of the grand old man of achievement, who has done more to develop the beautiful and practical art of writing than any other who has ever lived.

The committees appointed were as follows: National Penmanship Teachers' Association: C. C. Lister, Baltimore; W. F. Giesseman, Des Moines; C. P. Zaner, Columbus, O.

National Commercial Teachers' Association: G. W. Brown, Jacksonville, Ill.; H. M. Rowe, Baltimore; W. H. Whigam, Chicago.

National Shorthand Teachers' Association: W. L. Music, St. Louis; Charles R. Platt, Hoboken, N. J.

Mr. D. S. Hill, of Evansville, Ind., then read a paper on "Essentials of Practical Handwriting," which was well taken. Mr. Hill took a stand practically opposing the vertical style of writing, not because it is upright but because it is detrimental to speed. He held that there is a general tendency to the slant style as speed is encouraged. It is believed he touched a popular chord when he urged intelligent practice on a few copies during the writing period, rather than the use of many copies. This paper was discussed by Messrs. Courtney, Fish, Jones, Gaylord, Palmer and Lister.

Mr. Zaner then read a letter from Mr. C. N. Crandle, of Chicago, expressing his regrets at not being able to be present, owing to illness in his family.

This was followed by a paper in a humorous vein on, "Penmen I Have Known," by Mr. H. W. Ellsworth, the veteran penman and author of New York City. He thought it would have been more appropriate to have adopted Seton Thompson's book title, "Wild Animals I Have Known," and said that most professional penmen were more like professional jack rabbits. In speaking of the penmen of long ago who lived by organizing writing classes, he said that "when the money had been collected the magic power of the 'Professor' often evaporated—likewise the class."

There was a call for remarks from all penmen over fifty years of age, but Mr. W. H. Duff of Duff's Business College at Pittsburg was the only one who was willing to admit that he was over fifty—wouldn't have thought this of a body of *men*.

The next thing on the program was the speed contest. About twenty penmen engaged in the contest, and considerable jolly good humor was manifest. Some time was spent in deciding just how to conduct

C. C. LISTER, BALTIMORE.



H. G. HEALEY, NEW YORK CITY.



E. O. FOLSOM, MILWAUKEE.





D. S. HILL, EVANSVILLE, IND.



H. W. ELLSWORTH, NEW YORK CITY.



T. COURTNEY, DES MOINES, IA.

it. Messrs. Palmer and Gaylord said they "wouldn't play if the others wouldn't play fair." The contest was informal and created much interest, but owing to some misunderstanding, and a lack of time, it was not officially decided. However, it developed that there are many who could make from sixty to eighty-one good business capitals in a minute, and from 120 to 140 good figures in a similar time. Some of those who participated were Messrs. Zaner, Healey, Palmer, Gaylord, Grant, Loomis, Way, Lister and Mrs. Yocum, and others.

Following roll call on Tuesday, Mr. W. F. Giesseman of Des Moines, Ia., read a most excellent paper on the "Worth of Good Writing." As this paper will be published in full for the benefit of the readers of THE BUSINESS EDUCATOR, further comment is not necessary.

Mr. T. Courtney, of Des Moines, handled the subject assigned him, "Accurate Writing," in an interesting manner. He first read interesting letters on the above-subject from Messrs. Madarasz, Zaner, Glick, Hinman, Palmer, Lehman, and others. He thinks most penmen are egotistical. There seems to be no doubt but that many men who have the ability to become good penmen, are spoiled early in their career by the flattery of well meaning friends, who are not competent to judge penmanship. They make a spurt in the writing field, so to speak, some unwise admirers tell them that their writing is phenomenal, and further study and practice in that beautiful art, which is almost endless in its possibilities, is deemed useless. Egotism spoils them.

Mr. G. E. Spohn, of Madison, Wis., in his "Lesson in Business Writing," which he presented in a masterly manner, advocated large exercises at first, two or three spaces in height. (By spaces, I think he referred to the spaces between the blue lines on the customary practice paper) whole arm movement at first, followed by gradually changing to smaller writing. He also believes that the capitals should be taught first. Penmen are divided on this point. The point in favor of Mr. Spohn's theory is that it is easier for the pupil to introduce the arm movement into the execution of large forms—capitals—than the smaller letters. However this may be, it is true that most of the successful writing teachers cling to the plan of training the hand on the straight line and oval exercises, and then learn to apply it by beginning with the simple small letters in the form of gliding exercises, and gradually leading up to the more complex letters and on to the capitals. Mr. Spohn urges the importance of thoughtful practice, and that the letter not well formed back of the eye can not be well formed before the eye. This is a point that deserves more attention than is usually given it. This paper brought out a lively discussion. The question was raised as to what period of the day was best suited for the writing period. The prevailing opinion seemed to favor the morning period. Then the question of placing common faults in writing on the board before the class was discussed, for and against. I believe that Mr. Zaner struck the key note when he said he would not place faults on the board until he had discovered some that were general. And that he would then proceed to point them out on the board, and thereby benefit all in the time it would take to point out the error for one pupil. However, he would point out the error individually if it was uncommon and only occurred occasionally.

There was an open period on Tuesday afternoon, and it was decided to hold an informal meeting of the "Cranks." The plan was for the president to call a number to the board and let him demonstrate his method of handling some feature of the writing lesson. Those who responded were Messrs. Zaner, Lister, Palmer, Healey, and others. It was a departure from the usual program, but was voted a success. It is believed that no other period brought out so much genuine enthusiasm, and an effort will be made to arrange for a meeting of the "Cranks" on the program for the next annual meeting.

At the meeting on Wednesday morning a resolution was passed empowering the president to appoint a member from each state represented, to act as secretary for his respective state. His duties will be to get into correspondence with the various members of the profession in his state and urge attendance at these conventions. These appointments will be made later.

The last and by no means least feature of the program was a talk of unusual interest by our genial host, "Uncle Robert," as he is known to the profession. His subject was "Reminiscences." He confined himself largely to those interesting events and products in which his father figured so prominently. He said the name "Spencerian," as applied to writing, was not of Mr. Spencer's choosing, but was given to it by Mr. Lusk, a pupil of his. He described the origin of Spencerian writing, which he held was a compromise between the broad turns on the one hand and the extremely angular style, which was of German origin, on the other. He considered the oval the organ of nature—being similar in shape to the head, the heart, the brain, the pebble, etc. His dominant spirit in teaching was philanthropic—his love for mankind being uppermost in his mind. He had a grasp and view of writing beyond any other past or present.

He had the misfortune to contract alcoholism, and to free himself of same he sought the wilds of Ashtabula County, Ohio, with his devoted young wife and family, where he not only freed himself from drink, but bought a home as well.

Mr. Spencer was a poet of unusual merit, and is said to have closely resembled Burns in poetic style.

A number of Mr. Spencer's poems were read. Some were truly sentimental, while others were humorous, one of the latter style was entitled 'Pat and His Ohio Rat."

Executive Committee, H. G. Healey, New York City; D. S. Hill, Evansville, Ind., and W. F. Giesseman, Des Moines, Ia.

Members Penmanship Section.

H. G. Healey, New York City, N. Y.; C. P. Zaner, Columbus, O.; W. P. Jones, Little Rock, Ark.; S. D. Van Benthuysen, Onargo, Ill.; D. S. Hill, Evansville, Ind.; N. H. Wright, Louisville, Ky.; R. W. James, St. Louis, Mo.; J. A. Savage, Omaha, Neb.; W. F. Giesseman, Des Moines, Ia.; E. O. Folsom, Milwaukee, Wis.; E. F. Quintal, Green Bay, Wis.; F. J. Jenet, Watertown, Wis.; A. N. Symmes, Louisville, Ky.; O. T. Kruse, Milwaukee, Wis.; C. L. Wallerman, Milwaukee, Wis.; Bert German, Fremont, O.; J. A. Book, Sheboygan, Wis.; A. H. Dixon, Manitowoc, Wis.; A. N. Palmer, Cedar Rapids, Ia.; C. C. Lister, Baltimore, Md.; Howard Van Deusen, Owensboro, Ky.; J. C. Jansrud, Wilmar, Minn; W. W. Way, Milwaukee, Wis.; T. Courtney, Des Moines, Ia.; O. A. Hoffman, Milwaukee, Wis.; G. E. Spohn, Madison, Wis.; E. A. Zartman, Chicago, Ill.; F. D. Cross, Oshkosh, Wis.; H. W. Ellsworth, New York City, N. Y.; J. F. Fish, Chicago, Ill.; A. B. Zutavern, Monroe, Wis.; W. W. Bennett, Milwaukee, Wis; E. E. Gaylord, Beverly, Mass.; W. H. Duff, Pittsburg, Pa.; T. J. Risinger, Utica, N. Y.; H. T. Loomis, Cleveland, O.; A. R. Punke, Racine, Wis.; A. C. McDonald, Milwaukee, Wis.; Miss E. Robinson, Waterloo, Ia.; S. B. Fahnestock, McPherson, Kans.; W. E. Allen, Stevens Point, Wis; F. J. Schaafs, Racine, Wis.; F. F. Musrush, Cleveland, O.; W. A. Ripley, Huntington, W. Va.; E. J. O'Sullivan, Winnipeg, Canada; B. A. Munson, Brazil, Ind.; Robt. C. Spencer, Milwaukee, Wis.; Geo. J. McDaniel, Milwaukee, Wis.; R. C. King, Osage, Ia.; G. W. Brown, Jacksonville, Ill.; R. A. Brubeck, New London, Conn.

A Theatre Party.

One of the most enjoyable side incidents of the Milwaukee meeting was a theatre party given by genial Mr. J. E. Neahr, of Boston, General Agent of the Underwood typewriter. The party consisted of the following: H. M. Rowe, J. C. Kennedy, W. O. Davis, Enos Spencer, C. C. Lister, C. M. Bartlett, R. A. Brubeck, H. D. Harris, H. B. Boyles, M. H. Lockyear and C. P. Zaner.

"The Suburban," Davidson Theatre, and Mr. Neahr, will not soon be forgotten by those who were "up against the real thing." The play was melodrama, but between Bartlett and Rowe we had Romette and Julio, and between the crowd and one of Milwaukee's famous German "tea and cracker gardens" there was plate glass galore. We looked, and Lockyear walked straight on—through the snow, and the other eleven followed—dry on the inside, and sober, to dream of drama—and drams not drunk.

Convention Notes.

The weather man was good to us. Perfect winter weather ruled while we were in Milwaukee.

One more added to the list of mythical mayors. Mayor Rose did not blossom in our presence.

WANTED: A handy manual on Parliamentary Practice. Address the ex-President of the Federation.

The Shorthand Association did wisely in re-electing Secretary Davis; he is "actual business from start to finish."

The Speed Contest proved a most exciting, instructive, and enjoyable affair. Let us have it all over again—and then some.

President Arnold was a good presiding officer and a hard worker for the success of the Federation. He will bear watching; better things are in store for him.

The Shorthand Section always elects its best men for office. This accounts, in a large measure, for its being the largest section of the Federation.

Genial Fred Irland has the sincere thanks of the shorthand teachers of this country for the hearty interest he takes in their work. We hope to have him with us every year.

The Spencer family reunion, so widely advertised, was only a dream. Lyman P., Platt R., Jr., and Harvey, whom we all wanted very much to see, were not in evidence.

The various section meetings were more than usually interesting, although there were more absentees among those advertised to speak than has been the case for several years.

Lister captured the penmen—and the presidency. With such officers as Healey and Lister the association must prosper. Lister is a level-headed fellow, a fine penman, and a noble man.

President Healey proved an ideal officer. The excellent program as carried out in the Penmanship Section was the result of his "spur on the spot" suggestions and creations. Congratulations, brother.

An unfamiliar though welcome figure at the convention was that of C. L. Bryant, of the Buffalo B. & S. School. Mr. Bryant was looking for two good teachers. It pays teachers to attend these meetings.

There were no contests for any of the offices in the National Shorthand Teachers' Association, and there was no politics in the election. Everybody knew the best man for the place and voted for him, and that settled it.

The typewriter companies outdid themselves in their exhibits this year. The Densmore people were especially happy in their choice of an attractive, ten-year calendar, bound in celluloid, which was distributed as a souvenir of the occasion.

A member of one of the other sections remarked, on entering the Shorthand Section, that whenever matters were dragging along in an uninteresting way in his section he always went over to visit the Shorthand people, for there was always "something doing" there.

One o'clock in the morning is an unconscionable hour at which to rise from a banquet table. Arrangements should be made so that the physical part of our annual banquet may be out of the way by nine o'clock, so that the speakers may have wide-awake listeners to the end.

FOR SALE: Cheap, a "machine" that has been doing good convention work for two years. It was slightly damaged in the recent convention at Milwaukee, but it is certain that there are in it still sundry elements of usefulness. Apply, after office hours, to the Chief Cook and Bottle-Washer.

Zaner's simplified writing justified all that has been said of it, and much more. Not only did Zaner outdo the famous "muscular movement" champion in point of speed, but he did his work beautifully, and without fuss and feathers. There was no mistaking the fact that the crowd was with him.

Uncle Robert did everything just right. He stands alone in the hearts of his fellows, as one who labors unselfishly for the cause of business education, he has no equal. All honor to "the grand old man." The "samples" of good cheer which he freely gave to all are cherished by many to whom their trip to Milwaukee will long remain a pleasant and uplifting recollection.

S. Van Vliet, of the Cleveland Spencerian, and C. W. Benton, of the Valparaiso, Indiana, Normal School, are "a pair to draw to," as the boys say. They are such physical giants that an ordinary man of five feet ten looks like a school boy in their presence. And their hearts and ambitions are just as big as their bodies. They aspire to the best and biggest in their profession.

The man who has contracted the bad habit of eating too fast should spend a month at the St. Charles Hotel. Those who attended the convention will sign a testimonial unanimously declaring that such a course of treatment will certainly effect a cure—while he is at the St. Charles, at least. It was commonly voted the slowest place that a commercial teachers' convention ever struck.

Everybody enjoyed Uncle Robert's playful allusions to, and descriptions of, the Milwaukee examination prescribed for

G. E. SPOHN, MADISON, WIS.



BERT GERMAN, FREMONT, O.



J. F. FISH, CHICAGO.



those who aspire to possess a teacher's certificate. Several glasses of a variety of Milwaukee's famous product are set before the applicant for pedagogical honors, and he is expected to show his discriminating taste by sampling and naming each brand. Uncle Robert called for volunteers, and it was really surprising to see how many were willing to take the Milwaukee examination.

Some of the engraved cards that were freely handed out in and about the penmanship section had a remarkably suspicious resemblance to the classic hand of Madarasz, and the results of the speed test did not improve the situation. Let's see, Madarasz will write cards, will he not? And zinc etchings can be made from them, can they not? And then other cards can be printed from these zinc etchings, eh? Of course no one would do such a thing, but such things might be done, and—there were those who wondered.

Talk about fun! How could anything generate more downright, dead-in-earnest fun than a tug-of-war for a meeting place? What with Jones' City of Roses (as he styled Little Rock) and Secretary Wilson's "perfume of violets, aroma of roses, and fragrance of carnations"—all alleged to be extravagantly blooming on the Arcadian hills about Cincinnati—we begun to hum "In the Good Old Summer Time," and then and there decided to cross our legs under Brother Bartlett's mahogany, in Cincinnati, Queen City of the Ohio Valley.

The Metropolitan Business College "wasn't in it," so to speak, at any time during the voting for a meeting place for 1903, but it is likely to be a prime favorite for 1904, because its magnificent new quarters, its perfect equipment, its advanced courses, and its probable position as the largest of the western commercial schools, will make it a powerful magnet. No one should fail to see the new Metropolitan, when passing through Chicago. Mr. Powers is to be congratulated for the business enterprise he has shown and the success he has achieved. Here's to his health and his family's. May he live long and continue to prosper.

Honesty is apparently not the best policy—in The Private School Managers' Association. When the presiding officer said, in his annual address, that school proprietors who guaranteed positions should not be considered eligible for membership in that body, one honest man arose and said that he guaranteed positions, under conditions that he explained. He wanted to know where he stood. As compensation for his candor he was lambasted without mercy. Another proprietor, much better known, one of whom the public would not expect such a practice, is also guaranteeing positions, but he believes that silence—on certain subjects—is golden; but he lifted up his voice at frequent intervals on less dangerous topics, and there were those who would have rewarded him with the highest office in the Federation.

Worth of Good Writing

BY W. F. GIESSEMAN, CAPITAL CITY COMMERCIAL COLLEGE, DES MOINES, IOWA

For nearly twenty-four years I have been teaching penmanship almost daily, and in all that time I have not felt the necessity of formulating an expression of the worth of good writing. Taking it as a matter understood that good writing was a good thing and that everybody was anxious to get all he could, conscious of the fact that his getting would not lessen the amount for his neighbor.

A good handwriting is worth more today than ever before, notwithstanding the encroachment in its field of shorthand, typewriting, the telephone, the telegraph, the phonograph, etc.

Hundreds of letters are now dictated and transcribed, where one would be written with a pen. Thousands of messages are sent over the wires today that formerly required the intermediary of the pen, but in keeping with all this growth, the pen is used more, and skill with the pen is rated higher than in any previous decade. Instead of usurping the place of the pen, these things have lightened labor, recorded the multiplicity of transactions and made a place of their own.

The requirements today are greater; both speed and ability must be more efficient than heretofore. This is true of other things as well as penmanship. There are more penmen today, more penmanship teachers, policy writers, engrossers, etc. They earn more money, live more comfortably, enjoy greater advantages than ever before. The centuries have never known the possibility of a penman's convention until the present generation.

Good teachers of penmanship are in steady demand, and there is an increasing demand in the private schools, and a larger field to be developed in the public schools. The pay for which is as good as the same amount of intelligence would command in other professions. The larger cities support several penmen who make a specialty of engrossing and job orders. The penman who is able to originate designs and plan specimens, especially for advertising purposes, can get a high price for his work. Card-writing, lettering, filling diplomas and certificates and sending out specimens for mail orders take a part of the penman's time and bring returns in proportion to the combined energy and ability displayed. Almost any community will furnish extra jobs and fair remuneration to one who has developed a little more than ordinary ability with the pen, while increase of skill will bring higher rewards and more frequent occasions. Many stenographers and clerks could easily earn and get from ten dollars to twenty-five dollars a month more if they could only write a better hand.

Penmanship is valuable in proportion to its ease of execution. The law of economics that a thing is valuable according to the amount of energy expended in its execution is reversed in penmanship. The slow, labored style with back bent, nose down, fingers pinched, and mouth and tongue working in unison with the pen, being of the least worth.

Good writing is valuable as an accomplishment aside from its earning capacity. How can we measure the satisfaction of writing our thoughts and records with ease and dispatch instead of deferring the dreaded task from day to day because it is hard.

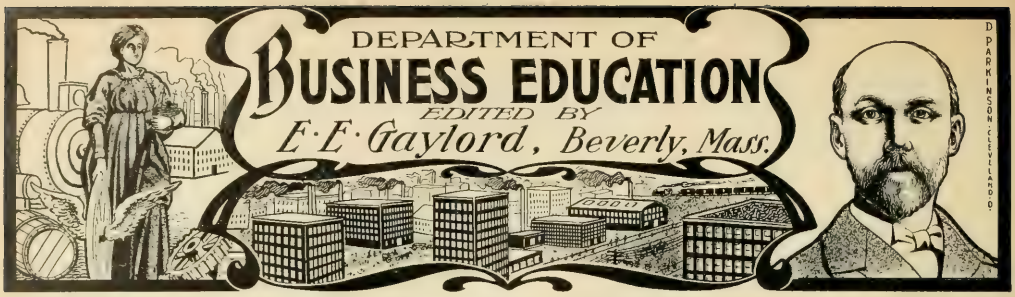
A good hand-writing is worth considerable from an advertising standpoint. Some of the best business colleges of the land have built up their present proportions more largely through the specimens of business and ornamental penmanship than anything else, and a number of other schools depend upon it for a large part of the influence upon the prospective pupils. Other schools decry against the artistic and ornamental, but lay great stress on common sense business writing. The fact of the matter is that if a commercial school does not prepare the majority of its pupils in an up-to-date manner of writing it fails in its mission.

Penmanship has a disciplinary value. It requires absolute attention. Attention to position, attention to movement, and attention to form. Dickens says, "The one safe, sure, serviceable, attainable quality is that of attention." Young men are sent to military schools for the training in discipline and obedience to orders. The would-be penman must give his mind and energies to the one thing in hand, and as fast as he learns and is able to put into practice, must add to that ability by continued efforts in the same manner, thereby increasing the powers of efficiency. Oh! if young people could learn to write by whispering and fooling away time, what an army of writers there would soon be, and you and I would have to find some other vocation. Penmanship is not considered a mental study, does not strengthen the intellect and expand the mind, like language, philosophy and history, but it does strengthen the perceptive powers and train the nerves and muscles to prompt and obedient service, and thereby has a value equal, in its way, if not superior, to some of those mentioned. It, therefore, has a practical worth peculiarly its own, that is hard to estimate separate from penmanship as penmanship.

Penmanship has a value in forming habits of regularity and conduct. The ambitious young penman cannot keep late hours or bad company, must not drink, smoke or chew. Many refrain from the use of coffee and tea because the nerves must be steady and true, and any excess is an injury. Of course there are living examples that prove the exception to the rule, but how much better might these persons have become without the bad habits.

An ounce of prevention is said to be worth a pound of cure. So from this view of the subject, if it saved but one in a hundred from becoming intemperate, it is worth more than all the penmanship in the world. This may be an odd view of the worth of good writing, but it has a foundation of facts and it rests with us as penmen and instructors of youth to plant the seed in fertile soil and nurture it with faith and works. Penmanship practice on movement exercises settles the nerves and has a value as a cure for nervousness. Like the egg in the coffee, that settles it. If an egg is worth two cents to settle the coffee, surely an oval that will settle the nerves is worth as much, and at such a reckoning some of the devotees of Thornburg, Palmer and Crane soon become millionaires from this source. A uniform, easy, steady-going action, rapid without being hurried, is of great value in any walk of life, and if right habits are engendered in building up the writing habit, who shall say that this does not influence a man's actions and character and prove to be of greater value than mere penmanship. A good handwriting is worth all that one can make out of it. Prof. Hinman has likened penmanship to a buggy, with business for a horse—that one who would ride must drive business. You and I know some penmen of only moderate attainments in that line that make much out of it, and others who are experts in proficiency but scarcely able to make a living.

Penmanship is worth more than a great many things, but not so much as other things. There seems to be no one measuring unit that will compass the subject. I have suggested some of its forms and leave it for you to build upon or tear down or leave alone at your pleasure.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

The Importance of Personality

This country is over-run with men and women who have diplomas from our great colleges and universities reciting degrees. Many of these individuals are laden with letters of recommendation as to character and ability. Why is it that hundreds of persons thus well educated are on the books of every teacher's agency in the land, willing to accept a salary that most commercial teachers would scorn to consider? There is commonly something objectionable in their personality. Alice Freeman Palmer sets forth most forcefully, in the following paragraph, the importance of this element in the make up of a successful teacher:

The time will come when the examiner of a candidate will inquire first into the personal and private character of the teacher. High ideals are not secondary to noble character. It is not the learning that she has, nor the training that she has, that makes the true teacher. It is her personality. Many of the best teachers today never received a normal school certificate that they had been thoroughly grounded in the newest and most approved methods. Their success lies in the power of their own high character, and their endeavor to promote, through love and sympathy, the best possibilities of the children under their charge. Professional training it not to be disparaged. It is a great power in itself, but it is not the greatest nor the highest. Manners and morals, and they are one, in the teacher's personal character are of far greater value. To feel that his teacher lives a noble and beautiful ideal will make the pupil aspire to such an ideal.

Rapid Calculation.

L. C. HORTON, WINSTED, CONN.

The teacher should put "lots of enthusiasm" into the subject of interest. It's a dry subject to many students and it needs a rain fall of spirit and dash by the teacher to grow desirable results.

Students can be taught to compute interest at an astonishing rate of speed, and they can be taught so that they will not forget the principle involved.

It seems to me that the wisest thing to do is to thoroughly teach them "principle" first, and "rapidity of reckoning" second.

The table given below is one which I use in my classes.

It comes as near being a mechanical method as any I know of. Don't understand me, however, as advocating a plan of computing interest that involves no reasoning by the pupil.

I explain this table as thoroughly as I know how, and the explanations are given *very* often.

I use the 6% rate almost exclusively. It must be apparent to my fellow teachers that this rate has greater possibilities for "ready reckoning" than any other.

Decimal-Aliquot Part Method of Computing Interest, Arranged by L. C. Horton.

Number of Places To Point Off		3	2	1	0
Rate.	Per Cent Value	.1 Per Cent.	1 Per Cent.	10 Per Cent.	100 Per Cent
1	Days @	36—1 mo. 6 da.	360—1 y.	3600—10y.	36000—100y.
2	"	18	180—6 m.	1800—5yr.	18000—50y.
2 1-4	"	16	160—5m. 10 d.	1600—4y. 5m. 10d	16000—44y.5m.10d.
2 1-2	"		144—4 m. 24 d.	1440—4y.	14400—40y.
3	"	12	120 4 m.	1200—3y. 4m.	12000—33y. 4m.
4	"	9	90—3 m.	900—2y. 6m.	9000—25y.
4 1-2	"	8	80—2 m. 20 d.	800—2y. 2m. 20d	8000—22y. 2 m. 20d
5	"		72 2 m. 12 p.	720—2y.	7200—20y.
6	"	6	60—2 m.	600—1y 8m.	6000—16y. 8m.
7 1-2	"		48—1 m 18 d.	480—1y. 4m.	4800—13y. 4m.
8	"		45—1 m. 15 d.	450—1y. 3m.	4500—12y. 6m.
9	"	4	40 1 m 10 d.	400—1y. 1m.10d.	4000 -11y. 1m. 10d.
10	"		36—1 m. 6 d.	360—1y.	3600-10y.
12	"	3	30—1 m.	300—10m.	3000—8y. 4m.
12 1 2	"			288—9m. 18d.	2880—8y.

Arrangement when the Rate is 6 Per Ce t.

Number of Days.	No. of Places to Point off.	Value in U. S. Money if a $	Value in Per Cent.	Value in Common Fraction.	Value in Decimal Fraction
0	3	mill.	1-10	1-1000	.001
60	2	cent.	1	1-100	.01
600	1	dime.	10	1-10	.1
6000	0	Dollar.	100	1 or Unity.	1.

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The number of days in a month, in a year, and the number of months in a year are ready multiples of 6. The rate, too, is universally used by our banks.

Let me show, to an extent, how I explain this table: Suppose I wish to use the 6% rate. I place a proposition on the board like this:

$4200 for 24 days at 6%,

360 days to the year (ordinary int.)

The $4200, the 6% rate, and the 24 days are all multipliers, and the 360 days (ordinary int. year) is the divisor.

I arrange the proposition as follows:

$$\frac{\$4200 \times .06 \times 24}{360}$$

The 6% has been set down in decimal form.

Strike out the decimal and add two ciphers to the 360

(2)

$$\frac{\$4200 \times .06 \times 24}{36000}$$

Cancel the 6 into the 36000

(3)

$$\frac{\$4200 \times .06 \times 24}{36000\ 6000}$$

If $4200 is put at interest for 6000 days at 6% it will earn $4,200,—that means 100% of itself.

The interest then on $4200 at 6% for 6000 days is $4200.

What is the interest for 600 days?

(4)

$$\frac{\$4200 \times .06 \times 24}{36000\ 6000}$$

Moving toward the left, cut off one place in both your "sum at interest," and the 6000 days, and the result is $420.

What is the interest for 60 days?

(5)

$$\frac{\$4200 \times .06 \times 24}{36000\ 6000}$$

Moving to the left cut off still another place and the result is $42.

What is the interest for 6 days?

(6)

$42000 x .06 x 24
$6000 6000

Moving to the left cut off again another place and the result is $4.20.

We have now cut off as many places as we can.

It is apparent that the interest for 6 days is $4.20. For 24 days we may now multiply the $4.20 by 4. (24 days is 4 times greater than 6, so the interest will be 4 times greater). Result $16.80.

Now we may arrange an explanation something like this:

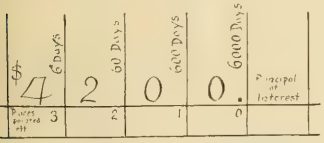
Principal at Interest	No. of days at Interest	Rate	Number of Places to Point off
4200	6000	6%	0
420 | 0	6000	6%	1
42 | 0 | 0	6000	6%	2
4 | 2 | 0 | 0	6000	6%	3

Number of places that must be cut off in the $'s when the days are,

NUMBER OF PLACES

6,000	0
600	1
60	2
6	3

Here is a good illustration:



The final result in each proposition given below is the same. I show the student why it is so.

$4200 for	24 days at	6%
4200 "	6 "	24%
6 "	24 "	4200%
6 "	4200 "	24%
24 "	6 "	4200%
24 "	4200 "	6%

In the beginning I give the class simple propositions. I keep on the simple examples and concern myself with the principles involved. By easy steps I go to the more complex examples, i. e., those of odd number of $'s and days, and of different rates.

The matter of dividing up the number of days at which principal is at interest must be carefully gone over. Upon a good division very often depends the accuracy, and most assuredly the speed.

Sometimes it is advantageous to compute on a basis of 6 days, and other times on a basis of 60 days. Depends upon the number of "interest days" or the amount of the principal.

(To be concluded in March.)

Worth More than All the Rest

"I am a subscriber to five other journals, but THE BUSINESS EDUCATOR is worth more than all the rest." A. HEIM,
Philadelphia, Pa.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

OKLAHOMA.

The Next Commonwealth. Charles Moreau Harger. The Outlook, February 2, 1901.

IRRIGATION.

Irrigation Methods. George B. Hollister. Journal of Geography, November, 1902.
The Arizona Irrigation Canal. The World Today, November, 1902.
Subduing the Nile. Chalmers Roberts. World's Work, December, 1902.

RUSSIA.

Slavic Characteristics. Edward A. Stein. The Outlook, March 2, 1901.
Russia and the Student Riots. P. Kropotkin. The Outlook, April 6, 1901.

CUBA.

Havana. Thomas R. Dawley. The Outlook, February 2, 1901.

THE PHILIPPINES.

The Sulu Archipelago. Phelps Whitmarsh. The Outlook, January 26, 1901.
Around Mindanao. Phelps Whitmarsh. The Outlook, March 16, 1901.

CANADA.

Quebec: The Crowned City. Lillian W. Betts. The Outlook, March 2, 1901.

SPAIN.

By Diligencia to Granada. Thomas R. Dawley. The Outlook, April 6, 1901.

PORTO RICO.

San Juan. Mrs. Guy V. Henry. The Outlook, April 6, 1901.

TANNING.

Canaigre Growing in the Southwest United States. John E. Bennett. Scientific American Supplement, September 21, 1901.

AUSTRALIA.

Australian Opal and Opal Mining. John Plummer. Scientific American Supplement, September 2, 1901.

THE CATTLE INDUSTRY.

The War for the Range. Charles Michelson. Munsey, December, 1902.
The World's Meat Supply. A. G. Leonard. General Manager Union Stock Yards, Chicago. Saturday Evening Post, October 11, 1902.

AFRICA.

Commercial Africa. The World Today. November, 1902.

RUBBER.

The Rubber Industry in South America. Harper's Weekly, November 1, 1902.

SALT.

Salt Making. Harper's Weekly, November 1, 1902.

SHIPPING.

The Great Ship Combine. Winthrop L. Marion. Review of Reviews, December, 1902.
British Subsidies and American Shipping. Charles H. Cramp. North American Review, December, 1902.
America's Bid for Naval Supremacy. Archibald S. Hurd. Nineteenth Century Magazine, December, 1902.
The Great Growth of the "Soo." Cy Warman. Review of Reviews, December, 1902.
The Sault Ste. Marie Water Power Canal. Scientific American, November 1, 1902.

SIBERIA.

Siberia. Harper's Weekly, October 18, 1902.

PETROLEUM.

Rise of the Standard Oil Company. Ida M. Tarbell. McClure's, December, 1902.

JAPAN.

New Japan, the Schoolmaster of Asia. John Barrett. Review of Reviews, December, 1902.

FISHERIES.

The Atlantic Fisheries Question. P. T. McGrath. Atlantic Monthly, December, 1902.

BRAZIL.

A Letter from Brazil. George Chamberlain. Atlantic Monthly, December, 1902.

MINING.

The Industry of Gold Production. Rogers Dickinson. World's Work, December, 1902.

UTAH.

The Mormons: A Successful Co-operative Industry. Glen Miller. World's Work, December, 1902.

Chas. Waldo Haskett

THE BUSINESS EDUCATOR AND EXPERT ACCOUNTANT, SUCCUMBS TO PNEUMONIA.



On January 9th, Prof Haskett, dean of the N. Y. University School of Commerce, Accounts and Finance, died of pneumonia. He was also Pres. of the N. Y. State Society of Certified Public Accounts and of the National Federation of Societies of Public Accounts in the United States, and senior member of the accounting firm of Haskett & Sells.

Prof. Haskett was born in Brooklyn, Jan. 11, 1852. He served an apprenticeship of five years in the accounting department of the Importing House of Frederick Butterfield & Co., of N. Y. City. He next entered the accounting department of the North River Construction Co., and soon had supervision of the construction accounts of the company. Later on he became a general bookkeeper and auditor of disbursements, after which he entered the profession of public accountancy upon his own responsibility. He held many important administrative offices. Two years ago he was engaged to examine and report upon the system of accounting of the Bureau of Mint. Being the founder and dean of the University School of Commerce, he became in a short time a prominent man in business education circles.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

Albert G. Scholfield's Commercial Academy of Providence, R. I., the second Pioneer Business School of New England, was founded in 1846. At that time the idea of such a school was new and strange, and the sceptical public was induced to patronize it only through the most vigorous soliciting of the principal. For the first three years only business men and their clerks were induced to attend, but by the very persistent efforts of the manager, young men were drawn into the school, and the idea gradually grew into public recognition. It was shown that good accountants could be made in a school, and that growing up in business through apprenticeship was not the only or best way of mastering the science of accounts.

During the earliest years of the Scholfield Commercial Academy, writing and accounts were the chief branches taught. Gradually the public grew less sceptical and recognized the necessity of business training as an aid to young men wishing to engage in business as merchants, clerks and accountants. Then other branches were added, until in 1860, the name was changed to Scholfield's Commercial College. The common and higher English branches were embraced, also a mechanical drawing department. In the absence of suitable quarters, not to be found in the city, the Academy was first located in the Mallett building, while the Jones building was built in 1847, with apartments arranged for the Academy. The growth of patronage was so great in 1850, that the Academy was removed to the McNeal building, where it thrived beyond all precedent. At this stage of growth, it crowded seven large apartments to their utmost capacity, until the constantly increasing number of students compelled the removal of the College to the Howard building, where it occupied the entire 3rd floor, 62 feet in width by 198 feet in length. One room contained 400 students, 4 other rooms had a seating capacity for 300 other attending students. In time, other removals were made to more modern buildings, and finally to 268 Westminster St. The College patronage has ranged from 50 students to 700, and the teachers have numbered from 2 to 12, as the business has demanded. During the 56 years of its existence, the College has enrolled 13000 students, and graduated 8000 accountants.



ALBERT G. SCHOLFIELD.

(Continued.)

Our Report

We desire hereby to thank Mr. John Robert Gregg, Chicago, Mr. W. E. White, Quincy, Ill., and Mr. F. M. Van Antwerp, Louisville, for their assistance in putting out what now appears to be one of the most concise reports thus far made of the National Commercial Teachers' Federation. Their services were as prompt as they were efficient.

A Penman's Toast to the Farmer.

"Here's to the Farmer that tills the soil, that grows the corn that feeds the geese, that raises the quills that flourishes the birds, that lays the eggs that lay in the nest that Penmen draw."—C. S. CLARK.

No Concern.

I have greatly admired the color effects on your cover designs which are far in advance of any other similar publication, and when I send you a design for the cover, I have no concern as to its artistic effect when engraved and printed. THE BUSINESS EDUCATOR from cover to cover shows the effect of your skill and judgment concerning matters artistic.

Sincerely yours,
E. L. BROWN.

How's This for a New Year's Present

Born, Paul Howard Staley, son of Mr. and Mrs. W. I. Staley, Salem, Oregon, Jan. 1, 1903. Congratulations. May all prosper and the son "get there" sometime as a practical educator as has his father.

Worth Hundreds of Dollars.

Every number of THE BUSINESS EDUCATOR represents the highest grade of work in our profession, the originals of which are worth hundreds of dollars. No one who is at all interested in penmanship can afford to do without a single number of THE BUSINESS EDUCATOR. I hope you are securing a very large subscription list this year. With best wishes, I remain,

Your friend,
E. C. MILLS.

Rochester, N. Y., Oct. 9, 1902.

SIMPLIFIED, PRACTICAL PENMANSHIP BY F. S. HEATH, CONCORD, N. H.

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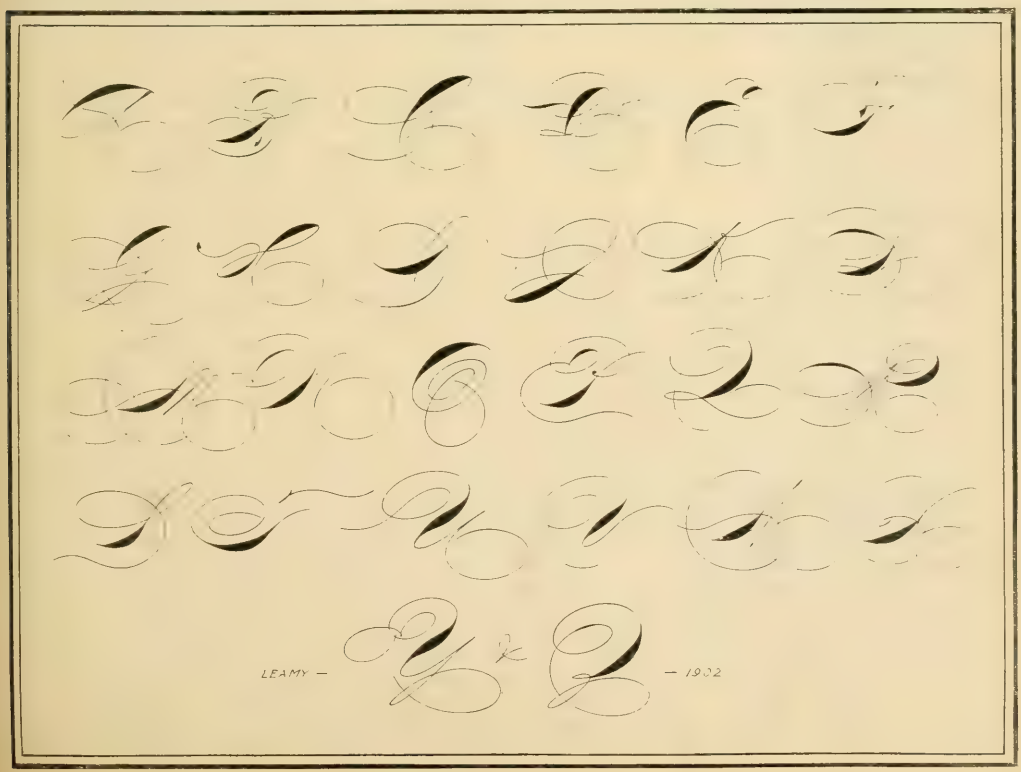
on account,

Fred S. Heath.

Observation and experience have been his instructors, con-
scious responsibility his incentive; and singleness of pur-
pose admitted of nothing else but to go forward in the
line of duty. For what he is and what he wrought

Lessons in Engrossing—Number Twenty-three—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

Memorials and testimonials are not always written in the form of resolutions; they are sometimes short, and in making up a booklet it is desirable to make as many pages as possible; in such cases a few lines may be written just a little above the middle of a page, well separated, and one or two ruled lines drawn above and below as shown in copy. Slender end pieces of any desired elaborateness may be substituted for the ruled lines. Following this plan, no attention is paid to paragraphs or even sentences; just fill up the allotted number of lines.



Lessons in Business Writing.

BY

THE SADLER, BRYANT AND STRATTON — C. C. Suter — BUSINESS COLLEGE, BALTIMORE, MD.

The student should bear in mind that good writing is the result of a systematic course of training of the writing muscles. These muscles are located in the hand, forearm, upper arm and shoulder. While all these muscles are used more or less, in the various kinds of writing, the muscles of the arm predominate in strong business writing. The use of the muscles of the fingers and hand give accuracy of form, the larger muscles give strength and endurance. The finest writers we have, have acquired wonderful control of all these writing muscles, so that a slight action of the fingers or hand can be brought into use almost imperceptibly, while the hand is being propelled or swung along from letter to letter. The ability to combine the use of these smaller muscles with that of the larger muscles—those of the arm—combined movement, if you please, gives the greatest skill in writing.

It is well, however, for the beginning pupil to devote himself largely to the use and control of the larger muscles, because, as a rule, he has been accustomed to an excessive use of the finger muscles. A little time spent daily on some of the large movement exercises in Plate One of the January lesson—preferably some one appropriate to the copy to be practiced—will tend to develop the use of the arm muscles. Then a faithful effort on a copy comprising some letter or letters of the alphabet will gradually develop control and accuracy. It must be remembered that nice control and easy movement come slowly. It takes time, but every copy or exercise mastered, brings you that much nearer the goal. He who does his best every day, betters his best.

The copies to be taken up this month consist of the remainder of the one space letters and the figures. These will tend to continue the development of the movement of the hand from left to right. Great care should be given to the *space between* letters, and to the width of the letters. Fairly formed letters, nicely spaced, make more legible writing than well formed letters irregularly spaced. It is a good rule to make the space between the letters wider than the letters.

Each letter has something about it that is peculiar to itself. Whatever this is, must be discovered and cultivated. Then every letter, or nearly every letter, has some double; that is, some letter that is likely to resemble closely, especially if it is a little deformed. Consequently, care must be taken to avoid this deformity.

PLATE VI

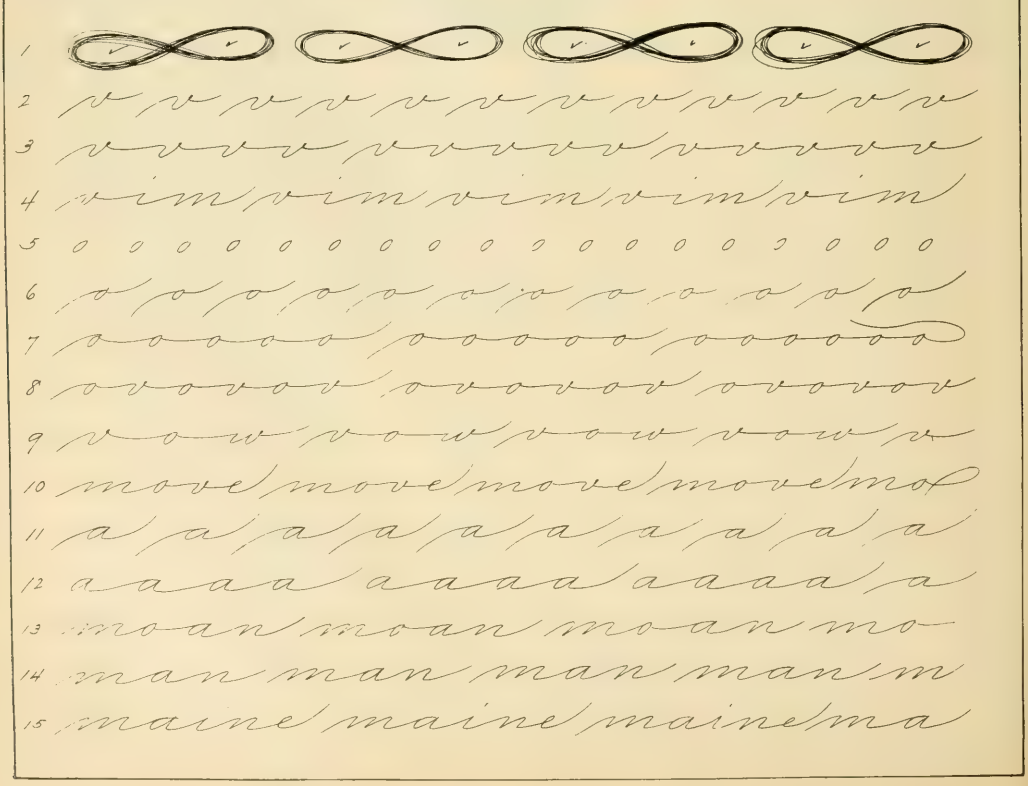


PLATE 6.—Copy No. 1 in this plate is a good exercise to practice awhile at the beginning of each practice period while working on the remainder of the copies on the minimum letters. It serves to develop that easy swing from left to right. Make two little check marks about an inch apart, then glide back and forth around them. Notice the little double turn in the first part of *r*, and that little dot as a finishing point before turning to the next letter. The *o* should be nicely closed at the top, or it may resemble the *r*. The *a*, is a slanting oval, nicely closed at the top and finished just like the small *i*. Be sure always to drop to the base line in finishing the *a*, as that is the chief distinction between the *o* and *a*. Practice these letters freely, both the way the lines run and across the lines, as illustrated in Plate Five of January lessons. This cross line practice stands supreme as a scheme for cultivating good spacing and lateral movement

PLATE 7. It is an excellent plan to take any one of the one space letters and repeat it about one-third across the page, and then finish by adding a flat figure eight over the entire group of letters as illustrated in copy No. 1 of this plate. Always begin the *c* with a distinct dot or period at the top and let it curve but little on the downward stroke. Of course, much curvature does not detract from the legibility, but it does somewhat from the beauty of the letter. Learn to join the *c's* nicely without lifting the pen. The *s* should be sharp at the top and closed nicely at the base. The style of *r* in Copy No. 10 is a good standard letter. Care should be taken to get that little kink in the top. Many make it too quickly to get it just right. If made too narrow, it may be mistaken for *i*.

The various words given in these copies are selected with a view to giving good words to practice the different letters and joinings of letters as they are introduced. Try to get so you can write them smoothly and space the letters nicely.

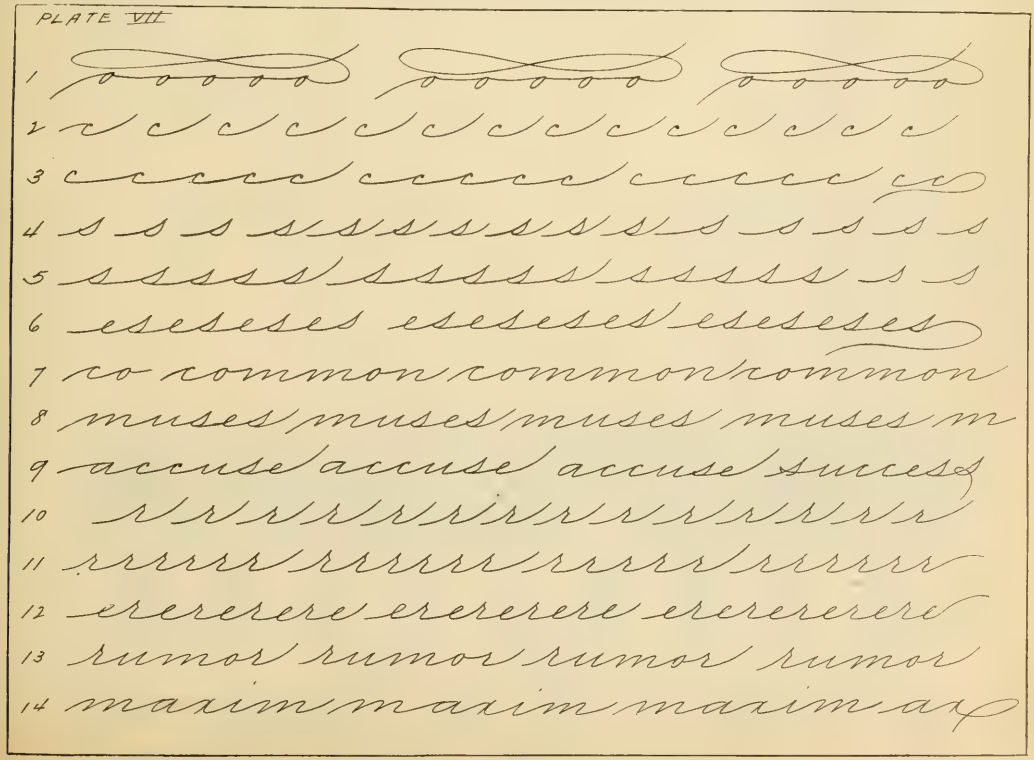
PLATE NO. 10 contains words using all the letters introduced up to this point. Take them one at a time, and write them over and over until you can make them look like good business writing.

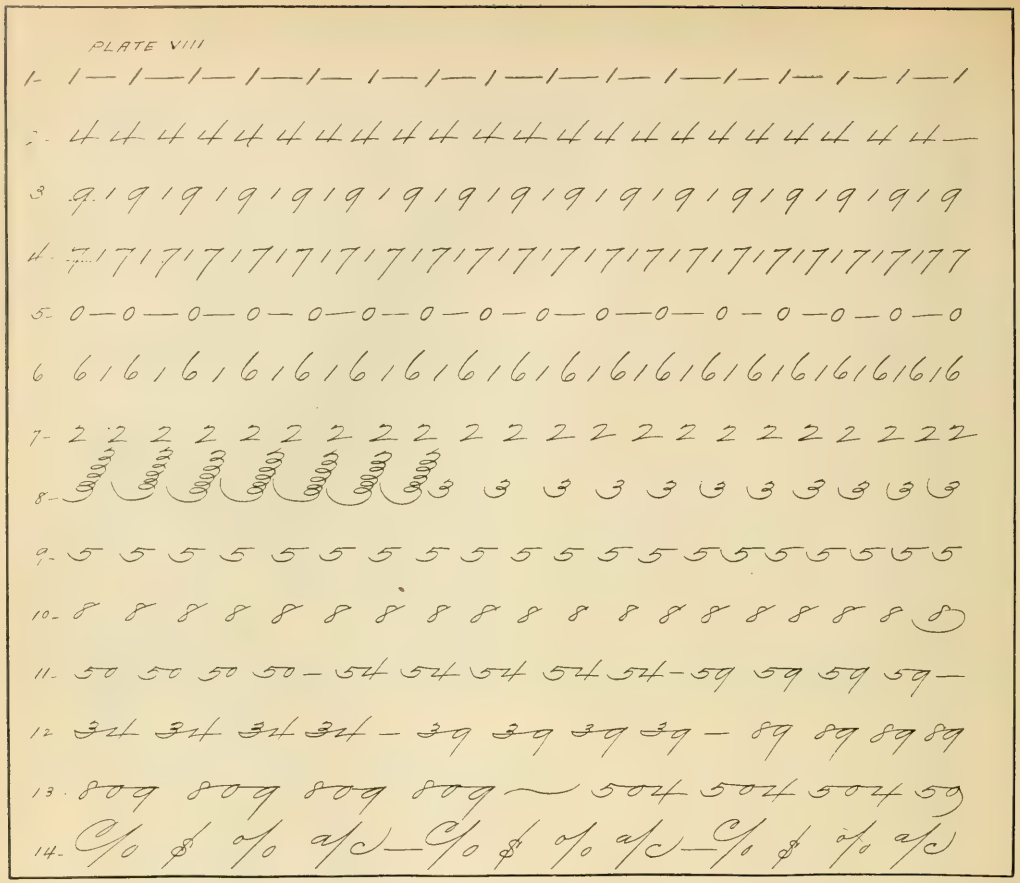
It is worth a great deal to anyone to be able to make good figures rapidly. In order to acquire this accomplishment, it is necessary to take the different figures, one by one, and study them and practice them the same as you would the different letters of the alphabet.

There are but ten different characters to master in order to be able to express all the numbers we will ever have occasion to write. But each figure should be very distinct and precise. Each figure has something about it that is different from all the other nine figures. Learning to make good figures means learning to bring out these different characteristics distinctly and to do it quickly. An excellent place to take up the figures is right after the thirteen minimum letters, as the practice on these small forms should prepare you for practice on the figures.

We will take the figures made principally of straight lines first, as we can get started just right on them with less difficulty than the more complicated figures. Some people make smeary, ragged, heavy looking figures and others make sharp-line, clear-cut figures. It is the latter kind that you should cultivate—those that have life in them. If you place your pen on the paper, move it slowly and carefully, and bear on the pen slightly, you make such figures as primary grade pupils would make. If you place the pen on the paper and move it with a quick, sudden motion you produce a clear cut figure.

Take the figure *1* and make it with a light, firm stroke. Learn to place it accurately. Stop with the pen on the paper. Move the hand to the right about half an inch, letting the pen touch the paper lightly as the hand glides from figure to figure. It is a good plan to count "one" for the figure and "two" for the dash or glide. Make them about the size of the copy. Do not try to make them very rapidly at first—let speed come afterward. Make a page carefully, then take the figure *4*. It has three quick movements—down, out, down; or 1, 2, 3. Always begin the last part of *4* higher than the first part and stop short below the lateral stroke to avoid giving it the appearance of *7*. Next take the figure *9* and make the top just like the small *a*,



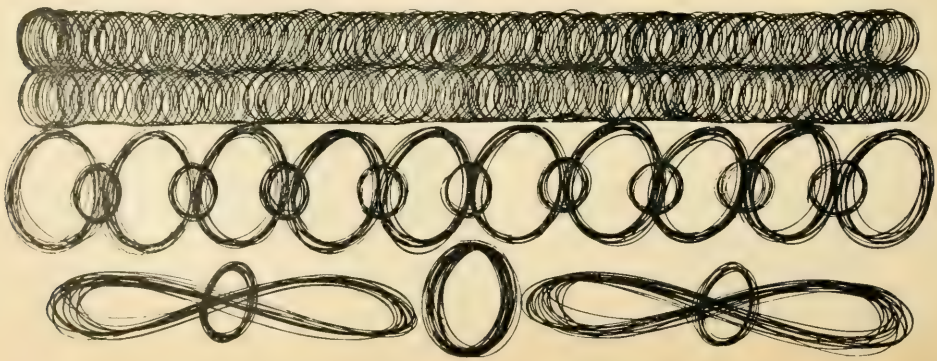


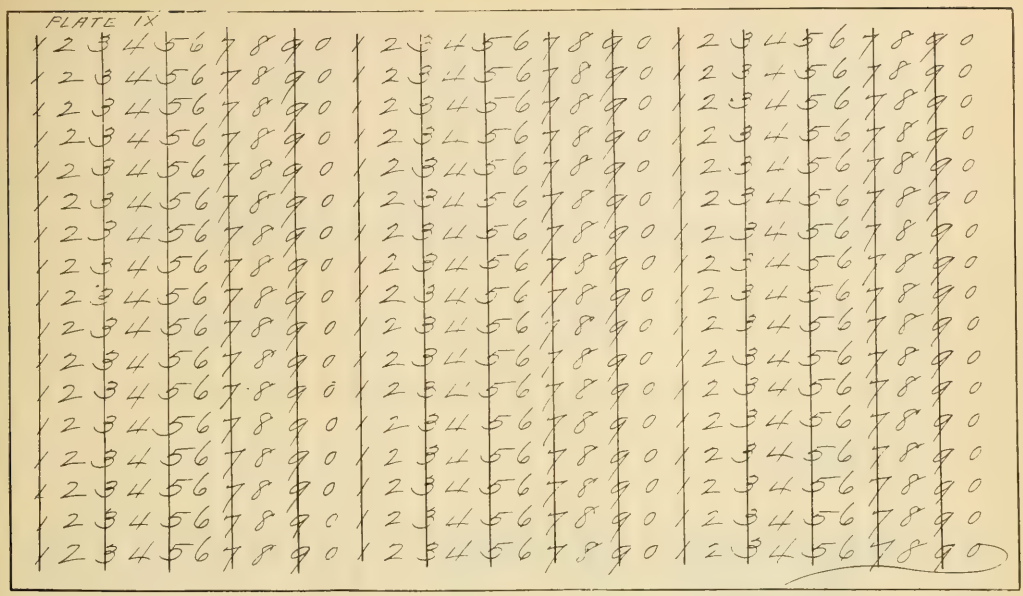
which has already been practiced, then make a quick downward stroke, stopping a little below the base line. Be sure to close the *9* at the top, otherwise it may resemble the *7*. There are two motions in making the *9*. After these figures have been practiced liberally individually practice them together. See how many of each you can make in a minute. In making the *7* press the pen to the paper, make a light quick movement to the right, then downward, finishing below the line as in the *9*. The *7* sometimes looks like the *4*. Avoid this tendency.

Make the *O* small, round, and always closed at the top. A flat *O* is sometimes mistaken for a *1* and if left open at the top, for a six. Begin the *6* a little higher than the other figures so it may not be mistaken for an *O*, and finish with a quick turn at the bottom.

Review the *1*, *4*, *9*, *6*, *0*, *7* and develop speed on each. Never practice, even in speed drills, faster than you can make good figures. Make the *2* by pressing the pen to the paper, making a little dot or a very small loop, turning quickly to the blue

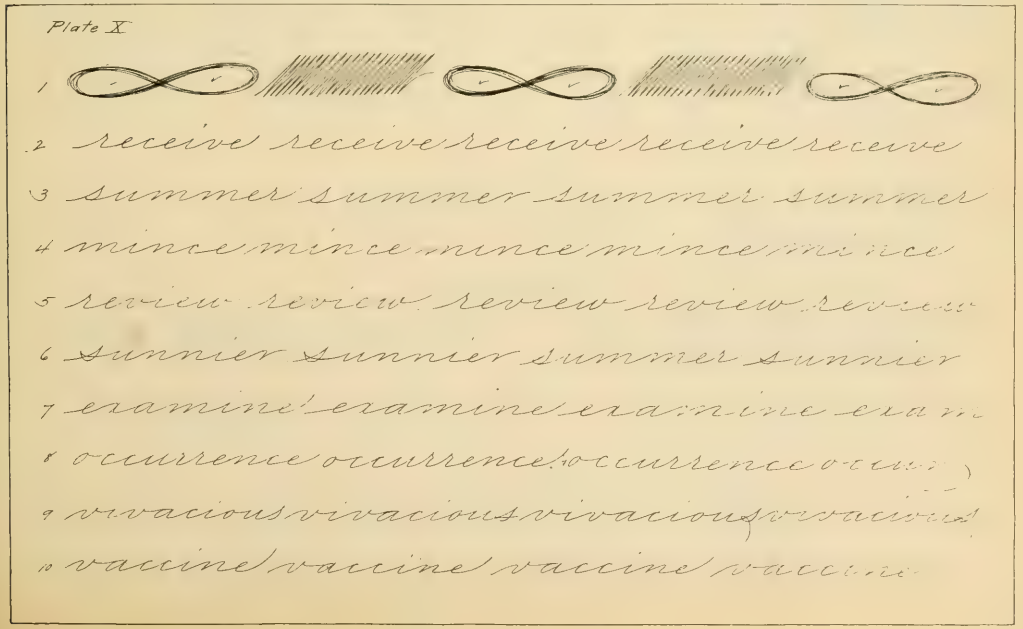
MOVEMENT EXERCISES BY JOS. HACKL, PUPIL IN ST. JOHN'S COMMERCIAL COLLEGE, COLLEGEVILLE, MINN.

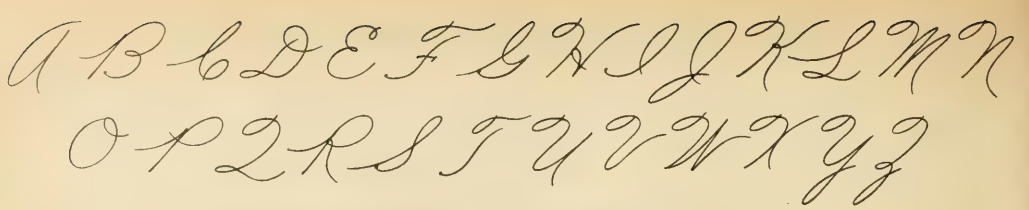




line and finishing just like the cross stroke in a *4*. Be sure to make a sharp point where the *2* touches the line. Begin the *3* the same as the *2* and make two quick turns downward and to the left. Exercise No. 8 in plate eight is excellent to develop the motion used in making the *3*. Place the pen firmly on the paper, then turn downward and to the left rapidly. Give it a little swing just as you finish. Make very small loops. Some finish the *3* with a dot, while others lift the pen while swinging it around to the left and upward. Finish the bottom part of the *5* like the *3*, and always try to join the little dash at the the top of the *5* to the beginning point.

In making the *8* press the pen to the paper, form a small *s* and finish by gliding the pen up through it toward the next figure. Review all the figures, try your speed on them separately and in combinations, then see how neat a page you can make. Practice across the lines, making figures on the lines and between the lines, as indicated on plate 9. Figures should be small and equally spaced in all directions. This kind of practice should encourage proficiency in arrangement, size and spacing.





BUSINESS CAPITALS BY MR. D. L. M. RAKER, A STUDENT OF THE ZANERIAN.

Lesssons in Practical Business Writing

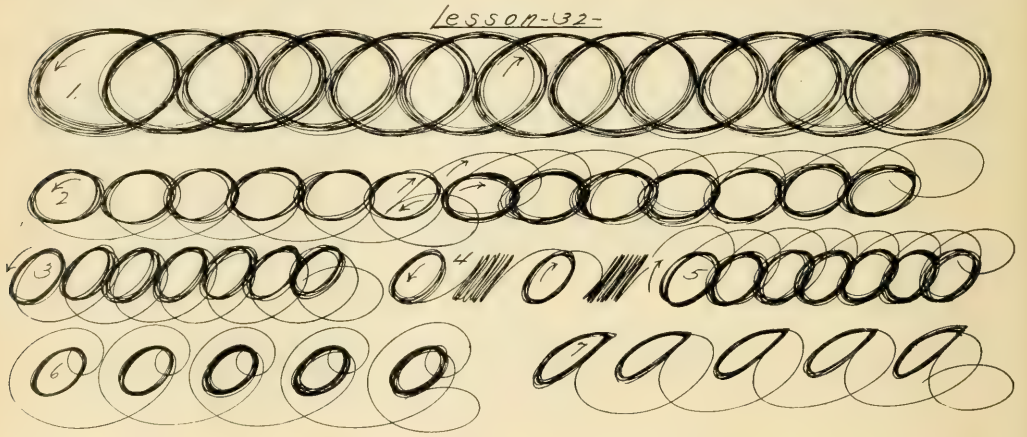
BY

LAWRENCE, MASS., A. O. Keesling CANNON'S BUSINESS COLLEGE.

Number Six.

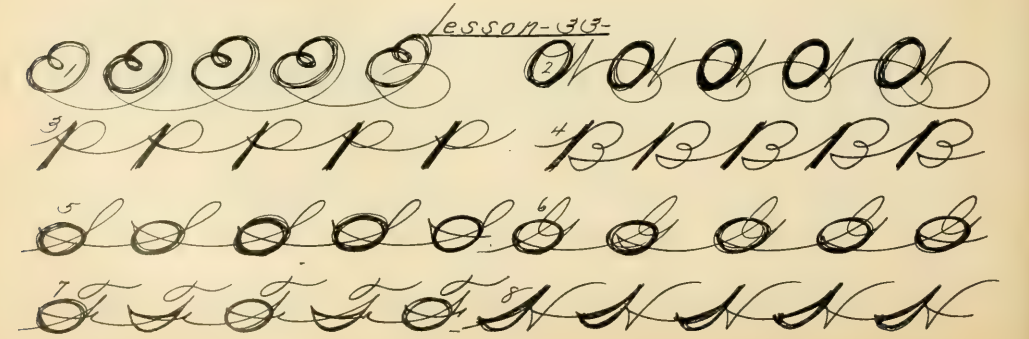
Lesson No. 32.

In this plate and the next one I give some movement exercises which you no doubt will be interested in. They will develop your movement, form of letters and the art of joining them together.



To the Student.

The lessons from now on are intended to act as a review of what we have gone over and to gradually lead you into body writing. It will not be necessary for me to give you instructions regarding them, but I am sure that if you follow, study and practice them carefully, you will develop a strong business hand.



Lessons-34-35-

1 Aa 2 aaaaa 3 A A A A 4 A. A. Austin.

Aim always at advancement, aim.

1 B 2 Bbbbb 3 B B B B 4 B. B. Barnes.

Begin business by being busy.

Lessons-36-37-

1 C c i c c c 2 C C C C 3 C. C. Canan.

Canton consumes cinnamon cocoa

1 D d d d d 2 D D 3 D D D D 4 D. D. 5 Dunning

6 Dabbling does double damage

$30.00 St. Louis, Mo., Jan. 1, 1904.

Mr. C. P. Zaner, please pay Mr. E. T. Bloser, or order, thirty dollars, in goods from your store and charge to my account.

D. C. Mills.

HIGH GRADE BUSINESS FORMS BY E. C. MILLS, 195 GRAND AVENUE, ROCHESTER, N. Y.

The Business Educator.

Entered at the Postoffice at Columbus, Ohio, as Second Class Matter September 1, 1902.

Edited and Published Monthly (Except July and August, by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. NO. 6. WHOLE NO. 51

COLUMBUS, OHIO, FEBRUARY, 1903

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Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

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Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Why the Business Educator is the Best Advertising Medium of Its Class.

We have recently been hearing from a number of our advertisers who unhesitatingly and voluntarily commend THE BUSINESS EDUCATOR as an advertising medium in words of the very highest terms.

Advertisers are beginning to find out that THE BUSINESS EDUCATOR is unquestionably the best medium in its special field. Our subscribers have no doubt noticed that more advertisers are coming to our columns and that the old ones remain.

We wish to state in this connection that as our advertising patronage grows, as it is bound to do when others learn of the real value of our columns, the journal will be enlarged, so that as much or more space will be devoted to reading matter, illustrations, etc., as has been devoted to this purpose in the past.

But why is THE BUSINESS EDUCATOR the best advertising medium of its class?

The reasons are clear. It is the most beautiful, interesting and valuable journal of the kind, and is therefore preserved as is no other similar publication.

We publish no cheap student's edition. It is well known that the student's editions of some journals make up a surprisingly large part of their circulation, and that these student's editions are worth little or nothing to the advertiser of school books, etc. These editions are thrown aside after the student has practiced on the writing lesson. Not so with the attractive BUSINESS EDUCATOR. It follows then that the better editions of these journals are surprisingly small, and that when they are compared in circulation and influence with THE BUSINESS EDUCATOR, the latter seems as a mountain unto a hill.

These are only a few reasons for advertisers to consider. Many more could be given. Investigation will lead to no other conclusion.

Fake Business Schools.

Now and then we hear some disgruntled, misguided individual assert that most business schools are "fakes," "frauds," "imposters," etc. As a rule the person speaking is not a success himself, and he naturally "has it in" for business schools for having discovered that he was a failure as a teacher or as a man.

There are fakes in the school business, but nothing to what there are in the clothing business. There are fakes in our line, but each year they are getting fewer.

We have been pretty intimately acquainted with business schools, business educators and penmen for the past decade or two, and must confess to having known some pretty tough cases, but let "bygones be bygones." To-day the average business school is a credit to the community, and the average commercial teacher and penman is intelligent, practical, progressive, temperate, and moral.

Few people as a class are more temperate than penmen today. At our associations we have rarely seen a glass of beer pass the lips of a member, and few or no cigars have been noticed. Then, too, the conversation and conduct have been unusually chaste and upright.

These things mean that business education stands for moral education as well as for commerce. Since the teachers of business schools are moral, upright men and women, it means that the schools in which they labor are the same.

Where you find one "fake" business school you will find many good ones. Business schools, commercial teachers, and penmen are all on the mend, and have been from the beginning. They now compare favorably with the best in any other profession.

It is now an honor to say that you are a commercial teacher or a penman. As so it shall continue. Onward and upward, forward and outward is the outlook.

Our Portraits

"What is worth doing is worth doing well" is an old, old saying, and well worth keeping before one as a constant reminder that, in the long run, the good, the excellent is better at any price than the poor, the middling or the cheap. The portraits that we present from time to time are the best we can secure. They are good size, fine in quality, and in price two and three times as expensive as the small, cheap ones so frequently used. We receive many compliments upon this one thing alone. But in this, as in other things, THE BUSINESS EDUCATOR endeavors to lead all others of its class.

At Chicago.

While enroute to and from Milwaukee we stopped in Chicago to visit pupils and friends. Messrs. Hummel, Pound, and Rounds were each prospering and progressing. Mr. H. is building up quite a business in designing and engraving. Mr. P. is forging to the front as an illustrator, and is the owner of a neat cottage home at Congress Park. Mr. R. is doing the finest engrossing in Chicago, being the head man at Ricketts' engrossing establishment.

Mr. Ricketts, the engrosser, has built up a substantial business. Some time ago he had a severe sickness on account of too many years of hard work, and we were sorry to learn, while there, of the serious illness of his family. Our best wishes, brother.

Mr. J. C. Y. Cornwall, the veteran card-writer and all-round true gentleman, unable to carry on his business because of age, being seventy-one years old, is now enjoying life as becomes one who has lived long and well. He has doubtless met more famous men and women than any other man in our calling. He is a man whose talents would have been a credit to any profession. Penmanship has been bettered by his skill as a penman, and polish and true worth as a man. May we see many more New Years together, honored brother. Here's to your health, and congenial, hospitable family.

Brown Burned Out

The following was taken from a recent letter by W. F. Cadwell, Principal of Brown's Business College, Rockford, Ill., and is self explanatory:

"Enclosed find draft for $1.00 in payment of our subscription to THE BUSINESS EDUCATOR for 1903.

"You have no doubt learned of the total destruction of our school by fire on Thursday night, December 4th. I am pleased to announce that, owing to the prompt and energetic movements of Mr. Brown, we are quite comfortably housed in very pleasant temporary quarters, and that the question is being agitated by the business men here of a fine building for a permanent home for the college. It is hoped to have it ready for us some time next fall.

We lost only a few days school on account of the fire. In fact, our shorthand department resumed work the Monday following the fire, having lost but one day. The bookkeeping department lost only three days. This scores another mark for President Brown's ability to bring things to pass."

The Bounding Stag.

Mr. W. E. Dennis, the inimitable penman, flourisher and engrosser, whose advertisement appears elsewhere in this number, has recently gotten out the finest specimen of the kind we have ever seen, comprising offhand writing, flourishing and lettering, as well as some very careful drawing. The work is somewhat after the famed John D. Williams's style, but we must confess that it is finer than anything we have seen from the pen of that world renowned penman. When it comes to off hand artistic flourishing, we doubt whether Mr. Dennis has ever had an equal in this art. The swans, birds and deer are certainly the embodiment of grace and beauty. How anything could be more fairylike, and yet fairly real, we do not know. Aspiring penmen, professionals and schools will do well to secure a print of this masterpiece. It is certainly worth more than the price asked, as no one but a Dennis could have done the work.



The Students of Spencer's Business College, Kingston, N. Y., made the principal of the Commercial Department, Mr. L. E. Stacey, a Christmas present of a handsome clock. This speaks well for Mr. Stacey and the students who have thereby shown that they appreciate a good thing.

T. J. McMenamin, the well known penman of Philadelphia, Pa., recently renewed his subscription to THE BUSINESS EDUCATOR, and with it inclosed the following much appreciated compliment: "Your journal is developing a broader and more intelligent view of the subject of practical writing that must yield much good among teachers whose minds have been closed to the utilitarian side of penmanship."

H. G. Rineer, of Baltimore, Md., recently sent some subscriptions to THE BUSINESS EDUCATOR, and with them the following words: "I consider your paper the best of the kind ever published."

We might add that Mr. Rineer has voiced the opinion we are receiving from all quarters, which is truly encouraging, indeed.

J. W. Anshutz, a former Zanerian student, recently secured a position through the Zaner & Bloser Employment Bureau, with the Lebanon, Pa., Business College.

Mr. Anshutz is a well educated, skillful, reliable gentleman, and will no doubt make a valuable addition to the faculty of the above named institution.

Miss Julia Bender, a student of the Zanerian during the past summer, is now teaching penmanship and typewriting in the business department of the W. Va. Conference Seminary, Buckhannon, W. Va.

Miss Nellie B. Hight, of Saco, Me., has been doing some itinerant teaching in writing at Eastport, Me. Miss Hight is one of America's most skillful lady penmen, and possesses the necessary qualifications in the way of enthusiasm and hustle, which go to make up a successful teacher of writing.

The Mountain State Business College, Parkersburg, West Va., on Dec. 17, 1902, gave a house-warming in its new rooms, at which time 3,000 people visited the institution and were surprised and delighted with its furnishings, equipment and decorations. From press reports we learn that the rooms have been frescoed in different colors, which are decorated as the red, blue, green, and old gold rooms, being furnished and decorated in those colors.

J. V. Dillman, a recent Zanerian student, is now teaching penmanship and bookkeeping in Steihl's Business College, Canton, O.

Mr. Dillman reports that they have a large school, which is rapidly increasing.

The Register, the official organ of the Knights of Columbus, has a full front-page article in a recent number, sketching the career of Patrick J. Sweeney, the editor of Chat. We are pleased to note that Mr. Sweeney received some of his varied training under the instruction of Mr. John J. Eagan, the very able proprietor of the Eagan School of Business, Hoboken, N. J.

By the way, the Christmas number of Chat was exceptionally good. Those of our readers who like brief, suggestive articles, with a business flavor, should take Chat.

We are under obligations to Mr. L. B. Moffett, Business Manager of Peirce School, for an invitation and program of the commencement exercises of that famous school, held Dec. 19, '02. One of the largest auditoriums in the Quaker City was packed with an appreciative audience of Philadelphia's most useful citizens, to enjoy what has come to be one of the annual events of importance there. Clement Griscom, the president of The International Mercantile Marine Co., the latest of the great Morgan combinations, was the presiding officer, and Senator Hanna and Ex-Governor Merriam, of Minnesota, Director of the Census, were the speakers. It is needless to say that the exercises were up to the usual high standard.

L. A. Arnold, the new proprietor of the Central Business College, Denver, is putting out a very attractive school paper. The qualities that have made Mr. Arnold good presidential timber for use in the National Federation of Commercial Teachers, will win success 'way up in the Rockies; for, although he is in sight of the eternal snows, his enthusiasm never burns low.

H. B. Smellie, principal of the Elliott Commercial School, of Clarksburg, W. Va., received flattering commendation in a recent number of the Clarksburg Daily Telegram.

The Globe Business College, of St. Paul, Minn., is in the hands of two young men who might well fill the position (except the numerous legs,) of a flea, given in a very old dictionary. It says, "The flea is a small animal with six legs, and *it is infernally active.*" We receive literature of every description, from St. Paul, containing bright, original advertisements of the Globe Business College. Success to these young men, who not only add boys and girls to their excellent school, but who carry the principle into their homes,—a daughter for Mr. Golder and a son for Mr. Stephens, during this school year. If Mr. Gregg's influence goes on at this rate, the other fellows might as well hop into the band wagon.

Mr. E. M. Hull, who is with the Home Correspondence School, of Springfield, Mass., has prepared a most excellent syllabus on Commercial Law, basing his outline on Lyon's Commercial Law, and giving parallel readings in many other books on this subject. The "Instructor's Quizzes" would be found helpful to many of our readers who are commercial teachers.

Through the courtesy of E. M. Barber, of New York, we have received a copy of the By-Laws of The New York State Society of Certified Public Accountants. We note that in December of last year there were 89 members, and among them at least four former commercial school men: E. M. Barber, John R. Sparrow, A. W. Teele, and A. O. Kittredge.

The December number of The Michigan Alumnas, published in the interest of Michigan University, contains a very interesting series of specially prepared articles on the subject of Commercial Education. Among such good things in these articles, we quote the following from Mr. Archer Brown, New York, Class of '72: "The hard tests of the business world prove that not all of the men who emerge from college with degrees are educated, in any real sense. I have known many a man who, by night work and private study, has made up for the lack of advantages in youth, and whose mind is better trained and stored with useful knowledge than that of the college graduate, whose residence at the university was largely occupied with social and athletic affairs."

We acknowledge with thanks the receipt of attractive announcements of the American College of Medicine and Surgery and the Northern Indiana School of Pharmacy, both of which are under the direction of President H. B. Brown, of the well known Northern Indiana Normal School, Valparaiso, Ind. By the way, in our next number we shall have an exceedingly interesting and practical article from President Brown, on the subject, "The Relation That Should Exist Between Teacher and Pupil." Those who know best the remarkable personality of President Brown will appreciate most what a treat is in store for them.

We note that W. E. Lamb, formerly of Vassalboro, Me., is now in charge of the commercial instruction in the Freehold Military School, Freehold, N. J.

Mr. H. E. Brown, of the commercial department of the Rock Island (Ill.) High School, courteously sent us an invitation to be present at the public opening of the new high school building in that city, which took place December 12th. Mr. Brown is to be congratulated, not only on account of his being able to work in so handsome and convenient a new building as has been put up in Rock Island, but also on his good fortune in having Mr. H. B. Hayden as his city superintendent. We know Mr. Hayden to be one of the progressive educational men of Illinois who are wide awake to the possibilities for good talent in commercial training, when properly carried on.

We received with pleasure, an invitation to the graduating exercises of the Capital City Commercial College, Des Moines, which took place December 12. We wish that we might have been present, for the chief speaker of the evening, President Homer H. Seerley, of the Iowa State Normal College, is certain to inspire his hearers whenever he makes a public address; and his subject, "The Contest for the Mastery," was one peculiarly fitted to call forth his best efforts. The four C's is the largest commercial school in Iowa, and one of the best in the land.

"Learn to Do What the World Wants Done" is a good motto, and it is one of the adhesive expressions that we find in a booklet sent out by the Nevada Business Institute, Reno, Nev. It will be of interest to some of our older readers, at least, to know that the principal of this school, Mr. A. F. Atkinson, is a son of Mr. E. C. Atkinson, the pioneer commercial teacher of Sacramento, Cal.

School Advertising

The Northwestern Business College, Madison, Wis., is issuing a clean eight page journal

The Danville, Ill., Business College Journal, visits us quarterly, and impresses us favorably. The President, Mr. J. C. Walker, is a man prominent in our profession.

The Parsons, Kans., Business College, is enjoying prosperity, if we may judge from the advertising received.

The Capital City Commercial College, Des Moines, Ia., issues some of the highest grade advertising received at this office. The latest are a booklet entitled, "A Directory" containing a list of nearly 2,000 former students of the Four C's, and the other is a folder containing illustrations of their big well known school.

The American Book Co. has just issued an illustrated twelve page circular devoted exclusively to the Williams & Rogers series of "Modern Illustrative Bookkeeping."

Ruskin College, Trenton, Mo., is issuing a fifty-two page catalogue of that famous institution. The aim and scope of this institution is unique. Mr. W. A. Ross, Principal of the Business Department, is one of the big men of the profession.

The Santa Rosa Business College Journal and Business University Educator is the title of a very attractive college journal by J. S. Sweet, Santa Rosa, Calif.

On Saturday, December 27, 1902, the South Bend Tribune presented some attractive illustrations of the proprietor, faculty and school rooms of the South Bend, Ind., Commercial College. We hear nothing but good reports from this institution.

In our January number we connected Mr. C. C. Coting of Logansport, Ind., with the Brazil Business University and also with the South Bend Commercial College. We have since learned that he is not connected with either of these institutions.

E. C. Lister, a Penmanship Expert and Leading Teacher, Says:

"I have just examined with great care a copy of "The Natural System of Penmanship," and wish to say that you have rendered the profession a great service by placing before the public something entirely new in the way of a series of lessons in practical writing.

"The frontispiece is a work of art, the illustrations of position, penholding, etc., are natural.

"The abundance of well written copies gives the student an inspiring course in good business writing, and the work in correspondence is a very commendable feature."

Send $1.00 to Hoffmann's Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free for one year.



F. M. Erskine, Principal of the Commercial Department of Chatham, N. Y., High School, when inclosing his subscription to THE BUSINESS EDUCATOR also inclosed some movement exercises by pupils of his department, indicating that the work he is doing is quite as practical as that being done in our best business schools. The work by Miss Edith E. Ashley and Miss Mabel L. Mallory is especially fine. We congratulate both teacher and pupils.

Some beautifully written Christmas Greeting cards were received from Cannon's Commercial College, Lawrence, Mass., the pen of Mr. H. O. Keesling being responsible for the same.

Some splendidly written cards and other specimens have been received from J. S. Lilly, Lile, W. Va. Mr. Lilly's advertisement will be found elsewhere in our journal. He states that he is receiving a number of orders, and he is no doubt giving his patrons complete satisfaction.

J. H. Beck, Stone Church, Pa., inclosed specimens of business and ornamental penmanship and letter which indicates that he has the necessary natural ability to become a fine professional penman.

Through our good, wide awake, keen-eyed friend, Mr. J. O. Wise, of Chicago, we have received some specimens of writing done by the third grade pupils in the public schools of Berlin, Mich., the average age being nine years. We are not familiar with the teacher's name, but we have never seen better work done, if as good, for that and grade. Teacher and pupils alike are to be congratulated.

A very pretty "Happy New Year" card, written in ornamental style with white ink, was received from Messrs. Howard and Weaver of the San Francisco, Calif., Business College.

DON'T DO IT! Don't buy written cards or take lessons by mail until you *have seen my specimens.* Mailed free. Write today. A gem of flourishing or 6 superbly written cards, 12c. Twenty years with the pen. Address

F. E. PERSONS, 445 BRECKENRIDGE ST., BUFFALO, N. Y.

Fine Penmanship

One dozen colored cards, white ink, any name, for but 25c
One dozen white cards, plain or ornamental style 20c
Letter, showing style of business writing 15c
Twelve lessons in business writing $5.00

Work will please you.
Order and be convinced.

Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.

ARLINGTON, OREGON.



Mr. C. E. Livingston, the wearer of the above countenance, was born in Wapakoneta, O., July 23, 1877. At the age of five his parents moved to a farm near Quincy, O., where he attended the district schools until seventeen years of age, when he pursued a six month's course in the Spencerian Business College, Cleveland, O. The following year he completed a course of training in Beck's Commercial School, Dayton, O., since which time he has been connected with commercial education in Ohio. In '92 he matriculated in the Zanerian, where he is about to complete the Professional and Public School courses of study and practice.

Mr. Livingston is a young man of many accomplishments. As an all-round commercial teacher, penman and artist, he has perhaps few equals of his age.

The cover design of THE BUSINESS EDUCATOR this month is from his hand, having been burnt on wood with a red-hot needle. This work is now commonly known as pyrography, and is one of the latest fine arts, being used extensively in decorating wood and leather. We congratulate ourselves that we have been the first in our field with this new product. The design speaks for itself.

Mr. Livingston is not only a talented and accomplished young man, but possesses a clean, upright character as well. It therefore gives us pleasure to introduce him and his work to the profession.



E. C. MILLS,

Script Specialist,

195 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy-books, copy-slips, or desire a script cut made for advertising purposes, you should send copy for estimate

CARDS! CARDS! CARDS!

Flourished Design Cards, 6 for 25c
Fancy Written Cards, 2 doz. 25c
Colored Cards, (6 colors) white ink, 2 doz. 25c.
100 Social Cards, printed, shaded old English, 30c.
1000 Hand Cut Cards, 2 ply Wedding Bristol, 75c
1000 Hand Cut Cards, colored cards, (6 colors) 80c.
3000 Hand Cut Cards, 2 ply, Wedding Bristol and Colored, $2.10.
Agents wanted, send 25c for agents sample book
All orders promptly filled. Send for samples
W. McBEE, 19 Snyder St., Allegheny, Pa.

Practical Penmanship Suggestions.

BY AN OBSERVING PENMAN.

Fine penmanship does not come to those who get tired of writing and thinking of graceful forms.

Small things neglected often mar the appearance of an otherwise beautiful page.

Strive to make every stroke count.

To write with poor pens, paper and ink is enough to make any one sick of penmanship.

Clean your pens often and keep the arm swinging on the forearm muscle and little finger rest.

Be patient, practice, think, then practice again.

All things come to those who wait, and work.

Intelligent perseverance makes success of any thing.

Successful penmen imitate the postage stamp by sticking to one thing.

Does it pay to spend the winter evenings in loafing when there are so many calls for good penmen at good salaries?

If the future penmen are not up and doing they will be down and done.

Let your overtowering ambition be to make the most of your time, talents, heart—everything.

Teachers and Positions

SECURED BY THE

CONTINENTAL TEACHERS' AGENCY,

BOWLING GREEN, KY.

We have filled positions all over the United States. Write us. **FREE REGISTRATION.**

The Practical Age — The PRACTICAL AGE, which is very surely taking its place with the standard magazines of the country, offers the following great values for the following small sum of money:

Premium Offer — Frank Leslie's Popular Monthly, Frank Leslie's Art Calendar for 1903, and the Practical Age, one year, for $1.30.

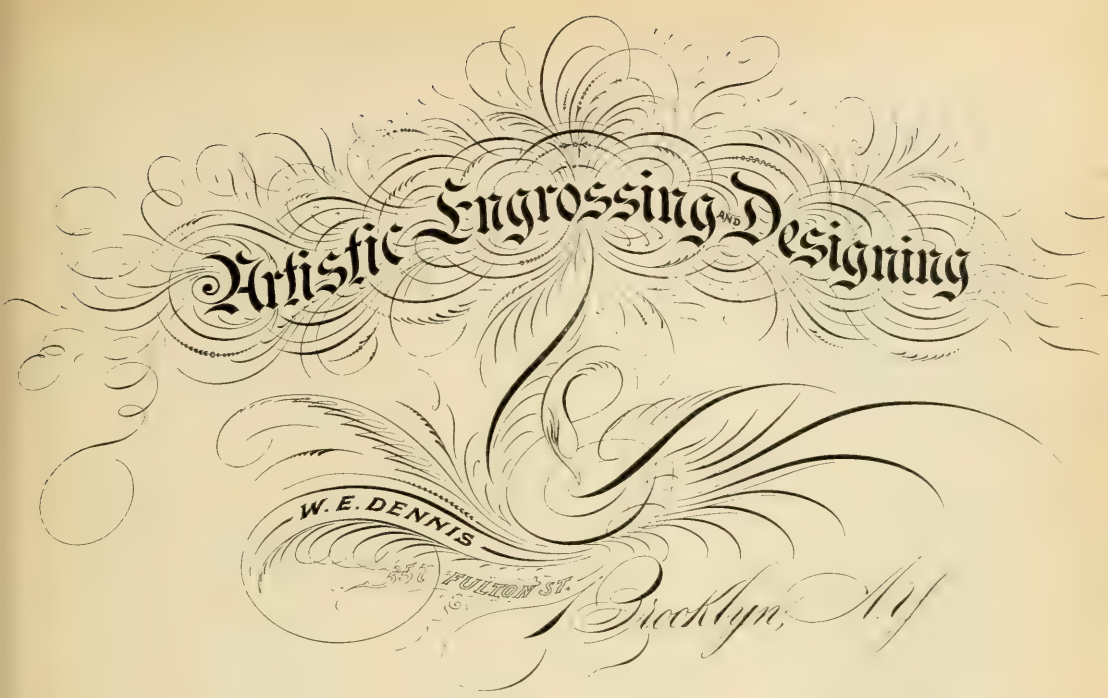
Good Values Little Money — The PRACTICAL AGE is a magazine for people who think and act. The editorial discretion exercised in the selection of manuscripts appearing in the PRACTICAL AGE, is experienced and fair, making for the best interests both of magazine and readers. Besides the several departments already appearing in the magazine, new, interesting, and invaluable departments will be added, from time to time.

REGULAR SUBSCRIPTION
50 Cents A Year
SAMPLE COPY FREE

ADDRESS

PRACTICAL AGE

MOLINE, ILL



Lessons in

Off-Hand Flourishing.

BY

W. E. Dennis

BROOKLYN, N. Y., 357 FULTON ST.

Number Five.

In this lesson we will endeavor to present a more practical side of flourishing. Old English and German text lettering never look complete without the flourishes. There are two distinct ways of flourishing Old English and German text, especially Old English. One, the engravers' style, is making a few very plain and rather set flourishes, having the appearance sometimes of being done with a pair of dividers. This is a neat and often a very appropriate style, such as is often used for diploma headings, in resolutions, etc., where a gaudy display of flourishing would be entirely out of place, and give the work a ridiculous appearance. But in large pieces of ornamental penmanship where great command of the pen and a fine conception of harmony and grace are to be displayed, then a different style is employed, more like the specimen given herewith. In this style of flourishing text lettering a great many graceful and intricate curves may be introduced with good effect, only the penman should bear in mind that even in this he can overdo. Nothing detracts more from a graceful piece of flourishing than to load it down with senseless and meaningless ornaments. The ornaments should add and not detract from the work. Tasty and neat ornaments in the right place tend to give finish and beauty to the flourishing. A good rule is to stop when you are not *sure* that something more will add to the general effect. Much study and observation are necessary to show just what to ornament. As a rule beginners put on too much, forgetting that it is not the amount of work they put on, but the manner in which the lines and ornament are arranged that gives character to the work.

Much boldness, freedom of movement and confident in one's hand are necessary, which come only by practice. Put in the bold strokes first—those which have the most to do in giving the right character to the work, then the minor strokes suggest themselves, and last of all the ornaments and delicate touches. Be careful not to flourish a piece of lettering so much that you see nothing but flourishes and no lettering. The lettering should be the foreground and the flourishing the background to give it the right pictorial effect.

"SCRIB" THE "SCRIBBLER"

Will send you beautiful specimens including **A Flourished Bird**, embellished with gold. A line of **Flashy Script**, and 1 doz. finely written cards for 25c., stamps or silver.

C. D. SCRIBNER, 49½ N. High Street, Room 38. Columbus, O.

Read What Expert E. L. Mills Says:

"I have examined "The Natural System of Penmanship" very carefully and must say that it is one of the most practical works in penmanship that I have had the pleasure of examining. This work of yours is out of the ordinary as an instructor in writing, and if the book is sold upon its merits it is bound to have a large sale. I heartily endorse the instruction in this book from cover to cover. The department devoted to correspondence is very valuable indeed." Send $1.00 to Hoffmann's Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free one year.

5000 — WANTED — 5000

Young men and women to write for my latest proposition. If you desire to learn to write, and to make it pay big money, write today enclosing stamp. If in earnest I can help you. No postals.

J. S. LILLY, Penman,
LILE, W. VA.

DO IT NOW. Send 25c and receive **3 Sets of Capitals by A. D Taylor,** who was conceded to be the **finest penman** that ever lived. **Zaner says:** "The large set is the best I ever saw." **Charlton V. Howe writes:** "They are the finest capitals I have ever seen --in fact, they are ideal in their grace and beauty." **A Pleasant Surprise**

C. S. JACKSON,
90 West 2d Ave. Columbus, Ohio.

WANTED A well educated, male teacher of the Gregg system of shorthand, who can assist in the type-writing department. Address,

BRYANT & STRATTON COLLEGE,
ST LOUIS, MO.

Degree Business Course at home by correspondence - or come and take **Resident Course** at the College. Course covers **Bookkeeping, Shorthand,** and all the commercial branches, and diploma with degree of **"Bachelor of Accounts"** will be granted on finishing. TERMS EASY. Boarding department in college building. For full particulars, write

CHAS. J. BURTON, PRESIDENT.
MAHASKA BUSINESS COLLEGE, OSKALOOSA, IA.

Reforms and Reformers in Writing

Part Four — The Era of Beauty and Business.

About 1850, Dunton, Lusk, and Spencer came upon the scene of action, as regards penmanship. They found the round and angular hands being taught. They discovered that the former was too slow and the latter was too illegible. They decided to abandon the heavy shading and extreme rotundity of the first, and the extreme angularity of the second. The semi-angular (angular rather than round) hand was created. It was a distinct improvement over its ancestors. It was graceful, fine-lined, and free. It enabled people to write more rapidly. Its characters were connective and contained certain essentials of speed. In fact, with the new hand came what is now known as the connective slant. Previous to this, in the old round hand, the up and down strokes were made on about the same slant by means of retracings. But in the semi-angular hand, the retracings were omitted and the up strokes slanted more than the down strokes. It seems to be a fact that the up strokes of writing have been created for the purpose of speed.

Following in the footsteps of these reformers came Ellsworth and Ames, who are still living. Many more names come to mind and deserve to be mentioned but space forbids. Spencer's sons, particularly Lyman P., and P. R. Jr., (still living), and H. C., and H. W. Flickinger, are names we cannot omit. They improved, beautified, and unified the heritage they received.

The semi-angular hand was both a success and a failure. It was a success inasmuch as it was an improvement upon that which it superseded and in that it was truly graceful and beautiful. But it was a failure in the business world because it was too beautiful for every-day, knock-about service. Its claims were that it was a thing of beauty and of business, but time proved that it was a thing of beauty rather than of business. The world, in 1850, demanded a handwriting that was at once graceful and rapid, and the Spencerian, as we now call the then new creation, supplied that demand admirably.

It is the same story over and over: the same round-hand that was a success in 1700, proved a failure in 1800. That which proved a success in 1850 could not meet the conditions of 1890, without, at least, considerable modification. The forces that demanded elaborateness in script characters in the eighteenth century, condemned the same in the nineteenth. The forces that demanded beauty in 1850, deserted it in 1900. Conditions changed gradually. Commerce increased surprisingly. Writing changed only at intervals. Reforms and reformers were necessary. Doctors in all lines will fall behind. Doctors of writing do not seem to be an exception to the rule.

FLICKINGER'S UNRIVALLED COPIES.

Fifty Cents a Set.

If you haven't got one, better get a set now.

H. W. FLICKINGER,
1840 N. 21st St., Philadelphia, Pa.

What E. L. Brown, Pen Artist, Has to Say:

"I have perused the pages of "The Natural System of Penmanship" very critically, and will say that I find the instructions for penholding, position, etc., brief and to the point, the copies accurately written and carefully graded. The book in its entirety is practical, artistic and instructive, and its pages challenge emulation as well as admiration."

Send $1.00 to Hoffmann's Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free for one year.

Springfield, Mass. Dec 5 92.

Messrs Zaner & Bloser

Columbus O

Gentlemen.

Find $1.50 for one ream of your best with wide and narrow ruled writing paper as per sample at your convenience.

The Journal of the Educator just received is excellent in every particular. Its judicious selections and management deserve and do receive success and success. I am the happy possessor of one of the numbers of the "Ben. Franklin" and the publication of your valuable journal. Should I be on the road at any time during Penmanship Circulars and Catalogue I will be pleased to receive a postal for same.

Yours truly

W. H. Flowers.

Finest Supplies for Penmen and Artists

PENS AND HOLDERS

All goods listed below go by mail postpaid.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00, ¼ Gross 25c, 1 Doz ..... 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ Gross 25c. 1 Doz.. ..... 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c, ¼ Gross 25c, 1 Doz..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross, 25c, 1 Doz..... 12c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ Gross 25c, 1 Doz .. .. 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00, ¼ Gross 25c, 1 Doz ..... 12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ Gross 25c. 1 Doz..... 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens ..... 15c.

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens ..... 15c.

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed ..... 25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time ..... 10c.

Zanerian Oblique Penholder—Handmade, rosewood, 12 inches long, a beautiful and perfect holder. 1 holder 50c.

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box. $1.00

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

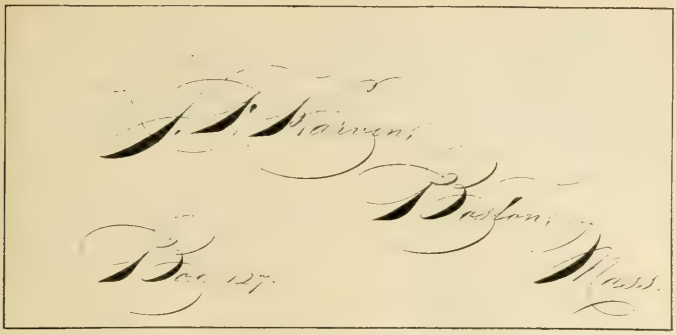
1 Holder	10c
1 Dozen	50c.
¼ Gross	$1.10
½ Gross	2 15
1 Gross	4 25

Straight Penholder Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c. 12 holders ..... 65c.

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts

Address, ZANER & BLOSER,
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BY F. B. COURTNEY, WOOD'S BUSINESS COLLEGE, NEW YORK CITY.

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If you want a position to teach COMMERCIAL branches; or if you have a position and want a better one, enroll now with the

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Get particulars from
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If You are practicing writing hit and miss, with no marking much improvement, You should join **Mills's Correspondence School of Penmanship.** Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information. F. C. MILLS 165 Grand Ave., Rochester, N. Y.

W. L. THOMAS, PEN SPECIALIST.
TRY MY WORK ONCE.

One dozen Cards	20c
Two " "	35c
One S. C. of Business Capitals	15c
One Set of Ornamental Capitals	25c
One Flourished Bird	20c
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Six different styles of writing	25c

W. L. THOMAS, Box 512, Wichita, Kansas.

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A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual $2.0 postpaid. Booklet free.

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If so, register with us to-day. Qualified teachers secured for schools; positions secured for qualified teachers. TEACHERS and SCHOOLS carefully assisted co-operatively by becoming certified members of this Bureau. School properties bought, sold and exchanged.

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COLORED CARDS.

THE KIND THAT BRING THE DIMES.

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Care Cannon Business College,
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COMPUTATION MADE EASY.

Figures don't lie, neither does the **Ideal Arithmetic**; therefore, it should lie on every business man's desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail $1.00.

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GILLOTT'S PENS,

THE MOST PERFECT OF PENS,
HAVE GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens

Forgery Its Detection and Illustration, in a 300-page book

The most interesting and complete work ever published on this subject. Send for circular. Questioned writing examined and testimony given based on an experience of 1200 litigated cases, of which over fifty are explained and illustrated, including the Fair and Davis will contests and the Botkin and Molineux murder tria's.

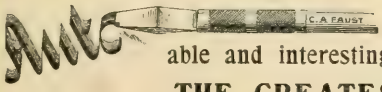
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DANIEL T. AMES,
Now 24 Post St., San Francisco, Cal.

200 DOZEN CARDS

written during December, and every customer satisfied. White or colored, 15c. per dozen; 12 lessons in penmanship $3.00. Send 10c. for specimen of my work. Blank colored cards (The Best) $1.20 per 1000; 25c. per 100.

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LEARN AUTOMATIC PEN-WORK





If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.

THE GREATEST OFFER EVER MADE
COMPLETE LEARNER'S OUTFIT FOR **$2.00**

(WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

HERE IT IS

COPY OF FAUST'S COMPENDIUM OF AUTOMATIC PEN LETTERING AND DESIGNS.
3 SIZES AND STYLES OF AUTOMATIC PENS.
3 COLORS OF AUTOMATIC SHADING INK.
1 BOTTLE OF ADHESIVE.
1 BOTTLE OF GOLD INK.
3 PEGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class— they do the work. If you have the compendium you can get the balance of goods for $1.00, prepaid. Order at once.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.



E. C. MILLS, Script Specialist.

195 Grand Ave., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

A CARD WRITER

of 16 years experience, will write any name, either plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents. Circulars. Address,

MT. MORRIS COLLEGE, Mt. Morris, Ill.

The Pratt Teachers' Agency

70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

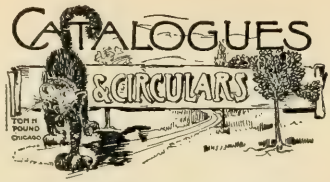
FREE! FREE!

One Bottle of Our Superior **White Ink** With Each Order of 500

Colored Cards

at 70 Cents. Order Now.

Berkshire Card Co., North Adams, Mass.



"The Reason Why" is the title of a pink-paper, gray backed booklet, published in the interests of the Waynesburg Business College, Waynesburg, Pa., Louis Van Orden, proprietor, and H. E. Barnes, principal.

The New Britain, Conn., Business and Shorthand College Journal, indicates a successful school under the management of T. Clay Cavanaugh, and under the principalship of Miss Nina P. Hudson.

"A Brown Study" is the title of one of the brainiest, brownest, best envelope-booklets received at this office. It is issued in the interests of Brown's Business College, Davenport, Ia., under the management of J. E. Gustus.

Central College Journal, Denver, Colo., published by the Central Business College, L. A. Arnold, President, conveys the impression of a thorough, up-to-date, big business school.

"A Yard of Orders" is a unique folder put out by the Practical Text Book Co., of Cleveland, O. On one side is a yard measure, and on the other are the names of prominent schools who have recently ordered books. The statement—"25,000 books to twenty-five commercial schools" is startling, but is substantiated by the names of the schools and the number of books they ordered being given.

The Parsons, Kans., Business College, J. C. Olson, President, issues a very neat catalogue printed on pink paper covered with purple, with a very graceful monogram in gold printed thereon.

The Lansing, Mich., Business University is greeting its patrons with a silk-like covered catalogue of pale green with half-tone illustrations on the inside printed with a darker tone of the same color. The catalogue has more individuality in its get-up than most such catalogues have that reach our desk. It is a credit to the school and the cause it represents.

The Commercial College of the Ohio University, of Athens, Ohio, issues a little twenty-two page circular concerning that institution. We are personally acquainted with Mr. Copeland, Principal of the Commercial Department, and Mr. Cunius, instructor in penmanship, and know them to be men of ability, enthusiasm and character above the average.

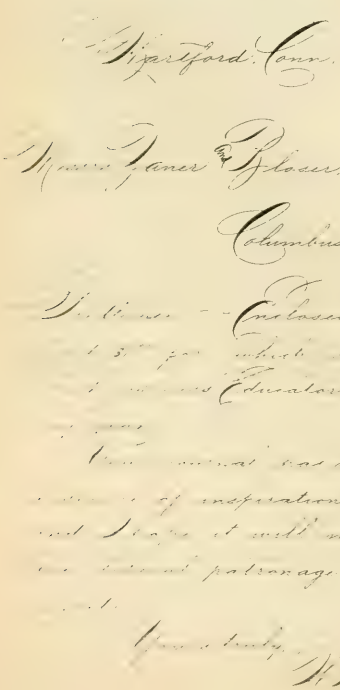
The Lima, O., Business College, issues a thirty-two page catalogue covered in red that bespeaks a good school, under the proprietorship of Mr. I. F. Clem, a gentleman with whom we touched elbows as students in '85 at Delaware, Ohio.

"The Sacred Heart Collegian," Watertown, Wis., is a clean, well written and printed journal of its kind.

The Souvenir Program on the thirty-seventh anniversary of Spalding's Commercial College is a very neat thing with a splendid half-tone mount of the President, James F. Spalding.

The Central Commercial College, Cumberland, Md., issued some very beautiful invitations to its fourth annual commencement on December 19, 1902.

"The Three P's—Push, Pluck and Persistence" is the unique title of a college journal issued by and in the interest of the International Business College, Saginaw, Mich.


Hartford, Conn. Oct 6, 1902

Mssrs. Zaner & Bloser,

Columbus, Ohio.

Gentlemen:—Enclosed please find $3.50 for which send me the Business Educator for one year.

The journal has always been a source of inspiration to me and I hope it will meet with the liberal patronage it so richly deserves.

Yours truly,

W. K. Cook

HAVE YOU READ

"What Official Reporters Say About the Benn Pitman System of Phonography?"

IF NOT

We will send it to you gratis. It is an array of solid indorsements by the bone and sinew of the Reporting Profession of the United States.

THEN READ

"What Leading Schools and Colleges Say,"

And you will realize that the

Benn Pitman System of Phonography

Is the Best for the Reporter and the Best for the Amanuensis.

PUBLISHT BY

The Phonographic Institute Company

CINCINNATI.

BENN PITMAN, President. JEROME B. HOWARD, Manager.

"The Penman Entertainer" is the title of a blue backed, nicely gotten up circular by Francis B. Courtney of N. Y. City.

Mr. Courtney is planning to give not a little of his versatile time and talent in the queen of arts to public entertainment.

"Simpson College Bulletin," Indianola, Ia., is a folder gotten up somewhat outside of the conventional lines. Mr. E. L. Miller, Principal of the commercial department, is one of the best men in our profession.

Cannon's Commercial College, Lawrence, Mass., G. C. Cannon and H. O. Keesling, Principals, is issuing a very neat, high-grade booklet in the interests of their school. The same is covered in dark green and printed in brown and black. This same school also issues a well printed four page circular.

"Plain English" is the striking artistic title of a sixteen page circular advertising a text book devoted to that subject, published by The Practical Text Book Co., Cleveland, Ohio. On the back is presented a half-tone illustration of the new home of the company and of the Spencerian Commercial School. Circulars issued by that firm are of the very finest grade, and evidence more originality than any similar line of circulars received at this office.

The Commercial Text Book Co., of Des Moines, Ia., is sending out some attractive advertising calling attention to their line of text books, which are meeting with unusual favor.

One of the very best, if not the best illustrated school journals received at this office, came from the Rider-Moore & Stewart School of Business, Trenton, N. J. It is worth looking into.

The Trenton Times, December 30, 1902, contained a full two page advertisement of this big institution. This is one of the largest and most beautifully illustrated advertisements that has reached our desk.

YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. LIGHTNING CALCULATOR, Dept. 11, Everett Station, Boston, Mass.

The Automatic Shading Pen.

STOAKES' IMPROVED
large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.

STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.
SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8 and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined.
Price per Set, $1.00. Sample, 15c.
My Shading Pen Inks are without a rival for quality and color.
Sample for 12c Stamps.
All goods sold by me are guaranteed as represented, in every particular.
Compendium, 48 Pages, 25c.
J. W. STOAKES, Milan, Ohio.

ISAAC PITMAN TEACHERS WANTED.
Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girl's Technical High School, (under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."
ISAAC PITMAN & SONS,
33 UNION SQUARE. - NEW YORK.

TEACHERS
Of Commercial Branches
WANTED
Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries $600 to $1500. Register early. Send for circulars. Advance fee not required.
THURSTON TEACHERS' AGENCY
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago

ARNOLD'S
Japan Ink
if used according to directions accompanying each bottle, is the very best for **bankers, business men, penmen,** or others desiring a permanently black and practically indelible ink for deeds, wills, records, bookkeeping, engrossing or other delicate pen work. It has been secretly used by the best penmen for years. Being an imported ink it is higher priced than other inks, and better. To more thoroughly advertise and introduce it, we will, for **$1.20,** send a four-ounce bottle and a gross of Gillott's Principality (No. 1) Pens, or a gross of imported business pens which we consider the very best obtainable.
This Offer Positively Withdrawn FEBRUARY 28, 1903,
and no order filled at this rate unless accompanied by this advertisement.
Remit by Express Money Order.
JOHN W. MANUEL
Dept. B **Columbus, Ohio**

JUST FROM PRESS

A BUSINESS SPELLER

A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents.

BUSINESS LETTER WRITING

ONE of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

Other books published are "Musselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

Try a box of Musselman's Perfection Pens—25c.

D. L. Musselman Pub. Co.
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Success in Banking

Modern Illustrative Banking

ILLUSTRATES modern banking and bookkeeping as practiced by representative American financial institutions. Provides a short, interesting and practical course. Adapted to the requirements of business schools and commercial departments of high schools. The outfit consists of text-book $ .45, vouchers, $ .38, blank books, $ .20, business forms, $ .22.

Correspondence from principals and commercial teachers is respectfully invited.

Special Notice

Modern Illustrative Bookkeeping

IS now published in three forms, viz.: Introductory Course, Advanced Course, and Complete Course.

If you are not using this popular and succcessful work, we would suggest that you give one of the courses a trial in your spring term class.

Particulars on Application.

American Book Company
Publishers
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Lessons in Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

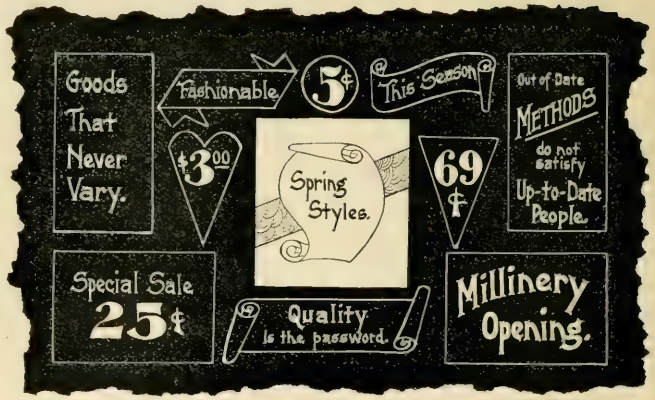
Number Six.

In this number we present a variety of show cards and price tickets, made up of the Alphabet and figures given in October and November numbers. This style of Alphabet can be made very rapid in any size desired. The size of show cards depend more on the surroundings than on the amount of lettering they contain.

Cards, something of the order of "Goods that never vary," in above illustration, should not be larger than 14x22 inches. In this size and about the same wording use a brush that will throw a line one half inch wide. The same composition on a card 11x14 inches, or even less, may be made strong and prominent with a smaller brush or lettering pencil.

The tip finish—small horizontal curve, at top and bottom of letters, will add strength to lettering of this style. This can be neatly done when you have the lettering pencil worked down to a chisel point as when finishing a word, or when paint is about all used in the pencil. Care should be taken so as not to have too much paint on brush or pencil when adding this light curve stroke.

Price cards may be made any style or shape with good results. To cut out novel designs, first outline a pattern the desired shape and cut it true with scissors or sharp knife for a pattern in future use. Square cards may be made very neat with either a plain border line or simple scroll. In the above illustration we give a few scroll outlines which may be used to good advantage. An endless variety of neat and novel designs can be used in the make up of display signs, window cards, etc.





Of Diplomas, Designing and Engrossing

Send for it. We have the finest assortment of diplomas for business and shorthand schools ever published—all new. Catalogues Illustrated, Resolutions Engrossed, etc. Correspondence Solicited. . . .

Howard & Brown,
Rockland, Maine.

Don't jab and sail your fingers trying to pull that old rusty pen. Buy the PERFECT PEN-PULLER. It is handy, neat and small, and can be carried in the vest pocket. Price, by mail postpaid, 12 cents. John W. Manuel, Columbus, Ohio.

THE PERFECT PEN PULLER

performs the work perfectly and painlessly and with clean fingers.

C. P. ZANER

Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low, considering the quality and character of the work. All books mentioned below are sent by mail, postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding $1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners, 75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published ..... 50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequaled ..... 50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published ..... 50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.



702



707

FOR MODIFIED SLANT OR "MEDIAL" WRITING

POINT—Medium fine and very smooth for the most rapid work.

ACTION—702 Slightly Elastic
707 Elastic

SHOULDER—Broad; giving great durability and large ink holding capacity.

SHANK—Gracefully curved to fit any holder, and can be removed easily from old and ink clogged holders.

ESTERBROOK'S NEW PENS No. 702 No. 707

Modified Slant or "Medial" Writers

AMONG penmen there is a demand for a pen that is adapted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MFG. CO.
26 John St., New York. Works, Camden, N. J.

Lettering and Designing

Number Nineteen

BY E. L. BROWN, ROCKLAND, MAINE

DECORATIVE END PIECE.

The original of this design was made 12¼ inches long by 3½ wide. First draw top and base lines, then bisect these lines and place the face in the center, giving special attention to the drawing. Next draw the festoon of leaves and fruit, suggesting the light and shade. The light is supposed to come from the upper left hand corner, and all the shadows must appear on the fruit, leaves and face, opposite this point. In adding the ink observe very carefully the arrangement of the light and shade lines.

SPECIMENS RECEIVED.

Our first aim in planning this design was to make it appropriate for the purpose required, and our next aim to render it neat and artistic in appearance. The original drawing measured 3x11 inches, and the lines were made quite strong and coarse to allow for reduction in engraving. The work on this design was all done free hand, which fact accounts in a measure for its swing and dash.





Modern Art Publications for Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail, postpaid.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction $1.50

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth $1.00

Light and Shade A manual on drawing by Mr. Zaner. It contains 48 pages, 5x7 inches, of illustrations, and plain, simple text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings ..... 50c.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design 50c

The New Zanerian Alphabets—A guide to engrossing, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth. Sample pages of this book will be mailed for 2 cent stamp. $1.50

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22 x 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. "It's great," "It's certainly a bird," are some of the expressions many have made on seeing it. In tube ..... 50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.

$1.00 **A MASTERPIECE** $1.00
of Penwork for One Dollar

Of course not the ORIGINAL, which is 3x5 feet, but a BROMIDE PRINT, 12½x16½ inches which reproduces every line in the original *exactly*. Those who have seen it say it is a most wonderful reproduction.

What It Is. A large Spread Eagle, flourished and drawn in a graceful and unique manner. Below is the *Declaration of Independence* engrossed in several different styles of Lettering and Writing, with a pen portrait of *Washington*, said to be an excellent likeness by those who claim to know. At the top is the national hymn "America," lettered in ornate style, thus making not only a grand piece of penwork, but something *patriotic* as well, very appropriate for the school room or any American home.

To the Student. A copy of this work is worth many times the cost, and to one having a taste for anything artistic, it will be found a pleasing and interesting subject.

If, after ordering it, you are sorry and would rather have your dollar back, you can have it by returning the piece in good condition.

It any act of man were needed in the new century to inspire deep interest in the *Immortal Declaration of Independence* that act has now been performed, not with the sword but with that mightier instrument, the pen wielded by the highly gifted penartist W. E. Dennis. His master hand has engrossed the Declaration of Independence in such a way as to make it most desirable for framing to hang in homes, business houses, schools, and business houses.

Hon. H. A. SPENCER, Handwriting expert and one of the Spencerian Authors.

What Madame Sosay who knows a good thing when he sees it.

The photo-gravure of your master piece, "The DECLARATION OF INDEPENDENCE" is worth many dollars to young penmen. There is nothing like it to be had at any time and the student in penmanship who could possess himself of such a piece of penmanship ... The round and true hand, strong flourishing, simple and intricate lettering are of the highest order of merit. The eagle at the top is a standard, while the portrait of Washington alone is worth the dollar.



The bromide print of the original Declaration of Independence is a fine reproduction as to the lettering and pen-work, and is a credit to your masterful hand.

L. M. DENNISTON,
Rockford, Ill.

Another Different Design for One Dollar.

TWO BOUNDING STAGS, size of original 12x20 in., with variety of *Flourishes, Pen-script* and a *Pen Portrait*. The second is in 2 colors, and is a new way of using the two colors. Equally *Ornate Penmanship* and *Lettering*. Size 12x20 inches. Makes a fine thing to frame. A **BROMIDE PRINT**, same size as the other, for **ONE DOLLAR**, prepaid. The **TWO** different prints for **$1.75**.

Lessons in Engrossing Script

By E. W. Stein

Our success as Script writers will not be measured by the writing of a word but by sentences and pages. This is the most difficult of all, and requires our best efforts.

Slant and shade must be uniform; indeed, uniformity is the characteristic of all successful page writing, i. e., the letter *a* in the middle of a page must be as good as at the top or bottom.

Watch spacing between words and sentences. The looks of a page can be improved by squaring up the ends of the strokes.

The idea that fine Script writing is only for the few, will vanish from your mind as soon as you have an earnest desire to acquire the art, and begin to practice all your spare time, in a thoughtful, persistent manner.

You have now the elements of Engrossing Script. Your success depends largely on your own efforts. Strive for supremacy. Do not be satisfied until you have reached the top. It lies now within your reach. Will you have it?

Columbus, O. 12.30.02.

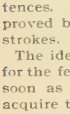
Dear Readers:—

In presenting this, the last of the series of lessons in Engrossing Script, I desire to urge you to continue your work in Engrossing. Remember that enthusiastic, well directed effort will win, and success lies within reach of all who will strive for it.

Trusting that my efforts have not been in vain, and wishing you success, I remain,

Very truly yours,

E. W. Stein.



WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A

First-Class Book-Keeper

OF YOU **AT YOUR OWN HOME** in **six weeks** for **$3** or RETURN MONEY. Fair enough? I and **POSITIONS**, too, **everywhere, FREE!** Have placed THOUSANDS. Perhaps can place **YOU**, too! **6,732** testimonials received from pupils! SAY THIS AND WRITE J. H. GOODWIN, **Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.**

SPENCERIAN

FOUNTAIN PEN HOLDER



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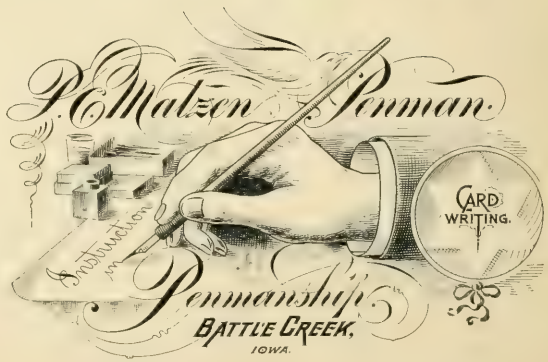
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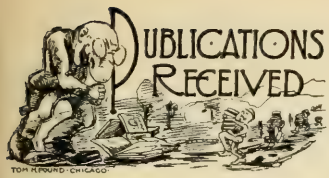




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"Model Business Letters," by Chas. R. Weirs, is the title of a forty page book, a trifle larger than THE BUSINESS EDUCATOR, published by the author at Trenton, N. J. The book best describes itself by the following headings found in it: Importance of letter writing; construction of letters; general information; a few practical don'ts on correspondence; outline of letters; letters containing inclosures; letters of application; letters of complaint; dunning letters; letters ordering goods; letters of acknowledgement; letters of endorsement; letters requesting quotations; letters of inquiry; letters containing requests, and miscellaneous letters.

Our one criticism is that it contains no model letters in script or typewriting. Price and further information given upon application to the author.

"Modern Punctuation," a book for stenographers, typewriter operators, and business men, published by Isaac Pitman & Sons, 31 Union Square, N. Y. City, price forty cents, is the title of 128 page book devoted to this very necessary but greatly neglected part of a common English education. The illustrations and examples given are taken from the terminology and phraseology of the business world rather than from the usual literary sources. The book is well worth looking into.

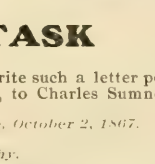
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"Phonographic Outlines of Medical Terms," by the Society of Medical Phonographers, published by Isaac Pitman & Sons, 33 Union Square, New York City, N. Y., price 60 cents, is a uniquely gotten up book of seventy-six pages, all of which having been engraved and printed from stone. The entire volume, with the exception of the Preface and Introduction, consists of long and shorthand characters. Any one interested in medical terms will do well to give this book attention.

"The National System of Penmanship," by O. A. Hoffman, published by the Hoffman Metropolitan Publishing Co., Milwaukee, Wis., reviewed in our January number, is received, and contains some very creditable work. The plan is somewhat out of the ordinary, and embodies Mr. Hoffman's well known check system of instruction. The printing is first-class, as is also the paper.

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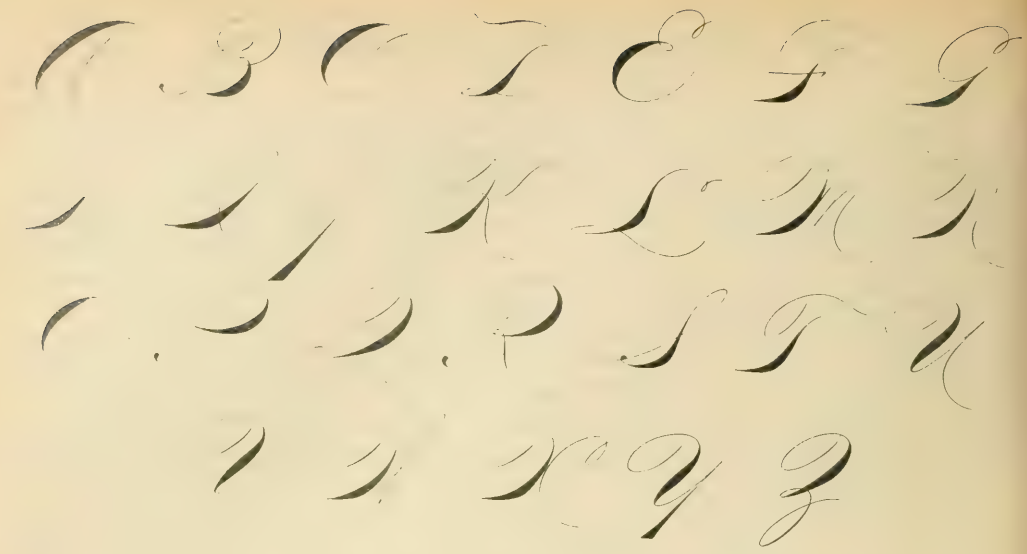
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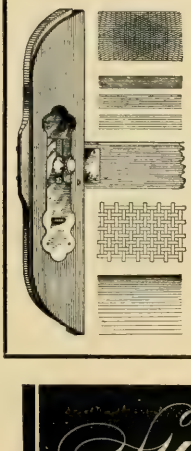
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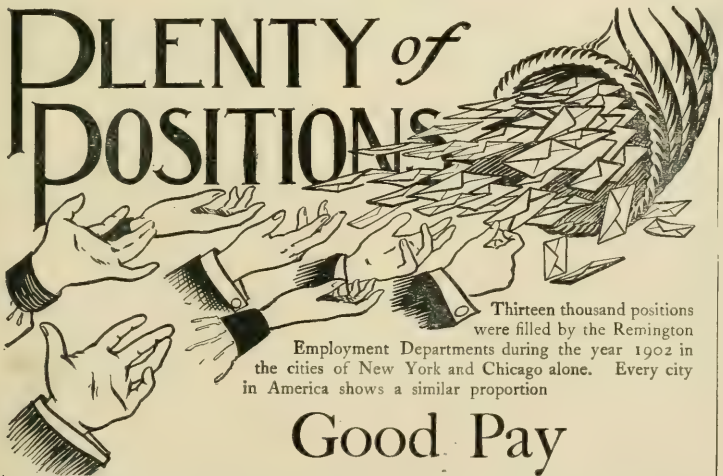
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THE BUSINESS EDUCATOR

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A Larger Outlook.

The National Commercial Teachers' Federation did a wise thing when it unanimously decided to go to Ohio to hold its next meeting. By so doing it demonstrated that it is something more than a mere Western association. By so doing it will doubtless enroll the largest membership ever secured, and bring together more business educators than has ever assembled at one place. Bartlett, though not large physically, has a big heart and a plump purse, the benefits of which will be experienced later.

All in all, the move in the line of progress as an organization, and the wisdom of it will be seen in years to come.

Congratulations!

Good Writing Gaining.

From all sides we receive information which lead us to conclude that penmanship, good penmanship, is in greater demand than it has ever been. Men occupying prominent positions are having work done by skilled penmen that has been done heretofore on the typewriter. A good handwriting places its possessor in line for preferred employment every time. Young people seem to be realizing this, and as a consequence more good writers are being turned out of business schools than ever before. During the past two decades there has been made much progress in the art of teaching penmanship, practical penmanship in particular. And there seems no indication of stoppage, either in the demand or supply.

Let the good work go on!

Technicalities Must Go.

At the Milwaukee meeting of penmen, one thing seemed evident, and that was that technical writing for the masses had seen its day. From this on we must face the fact that legible writing does not mean accurate writing, and that we must diminish rather than increase the complications of our letters. Plainer, swifter writing is the watchword, and simpleness in form and movement is the means. We must banish our tall, straight-backed *l's*, semi-angular *n's* and *u's*, and complex capitals if we would increase speed and improve the reading qualities of our writing. More rotundity, less slant, and coarser pens are the new conditions. Movement, arm movement, but not all arm movement, is the watchword. "Simon-pure" has had its day. Enough arm movement to make writing enduring and easy, and enough finger action to improve the details, is the new and true condition.

Get there!

Concerning Those Lessons in Business Writing by Miss Hudson.

We have now on hand the entire series of lessons which will begun in our next issue, by Miss Nina P. Hudson, of New Britain, Conn., announcement of which was made in our January number. The lessons in point of text and illustrations are worth looking forward to, as they compare favorably with the best that is being done by our best penmen. This series of lessons will certainly dissipate the idea that women cannot do things as well as men.

Surely Miss Hudson leads in this new field of endeavor, and so does THE BUSINESS EDUCATOR.

Attention, Commercial Teachers!

It is greatly to the advantage of every teacher of commercial branches to be enrolled in one of the sections of the *National Commercial Teachers' Federation.*



We have left over from our last convention at Milwaukee, a large number of the beautiful souvenir badges, a cut of which you will notice in connection with this letter. It is of bronze, one side of which is a likeness of Platt R. Spencer, the other a cut of his log seminary at Geneva, Ohio. In addition to this, the publication committee is getting out a complete report of the Milwaukee convention. This with the souvenir badge will be given to all members of each section of the Federation. Those who are not enrolled are urged to send in their registration fee of $1.00 and they will be enrolled in any of the teachers sections, or in the Business Managers' Section for the regular fee of $5.00.

The report of the convention will be worth many times the registration fee and no progressive teacher can afford to be without it; while the badge will be a beautiful and permanent souvenir. The price of the report alone to outsiders will be $1.00.

Send your name with fee to,

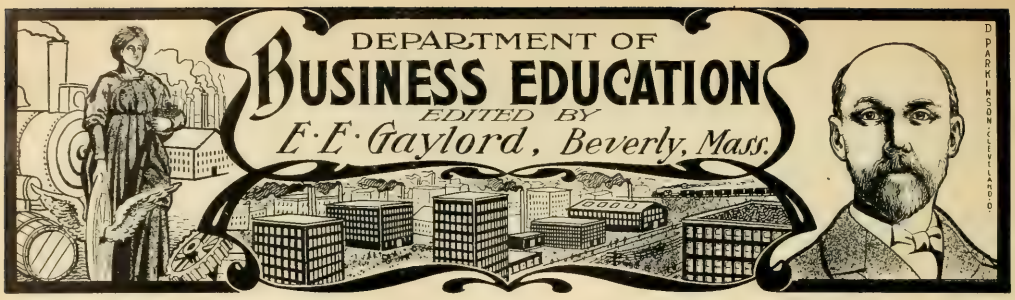
J. C. WALKER, Secretary,
Danville, Ill., and
mention THE BUSINESS EDUCATOR.

Something New in the Way of Roundhand

Mr. M. A. Albin, penman in the Portland, Oregon, Business College, has prepared a series of six lessons in high-grade roundhand especially adapted to engraving, for such purposes as letter-heads, bank notes, etc. The series will be especially helpful to professional penmen who are desirous of learning how to prepare work successfully for photo-engraving. They are out of the usual line of such lessons, nothing like them ever having appeared. They will in all probability be begun in the April number of the BUSINESS EDUCATOR. Get ready for them.

Fire

On the morning of February 5th, Sadler's, Bryant & Stratton Business College, Baltimore, Md., suffered quite a severe loss by fire, the damage to fixtures, furniture, pictures, typewriters, etc., being about $2,000. Mr. Sadler immediately ordered forty-one new typewriters, secured other rooms, and proceeded without delay with the regular school program. We have not learned as to the amount of insurance carried. From a letter received inclosing clippings, Mr. Sadler says: "While our damage was great, it might have been so much worse, that we are not kicking at all. We were fortunate enough to have a couple of unoccupied rooms in the lower part of the building; so everything is moving along nicely as usual."



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

Dean Haskins

The sudden death of Mr. C. W. Haskins, Dean of the School of Commerce, Accounts, and Finance, of New York University, deprives the new movement in favor of higher commercial training, of one of its most notable champions. Mr. Haskins was no mere theorist. His was an intensely practical life, and he was putting into the policy of his school work the spirit that brought him great personal success in large undertakings. Those who attended the E. C. T. A. convention in Philadelphia last spring will remember his excellent address on "Training for Business." His firm had been engaged to audit the books of one of the government Departments at Washington, and at the time he was speaking, his assistants were at work on the municipal books of the city of Chicago. Mr. Haskins was laying the foundation for an influential school, and he will be sadly missed by those who are looking for greater things in the field of commercial education.

The Michigan Political Science Association

But the leaders among professional and business men are everywhere showing a remarkable interest in the cause of practical training for the youth of the land. The Michigan Political Science Association held an exceptionally interesting meeting at Ann Arbor early in February, at which the subject of Business Education was thoroughly discussed by a dozen of our foremost educators and the following eminent business men: David M. Parry, Indianapolis, President of the National Association of Manufacturers; E. H. Abbott, Boston, formerly of the Wisconsin Central Railway; A. C. Bartlett, Chicago, Vice-President of the Hibbard, Spencer & Bartlett Hardware Co.; James B. Dill, the great corporation lawyer of New York city.

We expect to give to our readers, in subsequent numbers, some of the excellent papers read at the Ann Arbor meeting. It is matter for congratulation that men of affairs are invited to join with educational leaders in order that the plans to be worked out may be sound in both theory and practice.

The Three R's

Former Postmaster-General James gives in this number of THE BUSINESS EDUCATOR, a most vigorous example of his interest in the subject of practical education. As the president of one of New York's great banks, he is in a good position to judge of the evils of which he writes so forcefully. This is a syndicate article published some months ago in several of the leading Sunday newspapers, and is another instance of the keen interest that men of affairs are taking in the subject of useful education.

The E. C. T. A. Convention

Those of our readers who are within reach of New York should be planning to attend the Easter meeting of the E. C. T. A., which will be held this year in the rooms of the Heffley School, 243 Ryerson St., Brooklyn. The Eastern Commercial Teachers' Association is as large and as enthusiastic an organization as the National Federation of Commercial Teachers and its meeting this year in the metropolis of the nation is likely to be signalized by a program and an attendance not surpassed by any other meeting of commercial teachers yet held. The exceptional ability of President Charles M. Miller, and the activity and energy of Chairman George P. Lord, of the Executive Committee, give ample assurance of a meeting worth traveling half way across the continent to enjoy. Besides, it is worth while to make this trip if there were no other program than a well arranged series of visits to important business and educational institutions. Attend the E. C. T. A. convention. "If a man empty his purse into his head, no man can take it away from him; an investment in knowledge always pays the best interest."

The N. E. A.

Commercial teachers generally should also be making plans to attend the July meeting of the National Educational Association, which will be held this year in Boston. This is an organization that is national in more than name. Its membership and its attendance is drawn from all parts of the Union, and its meetings are held in widely separated large cities; Detroit, Charleston, Los Angeles, and Minneapolis having had the honor, in recent years, of entertaining this huge Association, with its 12,000 to 15,000 visitors. Great plans are being made to entertain the teachers in New England. Inexpensive excursions to places of literary and historic interest will be a regular afternoon feature of each day's doings, and low-priced railway excursions to the White Mountains, Lake Champlain, the resorts of Maine and Nova Scotia, the St. Lawrence, etc., will hold many visitors in this charming part of our country during the vacation season.

President J. H. Francis, of the department of Business Education, is one of a type of the well educated, forceful, incisive Westerners. He is the principal of Los Angeles Commercial High School, and a Stanford University man. His plans for the convention of commercial teachers are sure to result in a very large attendance this year. Commercial teachers generally, and high school and college commercial teachers particularly, should arrange to be present. The program this year will be especially interesting to the latter class of teachers.

Fred Irland

The genial reporter of the U. S. House of Representatives, Mr. Fred Irland, (the "I" is sounded as in "irksome"), is as welcome at the conventions of shorthand teachers and writers as a burst of sunshine in a New England winter, although the implication of the latter part of the simile is inapt. In the address he delivered at Milwaukee there is so much sound advice, though indirectly given, and there is so much of encouragement to the ambitious among our thousands of young people hard at work on shorthand and typewriting, that we are glad to publish the address in full in this number.

In connection with Mr. Irland's allusion to his service on the Coal Strike Commission, the following newspaper paragraph will be of interest:

"One of the liveliest performances in shorthand reporting is credited to the stenographers of the anthracite strike commission. Sometimes there are three and sometimes only two. They begin taking notes at ten o'clock in the morning and they shift every thirty minutes with the typewriters. The full and verbatim report of all the proceedings, the testimony of coal operators, miners, railroad men, boys and women of a dozen different nationalities and a score of dialects, all go into the official proceedings, together with the wrangling, examining, cross questioning and arguments of two score or more lawyers, never less than twenty-two, and the questions and comments of the seven members of the commission. Yet every morning each of the commissioners, lawyers and chief witnesses is handed a full and complete typewritten report of the proceedings of the day previous."

Mr. Irland's closing comment on the influence of the teachers that were before him suggests the uncommonly interesting and instructive article in this number, written by the honored president of Valparaiso College, a man who has the esteem of tens of thousands of practical people in this country, many of whom ascribe to the initial impulse of his magnetic influence and the singularly stimulating effect of life in the old N. I. N. S., the success they have since achieved. Read President Brown's inspiring essay.

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

INTRODUCTORY TO CONTRACTS.

To know *what* we know, be it ever so little, to *know* that we know it, and to make the best use of it—this is an education in itself. Let us, then, use our general knowledge no matter where we may have obtained it, so it be authentic. Let us use it in our *study*, as a good workman uses his tools.

Much of our difficulty as students, lies in the fact that we do not connect with our "book work," that every-day practical knowledge acquired by contact with the world around us. We are too prone to look on our study as something entirely apart from the outside world.

I say *our* difficulty because I am only a fellow student, a little way in advance of my classes, perhaps, yet not so far ahead but that I remember the obstacles I have met along the way. When I cease to study and to learn more about the work, when I no longer share the burden with other students, when I forget that I had to creep over some of the ground where others stumble, it will be time for me to change my occupation.

When told that two persons have agreed on some point, we understand just what is meant. This is positive proof that we know in part what an agreement is. Yet when we read in the text that a contract is an agreement, etc., we are liable to surround the term "agreement" with an atmosphere of mystery, because it is found in a book, instead of giving to it the ordinary meaning. This is only one of almost numberless illustrations which might be submitted.

THE DEFINITION AND NATURE OF A CONTRACT.

A *contract* is an *agreement*, but it is more. The persons who agree (parties) must be of sufficient age and in their right minds (competent); they must agree to do or refrain from doing something definite, lawful, and possible to be done which they were not already obliged by law to do (subject matter). Again, a party who agrees to do something for another, is not bound to do it unless the other, on his part, does something he was not already obliged to do to bind the first person to his promise (valuable consideration).

ESSENTIAL ELEMENTS.

The essentials that must be worked into our definition of a contract are: Competent Parties; Definite, Lawful Subject-matter; a Valuable Consideration; Mutual Consent or Actual Agreement, and the Time in which the contract is to be performed.

DEFINITION.

A definition is worse than useless unless it means something to us. Given a good firm grip on the essential elements, we can easily make our own definition and it will then not only mean something, but it will also *stay* with us.

HOW TO TEST THE VALIDITY OF A CONTRACT.

We must keep in mind the fact that not all agreements are contracts, but only such as the law seeks to enforce; that is, those which have all of the five elements named above. When any set of facts come up for decision, always look for the essential elements. If they are all present, and the agreement is in the form required by law, you have a valid contract.

THE GREAT CLASSES OF CONTRACTS.

Thus far we have been talking of Simple Contracts only. Besides Simple Contracts, there are Sealed Contracts and Contracts of Record.

THE SIMPLE CONTRACT.

By a Simple Contract we mean one not under seal. It may be made orally, in which case it is called an Oral Contract; or it may be written and signed by the party or parties to be bound, when it is called a Written Contract.

THE SEALED OR SPECIALTY CONTRACT.

A contract made in proper form and bearing a seal (a Sealed Contract) differs from a Simple Contract in the following particulars: If a contract is simple, there must be a valuable consideration; if it is sealed, it is not affected by the absence of consideration; again, if I owe you on a Simple Contract for a time, ranging from two years in some states to six years in others, and nothing has been paid or done under the agreement, the courts will not help you to enforce payment after that time. The debt is then considered "outlawed." Under the law of most states a Sealed Contract is enforceable for a longer time, and in some it will not be "outlawed" until the end of twenty years. Also a Sealed Contract often takes precedence over a Simple Contract.

CONTRACT OF RECORD.

A Contract of Record is not properly a contract at all. It is the obligation imposed on a person by judgment of a "court of competent jurisdiction" (a court that has the right to act in that class of cases and within that territory). This judgment must be entered of record; it is then known as a "quasi (as if) contract." No consideration is necessary nor is it necessary to have the consent of the person against whom such judgment is entered. This obligation holds good for a time varying in different states, but commonly much longer than for other contracts.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

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Looking into the Caribbean Craters. George Carroll Curtis. Century, January, 1903.

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Columbus the First Planter of Sugar. American Agriculturist, November 8, 1902.

The Sugar Industry and Legislation in Europe. Charles S. Griffin. Quarterly Journal of Economics, November, 1902.

The Sugar Question in the United States. Frank R. Rutter. Quarterly Journal of Economics, November, 1902.

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The "Ship Combine." Review of Reviews, December, 1902.

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The Proportion of City and Country Population. Frederic Austin Ogg. World's Work, January, 1903.

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The Manufacture and Application of Glass in Art and Decoration. William Schroeter. Overland, January, 1903.

American Manufactures—The Advance of Industry in the United States and the Direction It is Taking. Edward D. Jones. World's Work, January, 1903.

CALIFORNIA.

A Land of Little Rain. Mary Austen. Atlantic Monthly, January, 1903.

IMMIGRATION.

American Distrust of the Immigrant. Dr. A. J. McLaughlin. Popular Science, January, 1903.

(Continued on Page 41.)

From the Business Manager's Desk

The Relation that Should Exist Between Teacher and Pupils

H. B. BROWN, PRESIDENT VALPARAISO COLLEGE AND NORTHERN INDIANA NORMAL SCHOOL, VALPARAISO, INDIANA

The school consists primarily of teacher and pupils, the purpose of each being practically the same, and yet the work of each very different. That the greatest good may be accomplished the fullest harmony must exist between these two important factors. How this condition may be most effectively brought about so that the best results may be realized, not only to the child, but to the world into which he must go, has been the study of educators for many ages.

THE MASTER

In the early history of education the *master*—one who could control, whose authority was absolute—rather than the *teacher*, was required. Without complaint or approval, the pupil was considered a mere receptacle for what the master felt disposed to offer. Such a condition would constantly tend to strain the proper relations that should exist between teacher and pupils and would separate them farther and farther from each other. As a result, no progress was made and the schools were held in disrepute to such an extent that the pupils would resort to any means, honorable or dishonorable, to avoid attendance. Those who were fighting for a more perfect system of public schools were disheartened and many gave up the struggle. A few brave, noble men and women continued with zeal unabated, with devotion to humanity sacred, with hope deferred yet not making the heart sick, to study the school problem.

THE PUPIL

Up to this time the difficulty was that but one side of the problem—the master—had been considered; and it was not until the child was placed on a common level with the teacher, considered as an equal factor, that any advancement was made. For educators of the present day to think of a condition where the pupil would not be considered is almost impossible, and yet may there not be problems with which they are struggling today which may, in after years, seem as improbable as those with which early educators had to contend?

MASTER AND PUPIL CO-ORDINATE

As soon as it was determined that the pupil was an equal factor with the teacher rapid progress was made. Instead of the master came the teacher. Soon these were found working together, living together, thinking together, happy in each other's confidence. It is not surprising that out of this condition should develop our magnificent system of public and private schools, imperfect in many ways, yet guided by conscientious, self-sacrificing men and women, they are constantly being directed toward that which is perfect. That which has brought about a better understanding of the relations between teacher and pupils has been that the teacher has realized that he must not only make the school attractive but that he must make it a place of real value. Children, no more than grown people, can be deceived very long. No amount of sarcasm, no apparent superiority, will take the place of true worth. Lectures have been given and many books written on this subject, yet it must be admitted that even at this late day the true relation between teacher and pupil is still in its infancy, and any new discovery along this line is hailed with delight.

THE TRUE TEACHER RADIATES INSPIRATION

Those who have experience have said that it requires as much good judgment to govern a school as to govern a state, that the mental and moral power in each instance is brought to its highest tension. Again, that the tact and good judgment that must be exercised in the one case equal those of the other. The true school will not necessarily be characterized by good order, good behavior, perfect manners. These, of course, are essential elements, but that which is of greater importance is that the school shall be permeated throughout with a spirit of work, a sense of duty



PROF. H. B. BROWN.

and a love of truth. I am sure I shall be pardoned for a personal allusion, because it so well illustrates my notion of the true relation between teacher and pupil.

AN IMPRESSIVE EXAMPLE—PRESIDENT BROWN'S PRECEPTOR

A few months ago the writer received an announcement of a reunion of the pupils of a school in which his boyhood days were spent. This, of itself, did not attract his attention especially, but as he looked over the announcement he saw the name of a teacher who had charge of the school at that time. Immediately he decided to attend. At this reunion there were gathered men and women from all parts of the land, some coming even thousands of miles, so that when the roll was called, out of an attendance of 73, of forty years ago, 51 responded. Why such a gathering? Not simply for the sake of a visit to the old school house and grounds, nor that we, as grown-up people, might renew our friendships and tell of our successes and failures—these, all delightful in themselves and worthy of a great effort—but that which attracted all was the announcement that *this certain teacher* who had us in charge at an early age would be present. He had so impressed his life upon us that no effort seemed too great on the part of any one in order that he might stand again in the presence of that teacher. No one could describe any one characteristic in particular that the teacher possessed. It was not his superior ability as an instructor, nor his scholarship, nor his power to control—it was more. He was constantly before us, a living example of the importance of truth, honesty, virtue and self-reliance. He instilled into each one the notion that he could do something, some *one thing* better than anybody else. Not that any one would become especially renowned, but that he could accomplish *something*. This teacher was an active, living example of all these virtues. Each one present attributed a large degree of the success which he had attained to the life of this teacher. He was one of us. He entered into our little games and sports with his whole heart, not forced, but willingly. Even in these games we were taught to do our best to succeed, not to succeed at the expense of some one of our classmates, but honestly, and with a spirit that would always command the respect of the vanquished. He was our friend. There was no need of rules nor compulsory laws. We worked together because we loved each other—more, we respected each other, we were equal. We did what we were asked to do not because of any rule, but because of the high regard we had for the teacher. Besides knowing the subjects which he taught, he had a knowledge of the outside world with which he made us acquainted, and which perhaps more than anything else, was the cause of the success of his pupils.

KNOW THE ENVIRONMENT AND INHERITED TENDENCIES OF YOUR PUPILS

While the relations between teacher and pupils, in a general way, are the same in all schools, yet in a business college there are peculiar conditions that are not found in other institutions of learning. To understand these conditions and be able rightly to familiarize the student with them is the duty of the teacher. In order to do this he must be familiar with the previous environments and tendencies of those who come to him, as well as the great business world into which these young people must go. The teacher in a business college, more than any one else, perhaps, realizes what a wonderful attraction the large city has for young people. The young man in the country, after having worked hard all day, looks out of his cottage window when darkness is falling upon lane, and tree, and meadow, and only the candles that are being lighted tell of the whereabouts of his neighbors. How dreary and dismal and forbidding it all is! Were he to venture out, he might travel the lane for miles and see no one. He compares this with the brilliant, crowded streets of the city, the light streaming from lamp and shop window, of which the stir and bustle and excitement form a memory that is like some entrancing vision of dreamland, and in his dreams he forgets the many beauties of his surroundings, the beautiful fields, the abundance of room, of healthful food, of fresh, pure air, many of which are not known in the city even where the exterior is most inviting. With scarcely any preparation he rushes to the city. To these

young people, in most instances, must be attributed high intellectual qualities. As talented young men and women they see little in the positions at home as merchant, lawyer, physician, teacher, or preacher, to spur their ambition; but they see in the same positions in the large city men of power and influence, and they prefer to make a strong fight for the high stakes and tempting prizes of the city. These at first invade, then capture the city, and are in turn taken captive by it as by some monster that devours those who feed upon him.

INSPIRE TRUE EDUCATIONAL IDEALS.

At first those who left the country or village home and attended college were the only ones who found their way to the city. Those who remained in the country, hearing only of the successes of their companions and not of their countless failures, became restless and felt that they, too, must enter the strife. Unprepared—failure is the result. To equip such young people for their work is the purpose of the business college, and to direct rightly this equipment is the work of the teacher. This teacher says to these young people, "Let me help you so that you may be able to meet the difficulties that most certainly confront you." The true teacher will not hold out to these young folks the false notion that by means of an education they can certainly enter some of the professions, that they can become prominent in the affairs of the world, and that wealth will flow into their hands without effort. To such an extent has this false notion prevailed, that no little of the encouragement given by parents to their children to attend school is that they may make a living without working so hard; and no sacrifice is too great on the part of parents that their children may complete a course of study. Young people being thus educated, without any of the responsibility of providing the funds, necessarily come out of school feeling that they are entitled to a competency without work. To safeguard against such a notion of education and to cause the young people to realize the responsibilities of life, is not the least of the teacher's duty. Understanding the true relation that should exist between him and his pupils he will make clear the point that it is not the purpose of the business college to train young people for office positions only, but to train them for work in all the avenues of life, that they are securing an education that can be used on the farm and in the shop as well as in the great business houses, and that to use their knowledge in the one is as reputable as in the other; that a commercial education is a general education and gives a peculiar mental training such as no other department of education can give.

TRY TO REALIZE THE LIFE TO WHICH YOU ARE SENDING YOUR PUPILS

Again, the teacher must know the world into which the pupils go. Many teachers are "blind leaders of the blind." They take but one step at a time, it is true, but not knowing whether it tends to a sure foundation or the perils of a deep abyss. The teacher must know the road over which the pupil must pass, not only while in school, but when he is left alone in the great struggle for existence. Such a teacher familiarizes himself with the work of the farmer, the merchant, the mechanic, the lawyer, the physician, the statesman, the accountant. Dr. Harris, United States Commissioner of Education, in one of his reports says, that only three per cent. of all who attend school are required for the professions. Ninety-seven per cent. must work with their hands. Hence no teacher understands the true relation between himself and his pupils who does not realize that the education that does not recognize this condition must be defective. What, then, would I say, should be the relation between teacher and pupil?

1. Above all, the teacher's life should be a living example of truth, honesty, virtue, industry, so that if he should say to the child "Follow me," it would not only do so, but its respect would be so great that it would be happy in obeying the command, and would also feel that it could not go far astray.

2. That he must have a safe, sure knowledge of the subjects to be taught.

3. That he must have a proper conception of the mind and the true nature of its development.

4. That he must know the environments of his pupil before he enters school, as well as a knowledge of the world into which he must go after leaving school. Then he can safely direct him from one point to the other.



PICTORIAL POINTERS.—Home of the Heffley School, 243 Ryesson Street, Brooklyn, meeting place of the E. C. T. A. Convention, Easter week. Plan to be there.

Soliciting Students.

CHARLES R. BARRETT, SUPERINTENDENT THE ATHENAEUM, CHICAGO.

In response to the request that I give my opinion regarding the practice of business colleges of soliciting students, I wish to go on record as strongly opposed to this very common custom.

In the first place, it lowers the dignity of educational work and puts it on a level with stock jobbing and junk dealing. When educational work loses its dignity, it loses half its value. The solicitor starts on his begging tour along the street, from door to door, and when he finds one willing to listen, he represents the advantages of a special education as offered in the school for which he solicits. He often induces boys and girls to leave the public schools at the early age of fourteen or fifteen years to take a business or a shorthand course.

FOUNDATION FIRST; SUPERSTRUCTURE AFTERWARD.

I favor the special course plan, as all successful work must be special. The finished education of today is special, but a general education must underlie it. The foundation must be the broad and substantial part of the intellectual structure. Special educational work should be honest and dignified and so attractive as to induce those interested to avail themselves of special work when qualified for it

The solicitor is often unfitted to have any association with schools, and his influence is harmful to reputable business schools. Every good school suffers from the exaggerated and false statements of one who has no interest in the student beyond dollars and cents. He does not assume any responsibility toward the student. Therefore he will make any statement or promise for the sake of the fee. I regret to say it is also the practice of some schools to send their teachers on begging tours. This I consider even worse than sending out the mere solicitor, for it lowers the dignity and lessens the strength of those teachers in the classroom.

FIRST-CLASS SCHOOLS DO NOT SOLICIT.

I assert that no first-class school solicits. It never puts its work below the level of merchandising. In the commercial world the solicitor calls upon his customer three or four times a year, but is obliged to deal honestly with him or lose the business, whereas the educational solicitor separates from his patron as soon as the patron has arranged to spend a little time and money in the school.

The school that does not attract through its work and through legitimate advertising should not exist. Proprietors of such schools should have no recognition in the educational world. Many of the students of the business colleges are wholly unfit for the courses they are pursuing. They have been induced to leave public school work to prepare for a business career, on the guarantee of situations at good salaries on the completion of a brief course. No reputable school guarantees situations. All they can do is to qualify, and qualified students are sought. It is simply a practice of humbugging the ignorant and innocent and is often destructive of the highest aims in life. It is a disgraceful practice in educational work.

A true educator is a giant among men. He not only has a developed mind and possesses and exercises good principles, but he is also engaged in helping others to acquire and exercise the same qualities. He thus does more than anybody else for the development of good citizenship. His work is the link between the home and the world.

The student's patronage should be so honestly secured, and he so thoroughly instructed, that the institution will always be one of pleasant recollection to him. He should feel its influence in after years. Educational institutions should stand at the top in point of honest, dignified, useful work.

Citizenship should be their fruit.

Opportunities of the Shorthand Beginner.

FREDERIC IRLAND, OFFICIAL REPORTER, HOUSE OF REPRESENTATIVES, WASHINGTON, D. C.

AN ADDRESS DELIVERED BEFORE THE NATIONAL SHORTHAND TEACHERS ASSOCIATION AT MILWAUKEE, DEC. 30, 1902.

I think if you can get any man who is the father of a boy of fifteen to tell you the thing which is giving him the greatest anxiety, he will tell you that the question which worries him most is as to what work his boy is to do; how he is to get his chance in the world, how he is to obtain a membership card in the Society of the Successful. And if the boy thinks about anything of importance, I suppose the same subject is in his mind.

WEST POINT VERSUS THE COMMERCIAL SCHOOL.

I suppose if the average boy had presented to him two chances, one to enter the Military Academy at West Point, with a view to becoming an officer of the regular army of the United States, and the other a chance to enter a good business college to study shorthand; and if he was given the assurance that in the first instance he would be able by hard work to pass his examinations in the Academy and at the end of four years receive his commission as a second lieutenant, and in the other case that at the end of four years he would have so trained his brain and fingers as to be able to write 200 words per minute in honest shorthand, there would be little doubt that his first impression would be in favor of West Point and a career in the regular army. I suppose if an ambitious mother with a lovely daughter had letters of introduction for two young men, one of whom had just been commissioned as a second lieutenant in the regular army and the other had no commission at all, but was an undoubted master of shorthand, she would, other things being equal, think there was no comparison between the future chances of the two men. And I should unhesitatingly agree with her that this was true, but I should mean a very different thing from what she meant.

Let us consider for a moment the reasonable chances for the future of the boy who enters the United States Military Academy. The moment he is enrolled as a cadet, after passing his entrance examination, he begins to be boarded and clothed at the expense of the government of the United States, and receives a salary, I believe, of $100 per month in addition. During his academy course he has to work very hard or he will fail in his examinations. But I do not consider that this cuts any figure whatever, because a boy must expect to work as hard as he possibly can the first few years in any case, or he will never attain any success by his own efforts.

The pay of a second lieutenant, not mounted, from the moment he receives his commission, is $1,400 per year, with a ten per cent. increase for every five years of service, until a maximum increase of 40 per cent is allowed at the end of twenty years service under commission as a second lieutenant. He also receives an allowance for his board and clothes. I think military men will agree that it is a conservative statement to say that an officer in the regular army of the United States is doing very well if, on an average, he becomes a captain by the time he is forty years old. The pay of a captain, not mounted, begins at $1,800 per year, with the usual 10 per cent. increase every five years.

If this young army officer succeeds in winning the lovely daughter of the ambitious mother, as he very likely will do, the lovely daughter will have to spend most of her time during those twenty years in very uncomfortable and out-of-the-way corners of the country, and she will be in daily fear that her husband will be ordered to some other place still further away and still more undesirable. The young army officer will spend his life mostly in places where he does not want to live, and in wondering what chance there is for him, if he is lucky, to become a major or lieutenant-colonel before he is retired. You will agree with me that after all there is not much in a military career, so far as material success and comfort are concerned.

MASTER REPORTING SPEED.

I think it is true, though I am not entirely free from doubt on the subject, that the same amount of study and hard work for four years that will enable a bright and healthy boy to pass the severe military academy examinations and win for him a second lieutenant's commission, will enable him, if God has given him good ears, good eyes and considerable mental alertness, to master shorthand. By mastery, I do not mean any half-way business. Our friend Mr. Howard has recently discussed in his valuable magazine the question as to what is reporting speed, and I think he has answered it correctly when he said that it is the ability to write plainly in shorthand 200 words per minute for an indefinite time. I think a boy can learn to do this in four years, if he can learn at all. If I had a boy who wanted to become a stenographer, I should urge him from the start never to be satisfied with anything less than the attainment of reporting speed, no matter if he intended to use his shorthand only as an amanuensis in a business office. The ability to write as fast as people talk compels respect. On the other hand, I never dictate to a shorthand writer for whom I have to wait, without a certain feeling of pity, which I think is shared by most employers. When I am talking about opportunities, I am talking about opportunities for success, for the attainment of one's heart's desire, for advancement in the world, for winning the respect of mankind, and not the opportunities for failure. I am trying to give the boys a little insight into the way to play a sure-thing game, or one in which chance plays a very small part, and I am trying to tell them how they can pick out a "sure winner."

SHORTHAND A SCALING LADDER.

I think you will all agree with me that a boy twenty years old who can spell correctly, who can write shorthand 200 words a minute, who can operate a typewriter well, and who is what is called a live man, can earn at least $100 per month in almost any large city in the United States. If he is not doing as well as this, he is not doing as well as he ought to do. Thousands of boys in this country at this moment are doing better than that, with less shorthand ability.

Now, mind you, I am regarding shorthand and typewriting as mere incidents, simple stepping stones to something better. But I want to emphasize it that the really capable amanuensis, the boy with a local reputation for unusual skill, and I may add, for uncommon cheerfulness and industry, can come pretty near picking out his own place to work. The doors of great corporations swing very easily for him. And here is where he has his chance. I suppose it is pretty commonly believed that the business of the country is becoming more and more concentrated, is passing into fewer and fewer hands. And I want to say that if this is true, it simply enlarges the stenographer's opportunity. Because the larger the business concern, the bigger salaries it can afford to pay, not to its stenographers, but to those whom its stenographers will almost inevitably become, if they do not throw away their chances.

I think it would startle as well as inspire a good many people if they knew how much

PICTORIAL POINTERS.—A corner of Mr. N. P. Heffley's office. This is both a poor view and an unsatisfactory picture. The room is beautifully finished and furnished.



of the important business of the United States is being managed today by men who a quarter of a century ago were stenographers, taking letters from dictation in the very offices where they are now presidents, vice presidents, general managers, general superintendents, corporation counsel, and other high-priced officials.

INSPIRING EXAMPLES OF TRULY SUCCESSFUL STENOGRAPHERS.

Twenty years ago I went to work in a railroad office in St. Louis. Across the hall were two young men, who, three or four years before that, had entered the office as stenographers. They had shown considerable capacity, and had received daily lessons in the business of the office while they were taking the letters dictated by their employers. When I went there these two young men had already risen to chief clerkships, one in the office of the vice president, and the other in the transportation department. One of these young men was Charles M. Hays, who recently succeeded the late Collis P. Huntington as President of the Southern Pacific, at a salary said to be the largest ever paid to a railroad man in the world, and who is now at the head of the management of the Grand Trunk Railway of Canada. The other young man was George C. Smith, who since then has been General Manager and President and Receiver of more railroads than I can remember the names of, and who is now at the head of the great Westinghouse Air Brake Company in Pittsburg. I went into a hotel at Scranton, Pennsylvania, the other day, and saw my old friend Smith sitting in one corner of the dining room, comfortably reading the morning paper. I went over and sat down at his table and he said to me: "Hello Irland, what are you doing here?" I told him I was helping report the Anthracite Coal Commission. I asked him what he was doing, and he said he was building a railroad up that valley. My friend Smith has almost always had one or two little side enterprises of this kind on hand.

If I should call the roll of the twenty or thirty other shorthand clerks employed in St. Louis at that time you would find that nearly every one of them has risen and prospered. The two I have mentioned by name have larger incomes than the President of the United States, and if you average up the success of the others and compare it with the progress of a similar number of boys who entered the Military Academy at West Point at the same time, you will find that fortune has dealt a great deal more kindly with that bunch of bright-eyed stenographers than it has with the boys who were ambitious to wear the shoulder straps. I do not say these men have risen simply because they learned how to write shorthand; but I say the fact that they were stenographers enabled them to enter a school where they learned the business of railroading as they could not possibly have learned it in any other way, and they were paid $125 a month from the beginning, and more and more each year, during all the time they were learning the railroad business.

THE STENOGRAPHER IS ON THE INSIDE.

The stenographic amanuensis knows just what is going on in the office. Every day of his life, if he has any brains, the chance is presented to him to see how the "old man" solves some difficult problem, how he accomplishes some neat piece of business strategy, how he fortifies against hostile attack, or how he avoids a fight by some smooth bit of diplomacy. Why, a boy cannot help learning, if he will simply sit and listen, and profit by what he hears. The chance was never so good as it is today, because business is more scientifically conducted than it used to be, and the place to learn it from the great masters of transportation and finance and manufacturing is right at headquarters, where no one except the stenographer has any chance at all to get in and know what is going on.

To show you that what I am saying is not mere theory but undeniable fact, I wish to repeat that a very great number of the most prominent railroad and business men in the United States today began life as stenographers. The President of the New York Central railroad, the General Manager of the Canadian Pacific, the Vice President of the Pennsylvania, the General Passenger Agent of the Northern Pacific, and a great multitude who might be named, are examples of this. One or two of them, I am sorry to say, seem to be ashamed of the ladder by which they climbed. And in my opinion any man who feels that way about it does not deserve the success he has achieved.

All of you who have been amanuenses in business offices know just how it is that the stenographer gets his opportunity. He soon learns the routine of the office, and his employer is always glad to leave to him the elaboration of details. I know a man in Washington who is the executive officer of a great department of the government. This is about the way he dictates his correspondence:

DEAR SIR:

(Without anything to indicate the name of the man to whom the letter is written.) Then he says:

"Just put in a little appropriate introduction and tell him that under the ruling of the Attorney-General the other day—you remember what that ruling was. Just look it up again and give him a little synopsis of it. Tell him you think that covers the case exactly. And then tell him that under the circumstances—oh, you know what to say."

Perhaps that is rather an extreme case, but if a stenographer shows an intelligent understanding of his employer's business he must necessarily become a kind of chief of staff, a mouth-piece for his employer; and just to the extent that his employer finds him competent and has confidence in him, just to that extent the authority that he leaves to him is broader and broader, and just to that extent his employer confines himself more and more to general directions. The first thing the stenographer knows, his employer is called away and the office, for a a day or two, is left to him to run. If an emergency arises at such a time, and the stenographer meets it successfully, he may consider that his future is almost as good as made. In this way an opportunity has been presented in the shortest time and in the most direct manner. I could name scores of instances where the office stenographer has become assistant to the general manager, and then general manager, either in that office or some other, rising with a few flaps of his wings right over the heads of men who had been waiting for years for the chance that never came. An exceedingly brilliant example of this is Mr. George B. Cortelyou, secretary to the President of the United States, who only ten years ago was a shorthand reporter in New York, who seven years ago was appointed stenographer to President Cleveland, the following year executive clerk, two years later assistant secretary to President McKinley, two years ago secretary to the President, whose influence in the affairs of the government is probably as great as that of almost any Cabinet Officer, who will probably be a Cabinet Officer or something a great deal better within the next five years.

ONE OF MR. IRLAND'S OWN EXPERIENCES.

As an example of what I think a stenographer ought to do to serve his employer in an emergency, I want to tell you a little story about a thing that happened in Washington last winter. The United States

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PICTORIAL POINTERS.—A view of the Bookkeeping Room of the Heffley School. The folding glass doors will be noticed, also the limited blackboard space. The public office is behind the blackboard shown here, and the private office is at the left in the picture, separated from the Business Practice counters by a glass partition.



got into a dispute with one of the South American Republics about a matter involving a very large amount of money, and finally the matter was left to the decision of three arbitrators, one appointed by the United States, one appointed by the South American Republic, the third one being Lord Chief Justice of Canada. The protocol under which the arbitration was carried on gave the arbitrators three months in which to reach a decision. The gathering of the testimony was slow business and took a long time. After the lawyers on the two sides had spent several weeks in presenting the case, and the arbitrators had spent some more weeks in arriving at a conclusion, one of the three arbitrators was ill for several days, and then the representative of the South American Republic, who knew that the case had gone against him, asked for further hearings, and the writing of the decision and the opinion upon which it was based did not begin until forty-eight hours before the time limit expired. It was a very complicated matter, and the dictation of the opinion and the award took more than twenty-four hours. The stenographer who took the dictation and his capable typewriter assistant remained on the scene, working faithfully day and night. There was nothing remarkable about this, for that is what stenographers and typewriters are accustomed to. It was near midnight. The protocol expired at noon on the following day. The copy of the opinion was turned over to the engrossing clerks of the State Department to be written upon parchment, as is the custom in such cases. When they found that eight engrossed copies must be made, signed and sealed before twelve o'clock the next day, they reported that it would be utterly impossible to accomplish this task. The arbitrators did not know what to do. If they failed to render a verdict within the specified time, the whole proceedings would fail, and as one of them expressed it, they would become an international laughing stock. They began to wonder if the shortness of the time had had anything to do with the desire for delay on the part of the defeated nation. The stenographer to whom the opinion had been dictated told them that he felt certain he could solve their difficulty for them. All the laws passed by Congress are printed upon parchment, and this parchment copy is signed by the President of the United States. The work is beautifully done, and it occurred to the stenographer that if he could get this opinion engrossed in the same way, that is, set up and printed upon parchment, a very handsome piece of work would be done. So he went to see the foreman of the Government printing office and told him what he wanted. "There is no trouble to print this tonight," said the foreman, "but I must have an order from the State Department." The stenographer told him how important it was, that half a million dollars depended upon the mere detail of getting the decision into proper form before noon on the following day. The foreman replied: "That is all right, but I have been here for thirty years, and every piece of work that has come to this office has been emergency work. I appreciate the importance of this, but you must get an order from the State Department before I can do anything about it."

It was then after midnight. The State Department was closed, the whole proceeding was out of the usual course, and the stenographer knew from experience that if he went to the house of any minor official of that department his request would be refused. He knew also that the nearer he got to headquarters the less red tape there would be to contend with. So he determined to do an unheard of thing, which was to go to the house of the Secretary of State, at that unearthly hour, and get a personal order from him. He did so, and had great difficulty in persuading the butler at the house of the Secretary of State to present his request. His earnestness finally prevailed, and when the matter was presented to the Honorable John Hay, one of the most courteous men in this country or any other, it took that gentleman about thirty seconds to write the necessary order.

As fast as he could drive, the stenographer flew back to the Government printing office. It was then nearly two o'clock in the morning. He remained at the Government printing office all night, and assisted the proof readers in their work.

When the final proof of the engrossed copy was being read, the stenographer noticed in the opinon an erroneous statement of fact as to the geography of the country where the controversy arose. He took the responsibility of correcting this, and at nine o'clock the next morning was able to telephone to the American arbitrator in his room at the Arlington Hotel that the engrossed copies were ready for signature. The arbitrator at once told him that two changes must be made in the opinion, that the Lord Chief Justice had called his attention to them and insisted upon their being made. One of these changes was as to the geographical fact, which the stenographer himself had discovered, and the other was a matter of three or four words on the last page of the opinion. The stenographer had the form containing the type of this last page removed from the press, saw that the change was made, had that form reprinted, and at half past ten on the morning of the last day personally laid before the arbitrators the beautiful parchment copies of the decision.

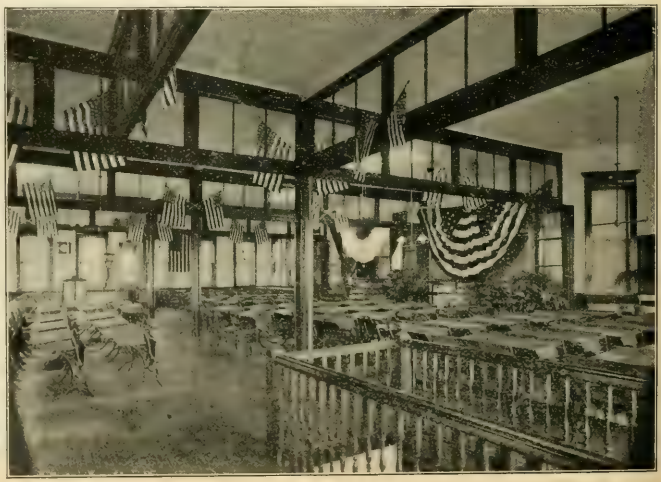
Now that story illustrates the thing which I think Solomon had in his mind when he wrote the proverb, "Seest thou a man diligent in his business? He shall stand before kings."

THE OPEN DOOR OF OPPORTUNITY

I want to say to you that this matter of getting a chance at what you want is the finest thing in all the world. Most people spend the best part of their lives outside the place they long for and dream about, and through long waiting become discouraged, so that they do not spring at their opportunity when it comes. There is no more splendid picture presented to the imagination than the verse in Revelations that says, "Behold, I have set before thee an open door." Think of the millions of young people who are employed in small places, who earn a bare living, or who have no employment at all, whose hearts cry out because they want to enter the paradise of success, where the work may be hard but where it counts; where the returns are large and the compensation is ample; where a man can win the things that make life sweet. It is not possible for everyone to have these things. But I wish to say that, given health, some brains, great industry and a willingness to serve others to the utmost, the boy who learns shorthand is almost absolutely sure of at least a fair degree of prompt success, by a short and comparatively easy road. Propinquity counts for a great deal, in other things besides matrimonial matters; and it is the nature of the work of the stenographer which gives his employer a chance to find out what stuff there is in him more quickly than almost any other employment.

It makes me tired when I hear young stenographers talk in a way that shows they are envious of the success of others, and complain that they have had no chance. Of course some have a great deal better chances than others, but opportunity knocks sometime at everybody's door. We once had a boy in our office who was con-

PICTORIAL POINTERS.—A view of the Assembly Hall, Heffley School. It will be observed that this apparently large room is really a combination of several class rooms, made possible by the ingenious folding-door partitions of which Mr. Heffley makes good use. On either side of the large American flag on the wall, these partition doors can be seen as they were rolled back to throw the various rooms into one.



tinually complaining that he did not get enough salary. Some extra work came along which it was necessary to do after hours, and this boy had the opportunity presented to him to earn about five dollars every evening for a month or two. His reply was, "My father would not allow me to work after regular office hours." This boy was always trying to see how little he could do. It is a curious coincidence that when the next session of Congress came around those who came into the office to look for this young man did not find him there.

VERBATIM REPORTING A GREAT FIELD

You will observe that in all I have said I have made no reference to the opportunities presented by the business of verbatim reporting. Very few people study shorthand nowadays with the serious intention of becoming reporters. The result is that while there are thousands upon thousands of shorthand writers, the number of competent reporters is no greater in proportion to the amount of work to be done than it was twenty-five years ago. I have in mind two bright young men who, a very short time ago, were employed as amanuenses, one in a government department, the other in a reporter's office. Both of them mastered the art of shorthand reporting. It took them about ten years of earnest work to do it. They recently started a reporting business in an eastern city, and in the very first year each of them made more money than the salary of a brigadier-general in the United States army.

During the recent recess of Congress, I was employed by the official reporters of a very important and difficult case to assist them in getting out a daily copy of the proceedings. My daily task consisted of sitting in the court room an hour and a half in taking down what was said, and then afterward dictating my notes to a typewriter operator. I had no other duties, no other responsibility, and the stenographers who employed me as an assistant, voluntarily paid me a rate which averaged $30 per day and all my expenses for getting out a correct report of 90 minutes' talk. In conversation with some very intelligent gentlemen who do not know much about shorthand, I mentioned the rate of compensation I was receiving, and I do not think they have yet recovered from the shock it gave them to know that it is possible for a stenographer to earn more than ten dollars a week in private employment. Yet I want to say to you that the number of really gilt-edged shorthand reporters in the United States is so very limited that when I was compelled to leave that case on the assembling of Congress, the reporters whom I had been assisting in this law suit had the greatest difficulty in getting any one to assist them in the work they wanted done. The importance of the case and the technical difficulties of reporting it were so great that two very good reporters who tried the job gave it up after a day or two each. Neither of them could stand the pressure of that 90 minutes' time, and the $30 a day was no object to them. I suppose there are twenty-five thousand shorthand writers in the United States who would have cheerfully volunteered to attempt the reporting of that case. I honestly believe there are not fifty men in the world who could report it as it was reported.

Last year at St. Louis I told you what I considered to be the art of shorthand reporting, namely, the art of presenting to the eye of the reader exactly the same idea that was conveyed, or attempted to be conveyed, to the ears of his audience by the speaker. I do not believe there are very many people who can master this art in its highest stages. Therefore the compensation of first-class shorthand reporters will always remain at least reasonably high. This branch of the shorthand business is a separate and distinct thing. Its requirements are so much greater than those of what may be called office shorthand that I do not believe it worth the while of anybody to attempt it unless, after he is well advanced in the study of shorthand, he finds that he has a love for it which will carry him on and on, through years of study, to the mastery of the intricate details and the conquering of the almost insurmountable difficulties of the business. The chance of reaching a position where the compensation is great is infinitely superior in a business career.

STENOGRAPHY A BLESSING TO WOMEN

Everything I have said so far has been in the masculine gender. The story is told of a young man who came down from Boston to New York many years ago and applied for employment in a New York business office. The head of the firm looked at him for a moment and then said rather superciliously, "What do you Boston boys come down to New York for, anyway?" The Boston boy had plenty of New England assurance, and so he replied, "Well, sir, we come down here to marry your daughters, to manage your business, and to inherit your estates."

If anyone could ask you the question of the tens of thousands of bright young women who are now employed as stenographers in business offices, "What do you come into our offices for, anyway?" a truthful reply might be, "We come here to lessen your labors, to teach you good manners, to lighten your cares, to marry you if we like you, and in that case to inherit your estates." There can be no question that a good working knowledge of shorthand and typewriting will afford a woman more certain means of employment than almost any other thing she can learn, and although her business career is quite apt to be incidental, it teaches her that which a woman rarely learns in any other way, appreciation of her husband's business cares and responsibilities, and it invariably makes of her a more intelligent comrade and a better fellow than she could possibly be without such an experience.

THE RESPONSIBILITY OF THE TEACHER

As I look over this assemblage the thought strikes me, and it is a very interesting one, that you and those whom you represent, the shorthand teachers of the United States, have under your instruction at the present time, most of the men who will be the managers of the great business concerns of this country twenty-five years from now. Every time you graduate a successful pupil you open the door of opportunity, and you increase immensely the chances of a successful human career. To do this is an inspiring thing, and I congratulate you upon the importance of the work in which you are engaged.

The Three R's of Education.

HON. THOMAS L. JAMES,

PRESIDENT LINCOLN NATIONAL BANK, (THE VANDERBILT BANK) NEW YORK CITY.

It is quite true that there has been marked progress along educational lines in the United States within the past few decades, but it is also quite true that the results of the present educational system of the United States (and this includes public schools, private schools, colleges and universities) is far from satisfactory, from the business and commercial point of view.

It is all very well to declare with the voice of one crying in the wilderness that education should not be considered solely as a means of amassing wealth or of earning a living. I agree to this. It is entirely proper to encourage general culture among those who have to make their own way in the world. I say amen to any plan for mental training that will spread sound culture everywhere. But the plans which include attempts to rear the superstructure of culture before the foundation stones thereof are laid, are harmful alike to the individual schooled under them and to the nation as a whole. They impair his personal efficiency and they lower the general standard.

A MATTER OF FIGURES.

Some who read these lines will think I am old fashioned when I say that "nature study," free-hand drawing, wood carving, clay modeling and a lot of the "subjects" to which so much attention is paid nowadays in our public schools, should be rigidly subordinated to matters that are more practical, so far as the great majority of the pupils are concerned. In fact, none of these things, in my judgment, should be extensively "taken up" by the great mass of public school children until after they are well and thoroughly grounded in such essential things as spelling, handwriting, the construction of simple, direct English sentences, and the elementary operations of arithmetic.

Not long ago a bright looking lad under eighteen, applied for a job in a retail shop on one of the cross streets in New York. "Where have you been to school?" asked the shopkeeper.

"Public Schools; graduated from Grammar School Number —," replied the lad.

"I like your looks," continued the shopkeeper, "and I want a boy. It's only a matter of figures. Now, if eggs are 31 cents a dozen, how many can you sell for 25 cents?"

The boy couldn't answer, and he didn't get the job, though he had spent years in the public schools of the greatest city of the western hemisphere. This boy, you will observe, was wholly unfitted to grapple with the simplest practical problems. Hundreds, yes thousands, of such stories might be told, despite the vast amounts (larger by the way, than are so spent in proportion to school population by any other city on earth) which the city of New York devotes annually to the education of its boys and girls.

You may say that the pupil with artistic ability, who has latent talents that will enable him with proper training to make beautiful pictures, to model graceful statuary, to become a finished musician, or to

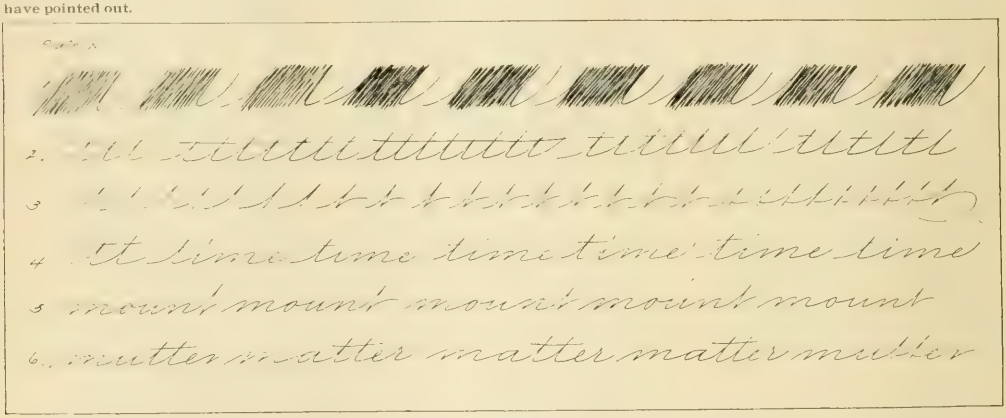
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Lessons in Business Writing.

BY

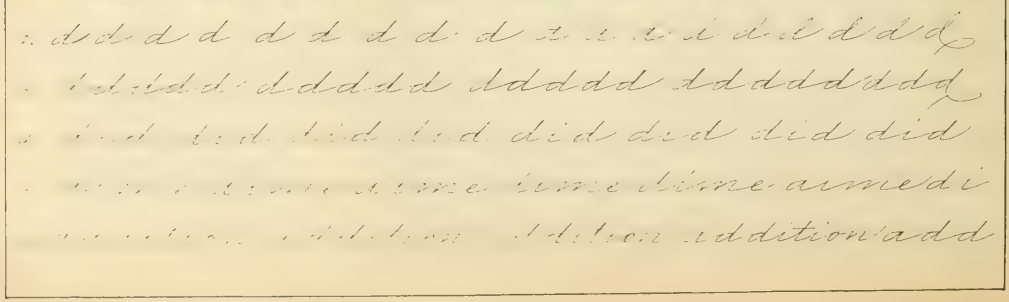
THE SADLER, BRYANT AND STRATTON — C. C. Lister — BUSINESS COLLEGE, BALTIMORE, MD.

The best facts or truths which are to be used as a course of study for the youth of the land, are those which serve two purposes—as mental discipline and as knowledge to be acted upon. While a course of study which develops and strengthens the mind is good, one which not only improves the mental faculties for future problems, but which also stores the mind with a rich fund of knowledge as well, is still better. Likewise, a course of physical training which not only serves to develop a sound body, but which is useful as well, is better than exercises which merely serve as physical developers. For instance, chopping, sawing and splitting wood, which not only makes a strong man but also keeps up the fire during the coal strike, is more profitable than the swinging of Indian clubs in the gymnasium, which serves only to make strong muscles. The same principle applies, in a measure, to movement exercises in writing. While the large oval exercises are excellent to strengthen the writing muscles, they are in no sense letters of the alphabet, and I believe it possible for students to waste a great deal of valuable time on big oval exercises, which could be used to better advantage on movement exercises made up of letters of the alphabet, like copies 1, 3, 5, 6, and 12 in plate 7 of the February lesson, and copy 1 in plate 14 of this issue. In fact, I have seen pupils who could make wonderful oval exercises who were nothing but scribblers so far as writing was concerned. I do not wish to underestimate oval exercises, but do not work on them excessively just because they are easy, and neglect such exercises as I have pointed out.



This month I desire to give special attention to the extended letters; that is, letters that are longest on the main slant of the writing. A little time spent at the beginning of each practice period on the first copies in plates 11 and 12 will tend to make it easy for the hand to play forward and backward and easily and freely in the main direction of these letters. The small *t* should be about twice as high as the minimum letters. Curve the upward stroke well and retrace to the height of the one space letters. Never form a loop in the *t*. Practice copy No. 2 in plate 11 until you can repeat the *t* 7 to 10 times well without lifting the pen, then cross the entire group with a light straight line. The final *t* should be made as indicated in copy 3, plate 11. Keep it short, sharp at the top and avoid spreading it too much at the base. Never make a loop in the top of it. The words in this plate will serve to apply these letters.

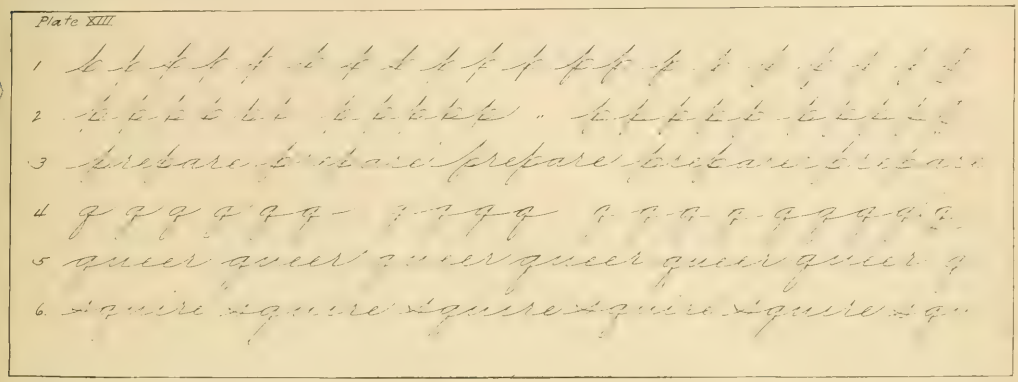
The *d* is a combination of the small *a* and the *t*. It is well to review both these letters before practising the *d*. Be sure to bring the *t* part of *d* down so as to join it to the small oval well. Never leave those parts of the *d* spread apart. The small loop-topped *d* is a favorite with most good writers, as it seems easier to make a loop than to retrace. But be careful not to apply too much rolling motion in finishing this style of *d*.



Two styles of *p* are given. The latter is but an outgrowth of the former. The former is more precise, and is possibly a prettier style, but there is an easy swing about the latter that appeals to the rapid business writer. Make a sharp point at the top and close the little oval well at the base line Avoid making it too large below the line.

Begin the *q* like the figure 9. Make it narrow below the line, and always join at the base line just like you would in making *f*. Practice freely on copy 4 in plate 13.

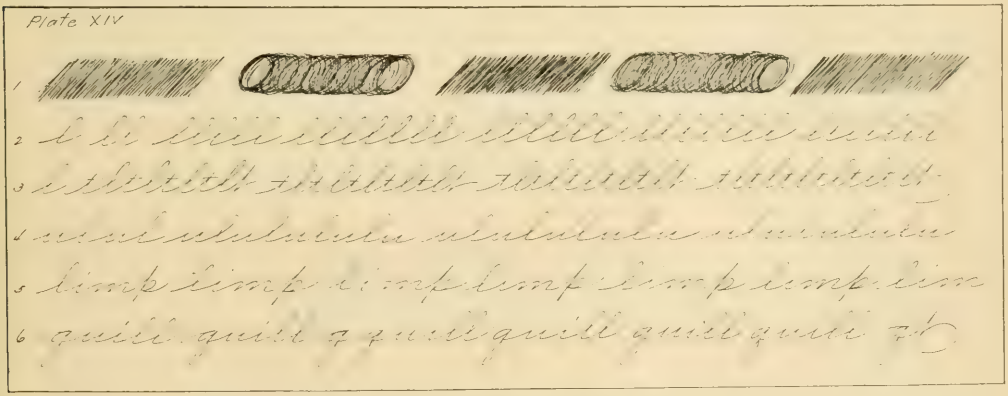
Plate XIII



The exercises in copy 1, plate 14, are just the ones for preliminary movement drills each day just before working on the various loop letters. Copy 2, plate 14, is the foundation for l, h, k, b and f. Make a business of loops until this copy becomes easy. Use a great deal of rolling movement. Always make a loop in the top and a turn at the bottom.

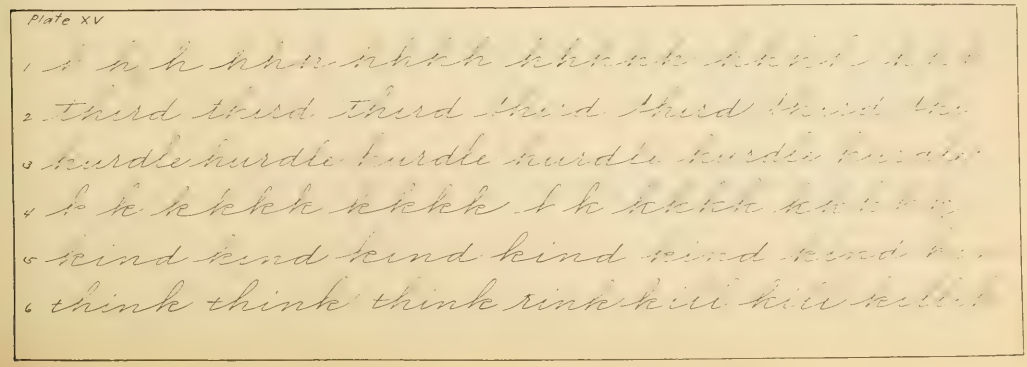
Many persons make *t*'s and *l*'s alike. That is, they make loops for *t*'s as well as *l*'s. Liberal practice on copy 3, plate 14, will help to overcome this fault.

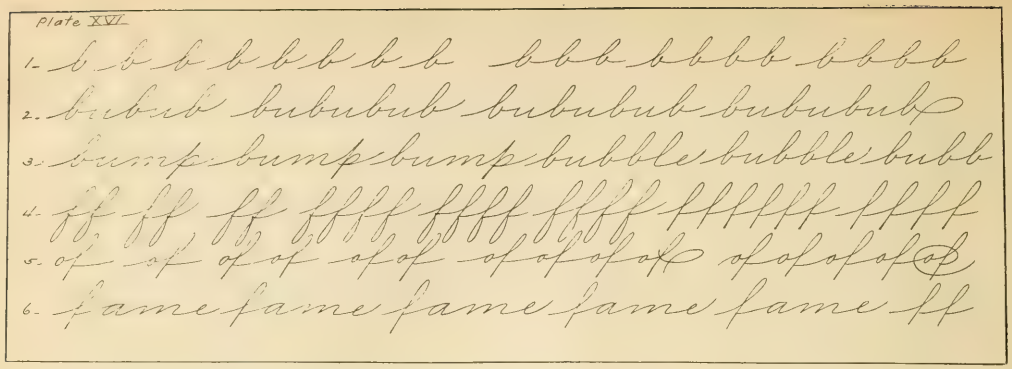
Plate XIV



The important part to watch in the *h* is the finishing stroke. Make a good double turn, like the last part of *m* or *n*. Study the last part of *k* closely. It is difficult. Avoid making the bottom part of *k* too broad. Keep the little turn small, and try always to get that little straight downward line in the last part of this letter.

Plate XV





The *b* should always have good turns at the top and bottom like *I*, and should be finished with a little dot or point like a *r* or *w*. This little point is important, as it is what distinguishes it from the *I*.

The first style of *f* has good turns at both top and bottom, and is joined at the base line—just at the line, not a little above or below. The abbreviated style is popular with good writers. It is quite easy after mastering the first style.

Practice the various letters introduced in this issue, singly and in groups, watching closely the points mentioned, until they can be repeated easily; then apply them in the words given in these copies. Write the words over and over. Become able to write them smoothly, and so they will look like good business writing.

Supplementary Lessons in Practical Business Writing

BY

LAWRENCE, MASS., N. O. Keesling. CANNON'S BUSINESS COLLEGE.

Lessons-38-39-

E Eeéeee E E E E E E E E Ewing

Every endeavorer earns enthusiasm

F F f f f F F F F F F F F Forman

Fine figures fall from fingers.

Lessons-40-41-

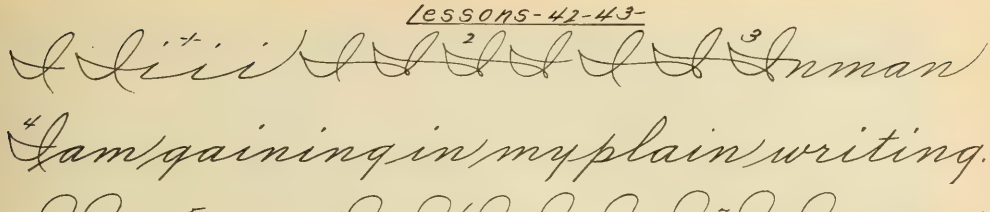
G Gg g g g G G G G G G G Garner

George get gallant games going

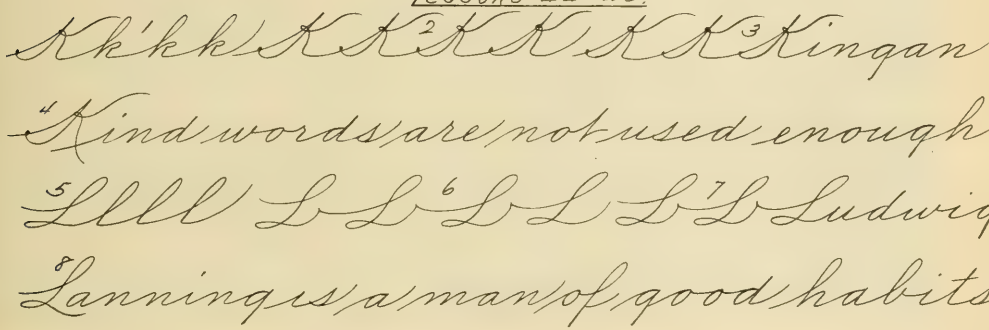
H h h h H H H H H H H Hunter

Happiness holds her head high.

Lessons-42-43-

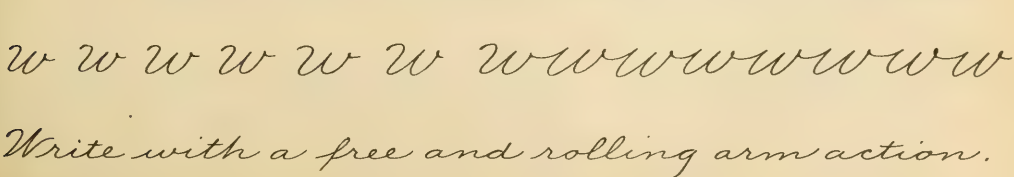


Lessons-44-45.

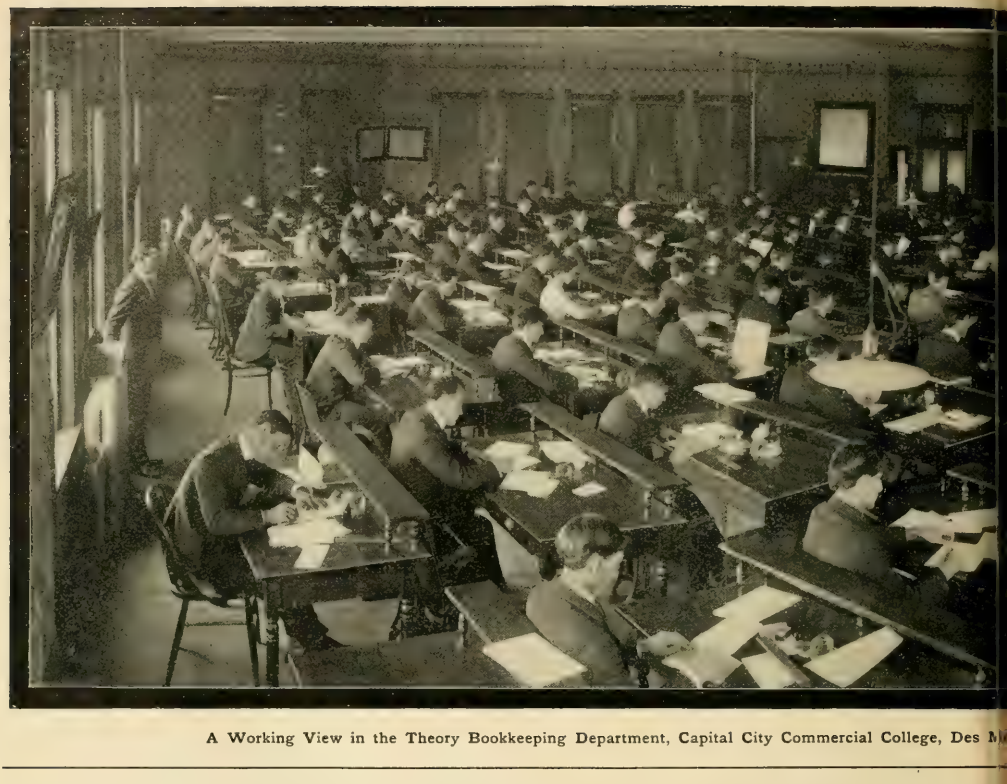


Lessons in
Real Rapid Writing
by C. P. Zaner.

The *W* is not an easy letter. The curves are so slight that it takes critical study to perceive them. In the first style, it is well to pause briefly at the base of each part. In the second style, no pause is necessary except in the finish. The second style is becoming more popular because it is easier and swifter. Adopt the one you can make the best, and prefer. Watch the turns and angles in the letters in the sentence.



(Continued on Page 24.)



A Working View in the Theory Bookkeeping Department, Capital City Commercial College, Des M

write thrilling romances, does not need to be able to "do sums" in mental arithmetic and has no call to worry about such petty things as the price of eggs. Suppose this is granted, the fact remains that only an infinitesimal percentage of the boys and girls of this age, or any other, have in them exceptional artistic, musical or literary possibilities. And even if every one of them by training could be taught to paint like Raphael, to model like Phidias, to compose and play like Liszt, or to write like Dickens, still only a few could find a market for their wares, while the remainder would have to make their way along old-fashioned humdrum lines, in spite of their genius.

SOME CURIOUS LETTERS.

The number of youngsters graduated from our public schools—and colleges, too, I am forced to say—who can not write clear, concise, and readable letters, is much larger than the number who have not mastered the simplest rules of arithmetic. And here I can give examples from more direct personal observation. The financial institution with which I am connected requires written applications from all who desire to enter its employment, and these letters are kept on file. Here is one of them from one of them who has been trained in two colleges, besides, presumably, in the common schools. It will be noted, too, that part of his schooling was obtained outside New York, and I mention this in order to show that not all the inadequate schooling of the age can be charged to the metropolis:

"Sirs:

"Applying for admission into your employment, I wish to state that I have never been in business, being in school at——— college in Maryland, and ——in New York. My father's position is a bridge carpenter on the ——— railroad. I live at ———. I refer to —— and ——.

Yours respectfully,

———."

This letter gives no information whatever that would be of value in determining the young man's fitness for a place as bank clerk. It does not even tell his age, and, besides, it is badly composed. I am sure the most ardent opponents of "sordidness" in education will agree with me that this young man's training in the elementary subjects has been sadly neglected; that so far as rendering him capable of making a demonstration that he "has an education" it is an utter failure.

Here is another letter of application, more specific in some ways, but decidedly of the sort that causes the judicious would-be employer to grieve. I say "would-be employer" because it is true that bankers, merchants, manufacturers, even "soulless corporations," are quite as anxious to get good employes as men out of work are to get good jobs.

"Gentlemen:

"Enclosed you will find my application. I wish to state I am twenty- (27) ye of age, and would like to receive a salar $12.00 per week at start, as I am at pres holding a situation which pays me $15.00 week, but the only objection I find is tha is not steady employment.

"Remember, I can furnish the best of erences from the time I left school until present day. Any kind of a position wil satisfactory to me, providing I rece steady work. Thanking you in advance your kindness, I am, Yours sincerel

———."

This young man says he can, but does "furnish the best of references." He s in one place that he is "twenty" and im diately afterward that he is "(27)" year age. He does not give his business ex ience. His English is inexcusably b And his handwriting, like the hand-writ of the other young man whose letter I h copied, is ragged, labored, and unattract to the eye.

WRETCHED HANDWRITING THE RULE

Now I have a permanent quarrel with modern school authorities practic everywhere because of their inexcusa neglect of the art of handwriting.

When I was of school age we were obli to learn to write at least legibly. We l "copy books" with engraved "copi printed at the head of each page. We w required to devote a certain space of ti each day to imitating these copies, wh were really beautiful specimens of ch



650 Students Enrolled from September 1, to February 1. 475 in Daily Attendance at Latter Date.

graphical skill. Many of us were not able to attain the beautiful in our own handwriting, but none save the really incorrigible was allowed to leave school with the unformed handwriting that is so common among people of all sorts at the present time.

Why, even in our own bank the number of clerks who can write a good, clear, legible and is ridiculously small. It is simply impossible to get employes who can write handsomely, and from what I am told this is true of most banks, both in New York and elsewhere. Indeed, I hardly need to be told the facts in this matter by anybody. I see much correspondence written by bank employes, even in this day of the typewriter's almost universal use, and nine-tenths of the handwriting that comes before me is unpleasant to the eye, and much of it is positively illegible.

I have heard it said that the typewriter is responsible for the bad handwriting of the present younger generation, but this can not be true. In spite of the prevalence of the writing machine, the families that do not possess one are very much in the preponderance. Anyway, were the subject of handwriting of the prominence it deserves in the public schools, the handwriting of the pupil would be formed in spite of the typewriter. Its very prevalence should make the authorities the more insistent upon first class chirographical instruction in the schools.

I remember very well the good natured ridicule that used to be poured out in print upon the copy books of other days and the goody, goody sentiments of the lines, but their abandonment has cost too much. I remember very well also the beginning of the "anti-copy book movement," if I may so term it. This began with the young women who started in some years ago to acquire what they termed the "English hand." The characters thus affected are long, cramped, sprawling and irregular, and their production has cost thousands of fair creatures much pain and trouble and worry of mind, with the net result of illegibility, ugliness and the utter ruination of much good writing paper.

CURRENT CONTEMPT FOR SPELLING.

In the old days, too, we gave much time and attention to spelling. We had written spelling lessons and oral spelling lessons, and the spelling school, held on specific evenings, in which the grown-ups took active part, was a regular feature every winter.

But now the "word method" has come in. Children are taught to recognize each word by its general appearance, without regard to its component parts. I have heard teachers speak with elation of pupils who had actually gone through school without knowing the order of the letters of the alphabet, without knowing anything at all about "spelling" as we understood it in my younger days. Those who believe in the "word method" declare that pupils educated under the new plan spell quite as well in actual practice as those who were educated under the method of yesterday; but, so far as I can judge, the facts do not warrant the declaration, and my view of the matter is borne out by the observation of many of my friends.

An editor of my acquaintance, for instance, showed me the other day a manuscript on a technical subject, by an expert on that subject, who was also a graduate of a standard university, and had passed through the best technical school in his line. The article was admirable as an exposition of the subject, but its English was labored, unwieldy—in some instances positively ungrammatical—and the whole was disfigured with many errors of spelling. As to the handwriting of the expert I can not speak, since the manuscript was done on the typewriter. The errors in spelling were his own, however, for he had learned to "use the machine" and had "pounded the stuff out" with his own hands.

As a horrible example of "spelling as she is sometimes spelt," I am going to add a letter of endorsement which I received the other day, though it is only fair to say that I do not know whether the writer was an old or a young man, a product of the schools as they are or as they were :

(Concluded on Page 37.)

This plate is a good one to *study*. Be careful to avoid the common errors so many make, and which alone make otherwise good writing poor. Carelessness with a few details of a few letters makes writing illegible and undesirable. No writing is wholly bad. As a rule it is bad only in places. Watch, therefore, the bad places in your writing and but little else or more will be necessary.

Common faults and tendencies to be avoided.

t, t t — d, d d — p, p p — h, h

h — k, k k — y, y y — g, g g —

z, z — q, q — f f, f b — l, l — b b b.

This compound curve exercise requires a graceful motion without stops or pauses. Finish the *V* high enough so it will not be mistaken for *U*. Finish the *U* toward the right so it will not be mistaken for *Y*. Learn to write well by observing wherein writing is poor as well as wherein it is good. Keep the fingers from acting much, as they prevent writing beinggraceful or easy.

V V V V V V V U U U U U U U

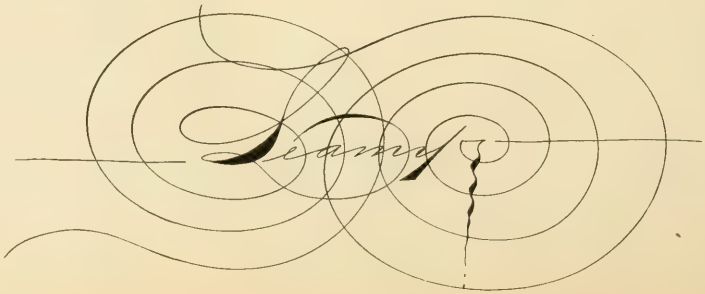
v v v v v v v u u u u u u u

Very truly yours. Uniformity is needed.

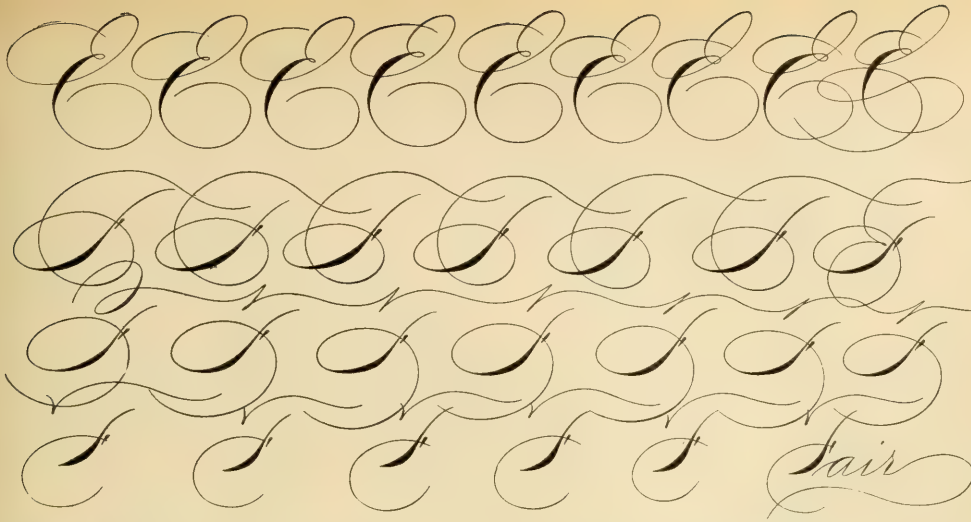
This plate illustrates a style of writing specially adapted to correspondence and accounting. Small writing requires less energy to produce than large writing. In modern accounting, large writing is out of the question. Note the uniformity of the slant in the down strokes as well as the uniformity of height in the small or minimum letters. See how nearly you can imitate or acquire these qualities.

Writing needs to be strongly legible. Where there is much writing to be done, it needs to be rapid. In order that it may be continuously rapid, it needs to be easy in execution. To be easy, it needs to be done with a large proportion of arm movement. This necessitates much careful practice.

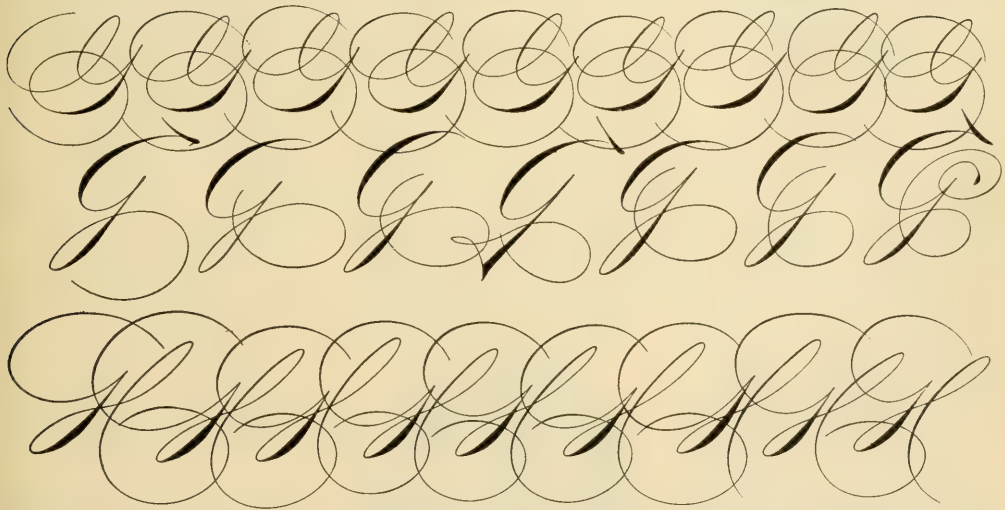
WATERBURY WATCH-SPRING-LIKE SIGNATURE



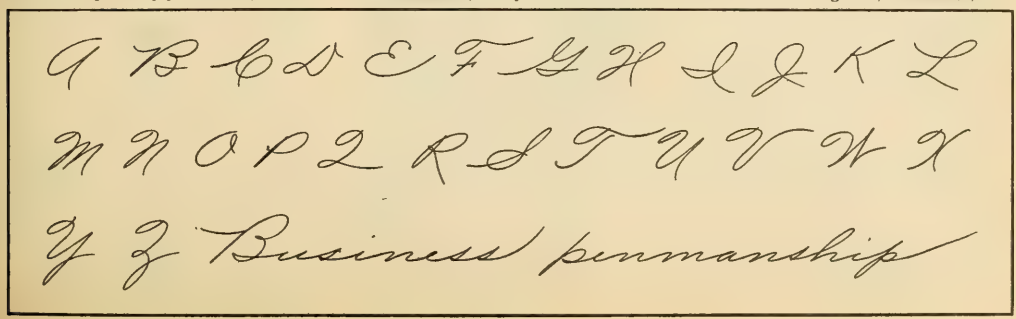
BY MR. J. E. LEAMY, TROY, NEW YORK.



Ornamental Capitals by H. B. Lehman, Cleveland, Ohio.



Business Capitals by Joe Barnes, student of W. F. Giesseman, Policy Writer for Northwestern Life and Savings Co., Des Moines, Iowa.



A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

Commercial Schools in New Orleans

After the purchase of Louisiana in 1803, New Orleans was blessed with some local and with some itinerant teachers of writing until about 1830. During this period, there were also special teachers of Mathematics, of Languages, of Bookkeeping, of Music, etc. Writing Schools and Writing Academies commenced about 1825 to set forth their respective advantages, and about 1845 to the Writing School was occasionally added the subject of Bookkeeping, of Navigation, or of Mathematics. In 1832 the Dolbear Brothers visited New Orleans as itinerant teachers of Writing, on the Castarian system, and later they maintained a regular Writing Academy in New Orleans and in New York. About 1853 they connected Bookkeeping and Arithmetic with the Writing Schools and opened Dolbear's Commercial College. This was the first commercial college in New Orleans. It had a varied experience for many years with a low-grade course and bombastic advertising, but became extinct in 1874.

From 1855 to the present date, 1902, there has been upward of forty Commercial Colleges, Shorthand Schools, Telegraph Schools, Literary and Commercial Colleges, Commercial and English Academies, etc., all of which have ceased to exist. There are at present writing upward of thirty Commercial Schools, Shorthand Schools and Telegraph Schools, including the Commercial Departments of the High Schools, the Literary Schools and the Commercial Schools connected with the various Catholic institutions. Nearly all of these schools have short, low-grade and incomplete courses in the Commercial Sciences.

GEORGE SOULE

In 1856, Geo. Soule established the Soule Commercial College, in New Orleans, and in 1873 he extended the course of studies to include English and Academic courses, and in 1884 Shorthand and Typewriting courses were connected. Each of these schools or departments has a separate corps of teachers and is specially equipped for the course taught therein.

In the 46 years' work of Soule College it has had various experiences with commercial courses of study and methods of teaching. The questions, "What shall constitute a course of business study? and how shall it be taught?" were born with the commercial school, and, like Banquo's ghost, they will "never down." Forty-six years ago, Soule College confronted these questions, and has since labored by experiment, investigation, and reason to solve them. As early as 1856, the founder of this institution taught the bookkeeping branches of a business course practically—in the sense in which the word practically was then used. J. N. Bartlett, Peter Duff, and Geo. N. Comer, the fathers of commercial schools in this country, and Jones, of St. Louis, and Gundry, of Cincinnati, the leading pioneer disciples of the fathers of commercial education, and some others of less fame had already illumined the American business world with their methods of teaching Bookkeeping. With these methods as a basis, Soule College commenced its work of evolution in methods and in course of study. In a part of its course it introduced the actual transactions of a mercantile house, and connected therewith all the business papers, correspondence, etc. It presented the exact forms of books used by the leading houses of New Orleans, and gave extended work in Practical Arithmetic, Commercial Law, English Composition, Penmanship, etc. It tried the Merchandise Card System, the Board of Trade System of buying and Selling, the Sample Merchandise Store System of making purchases and sales. It also investigated the merits and demerits of the various fads and fakes which were from time to time injected into the commercial school work by various teachers.

Soule College as it exists today, is the growth of nearly half a century. Its attendance is yearly increasing. In 1902, last session, 677 students were in attendance. Its facilities have been year by year increased, and its courses of study have been each year extended and made to meet the demands of the continual change in business affairs and in practical education. The Commercial or Business course of study is now of the highest grade, and includes the the text-book, the individual instruction, the lecture and the business practice systems of teaching, combined with actual store work, wherein real goods are bought and sold, actual money is received and paid, and in which the students keep the books by the most labor-saving forms, on the Department System. Loose Leaf Ledgers, Order Blanks, Triplicate Sales Forms and Binders, the Reverse Posting and the Check Figure Systems of proof are used in the actual store work, and actual cash is balanced by the student daily. This special feature of Soule College is not possessed by any other Business school on either continent.



Geo. Soule, 68th birth day

Another distinguishing characteristic of Soule College is, that in the Bookkeeping course it presents the special forms of books, general and auxiliary, that are used in the leading lines of business, instead of the impractical forms given in the ordinary text-books of the day.

The growth of the college has necessitated the recent erection of a large and elegant building admirably planned for the present and future needs of each department. The work in the academic department is so complete that its graduates are admitted to Harvard and Yale. Soule College is not only the largest but for many years it has ranked as the strongest in its courses of study, its management and in the thorough equipment of its graduates. As a scholarly and courteous gentleman Colonel Soule has for many years been regarded by business educators as without an equal. Socially in his own city and throughout the south he is a recognized leader. My wife and I had the pleasure of visiting New Orleans a number of years ago and arrived in the city the day before the famous Mardi Gras festivities which in February attract thousands to the city. Hundreds of thousands of dollars are spent in making the city a fairy land of flowers and gorgeous decorations. Scores of barges and floats of marvelous beauty form a part of a royal procession headed by the King of the Mardi Gras and his attendants. At night the King and attendants give public receptions in immense halls made beautiful beyond description with evergreens and flowers. Who was to be King was a close society secret. We called upon Colonel Soule, and in stating that we supposed it impossible to gain admission to the special Mardi Gras receptions he assured us that nothing would be easier, and writing our names on a beautifully engraved card he presented it to us in confidence with the compliments of Colonel Soule, King of the Mardi Gras. During the festivities as King, and later at his beautiful home, as Colonel Soule, he gave us royal treatment. While there are today many worthy schools through the south imparting business training there are none so ably managed, so highly esteemed or so creditable to the cause of Commercial Education throughout the country as Soule's Commercial College, the oldest, largest and strongest in the south.

John D. Williams

Was born in Pittsburgh in 1829, but his boyhood days were spent in Newcastle, Pa. He showed an early love for writing and drawing, and it is said that a piece of chalk or charcoal and a board fence would come as near making him perfectly happy as anything could. Those were the days of itinerant writing masters, wherein wonderful results were achieved "in ten lessons," by candle-light, with quill pens.

The traveling writing master was as much a curiosity to the country boy as the menag-



JOHN D.'S FAMOUS, FLOURISHED, FLYING, BOUNDING STAG.

erie or circus, and was possessed of as many antics—chirographically speaking—as the monkey or the clown. In fact, the "show" or framed "specimens" was quite as curious in general and in detail as any circus bill that was ever printed. And it never ceased to be the topic of wonder that any mere mortal could attain to such sublime skill of portraiture through the instrumentality of a quill pen; and in fact, it is an even thing whether, as mere objects of curiosity, the world has ever produced the equal of the "kit" of the traveling writing master of sixty years ago. Impossible elephants in red and blue ink, carrying their cork-screw trunks between their striped legs; flying horses, birds of gaily mixed plumage (blue and red) with out-stretched wings and fan-like tails, of species unknown to naturalist or taxidermist; angels with wings and trumpets, proclaiming to the world that "the unrivalled chirographist, Mr. Seth Jones, is about to start a writing school, at the frame school-house at Dixon's Cross Roads, on Monday night next, at early candle-lighting, to continue for ten lessons, at a dollar a head, each pupil to bring his own candle and to furnish his own paper, ink and quills. Success guaranteed in every instance."

It was just such a show as this that attracted the boy, John D. Williams, and just such inspirations that started him on a career wherein he finally made his mark as the best off-hand penman of his time.

At the age of twelve he came under the notice of Peter Duff, of Duff's Commercial College of Pittsburgh, who gave him his first writing lessons.

Mr. Duff knew how to utilize Williams' skill, and not being afraid to puff him generously in the Pittsburgh papers, he soon made him famous and gave him the incitement which he needed to push him forward in his artistic field. At that time the famous and eccentric O. K. Chamberlain was running an opposition school in Pittsburgh. He was a pupil of Spencer's, though by far too egotistical to acknowledge any mere man as his master, and nothing pleased Williams or Duff better than to stop the louder boasting of Chamberlain by the superior work of Williams. Williams was a rapid and tireless workman, and he fairly "flung" his specimens about with an extravagant liberality that awakened wonder. Chamberlain was far more skillful with his tongue than with his pen, and it began to be pretty well understood that while he could beat Williams blowing, Williams could surpass him in penmanship skill. The influence of those early and sometimes bitter contests never left him. He was always a competitor; always noticing the work of others and determining to beat it. No where was he so truly in his element as at a State Fair, where there was plenty of competition and a chance to win the premium as a "Champion Penman." He omitted none of the accessories, and was untiring in his efforts to secure the most advantageous position to display his skill, the best recognition from officers and men of influence, and the best chances of winning the premium. While he was always anxious to deserve the first place in the final award, he was just as anxious to secure it, and left no stone unturned to this end.



JOHN D. WILLIAMS.

As a practical penman, Mr. Williams made no claim for great excellence. Owing to an accident which almost totally disabled his right thumb he was unable to make use of what is known as the "finger" or "mixed" movement, and while he was able to draw for the engraver with great accuracy, by holding the pencil as in the position for flourishing, and using the arm movement entirely, he could not use the pen with any marked skill in ordinary writing. This fact was the source of much regret to him, the more especially as it left open to conjecture whether the copy lines which appeared in his published books were the engraver's or the author's. It is saying no new thing to state that no author who ever prepared copies for an engraver did it with more care or more exactness, and whatever work of

(Continued on Page 40.)

THE BUSINESS EDUCATOR

Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

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COLUMBUS, OHIO, MARCH, 1903

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

About Advertising Again.

This is the day of advertising, and what advertisers are looking for is mediums that will bring the most business, cost considered. There are many good reasons why THE BUSINESS EDUCATOR is the best advertising medium of its class. One is, that being the most beautiful, it is most preserved, and is most attractive to old and young. No cheap student's edition is published.

Some of our advertisers have been keeping careful records of returns received, and have reported them to us, for which we are very thankful.

H. A. Rounds, who is advertising his new T Square, received $45 from his first advertisement.

H. O. Keesling, who is advertising colored cards, in an unsolicited testimonial, writes as follows: "From my ten months' advertisement in your paper I have received over 1,000 answers, and made 750 sales to date."

Evidently he who has an article of interest and value to penmen, business educators, office people and home students, the medium to employ in advertising it is THE BUSINESS EDUCATOR.

Facts—Historical and Scientific.

About the time that Columbus discovered America the scribes discovered that the

Disconnected Italic Hand

was too slow for the then awakening commercial needs. In their endeavors to write more rapidly, though somewhat less legibly, they naturally drifted into connecting their letters, and the result was the development and creation of the

Round Hand

which, increased speed, released the tension of the flugers, and encouraged the use of the arm movement. Progress was brought about by discarding disconnected characters, and creating connecting lines.

This style of writing continued to be taught and used until about the time the American people declared their independence. Times began again to move more freely, and the people felt the need of greater speed in penmanship. As a consequence the

New Angular Hand

came into use, and from 1800 to 1850 increased in popularity. As concerned speed, it was a decided improvement over the round style it superseded, but it was less legible. So much so that at times it was inclined toward illegibility. The round hand was slow but legible; the angular was rapid but illegible, unless unusually well written.

The strenuous times of 1850 began to disclose the fact that a more legible hand than the angular was needed; and one that was, if possible, still swifter. Father Spencer and his contemporary laborers came upon the scene and discerned the new need and endeavored to meet it in the evolution of the

Semi-Angular

or Spencerian hand, which soon proved so practical and popular. This style embodied the then essentials of good writing, legibility, rapidity, and beauty, for beauty in shade and hair-line, and curve and flourish, was at that time thought to be a part of business writing.

In the seventies, Gaskell began the advocacy of more arm movement applied to writing, and in the eighties, Michael advocated more speed. Both of these reforms (if such they may be called) have had followers, and have had results. The chief progress that has been made has been in the discarding of fine lines, shades, and, to some extent, flourishes and complex forms. The result was that in the early nineties the

Unshaded Hand

came into popularity. Slight gains in speed and ease of execution were the result, but this was due to the modified form rather than to any new mode of movement. To apply more movement and speed to the old style meant that it literally went to pieces, hence the need of unshaded writing. In this half-way reform we entered heartily and helped as we had also in the advocacy of speed, for no one believed more sincerely in the need and efficacy of speed.

The advent of the twentieth century brought with it the need of a handwriting that was purely practical; a handwriting based solely upon legibility, speed, and ease of execution. The capitals and loop letters still required a high degree of skill, and consumed too much time to acquire. As a natural consequence many wrote scrawlingly and illegibly. To meet this latest new need,

Simplified Writing

sprang into existence. It is a step in advance of the preceding style, in as much as it is more legible, easier to acquire and execute, and swifter. The writing of the many can be improved by making writing easier to master. This can be done by making it more utilitarian. Simplified writing is the old hand reconstructed and shorn of its complex and difficult features. It is not an end but a step in the direction of something still better. Give it a trial.

In our February number, in our brief and hurried notice of the death of Prof. Charles Waldo Haskins, we allowed the name to slip through as "Haskett." The notice came too late for proper proof-reading, hence the mistake, for which of course we are sorrier than any one else.

We Thank You, Friends.

"I congratulate you on the high standard represented by your publication, and the interesting nature of its contents. Your report of the Convention is excellent."
JOHN R. GREGG,
Gregg Publishing Co.,
Chicago, Ill.

"The next best thing to being at the Milwaukee Convention is to read the report in THE BUSINESS EDUCATOR. I have enjoyed it all over again, and wondered at the efficiency that you and Brother Gaylord have displayed in giving it so complete and full. I'll club you more."
W. F. GIESSEMAN,
C. C. C. College, Des Moines, Ia.

"I must congratulate you upon your very interesting report of the Milwaukee meeting."
G. P. LORD,
Salem Com'l. School, Salem, Mass.

"You deserve congratulations for bringing THE BUSINESS EDUCATOR up to the top of the ladder. It surely leads."
J. E. LEAMY, Troy, N. Y.

"THE BUSINESS EDUCATOR is the leading journal now. You are making a grand success of it. Will send you a club in a short time."
W. L. THOMAS,
Wichita Com'l. College,
Wichita, Kans.

"Your report of the Convention is the best I have read. It is brimming over with good nature and embodying much of the spirit that should prevail at such meetings."
C. C. Canan,
Duke Center, Pa.

"I tLink you know that I appreciate THE BUSINESS EDUCATOR very much."
ARCHIBALD COBB,
Bank's Bus. College,
Philadelphia, Pa.

The February issue of THE BUSINESS EDUCATOR is received, and I am certainly delighted with it. It is the best number that you have ever published, and the best of its kind ever published. Your Milwaukee report is certainly going to make you many good friends.
GEORGE E. SPOHN,
Madison, Wis.



We are indebted to J. W. Barlow for interesting announcements of Humboldt College, Humboldt, Iowa.

"A Few Facts from Hesser Business College, comes to us, in the straightforward style of the proprietor, J. H. Hesser, Manchester, N. H.

Commercial schools, it seems, are not alone guilty of the sin (?) of soliciting students. At a recent alumni dinner in Boston, President White, of Colby College, said:

"I have been astounded at learning within three months of the methods employed to get students. Advance agents, who are paid so much a head for boys delivered at college, are out. Competition for students in Maine is fierce. I would rather have smaller classes and better material at Colby."

A recent number of the Chicago Record Herald contained a full page attractive advertisement of the Metropolitan Business College of that city and a description of its new "million-dollar home." The Metropolitan is striking a happy middle ground in its proposed courses, having steered clear of the regrettably short course of the average commercial school, and having shunned the extremely long course of the present-day experimenters in the commercial schools of the universities. If the courses outlined are to be real courses—not mere paper courses—President Powers is to be congratulated on his courage and foresight in taking a step that ought to be both attractive and profitable.

"Success" is the name of a very suggestive booklet issued by the Home Correspondence school, of Springfield, Mass., of whose commercial department Mr. E. M. Hull, formerly of Temple College, Philadelphia, has charge. Those who have school advertising to write would do well to obtain a copy of this pamphlet.

Mr. Charles R. Barrett, the scholarly business-like superintendent of the Chicago Anthenaeum, has been contributing to the Daily News of that city some very instructive articles on subjects of interest to those who are trying to get on in the world. Those who enjoy the personal acquaintance of Mr. Barrett know that he exemplifies in his daily life the high qualities of which he writes so incisively.

In an article on "the Mormons" in the December World's Work, there is a handsome full-page cut showing The Templeton, the home of the Salt Lake Business College, of which Joseph Nelson is the aggressive president.

A daughter, Verna Grant, was born on Tuesday Jan. 13, '03, to Mr. and Mrs. I. E. Dwyer, 36 Yale Avenue. All are doing well. Mr. Dwyer is the well known commercial instructor at the Wakefield High School, Wakefield, Mass.

From the "Daily Review," of January 17, 1903, Mankato, Minn., we learn that the Mankato Commercial College has an enrollment this year of 420. The two weeks previous date of publication 103 pupils having entered. This seems to us a remarkable attendance for a city the size of Mankato. It means that they have got some big men back of the school or they never would have such an attendance.

Mr. Burt German, who opened German's Actual Business College in Fremont, O., on January 5th, enrolled seventy pupils during the first three weeks. This is certainly a very good start, and THE BUSINESS EDUCATOR wishes Mr. German much success with his new institution.

Under the management of Messers. H. L. Webber and D. H. Elliott, the Vancouver, B. C., Business College was opened January 5th, of the present year. Mr. Webber states that they already have a splendid enrollment. THE BUSINESS EDUCATOR wishes these energetic and capable gentlemen much success with the new institution.

On Friday afternoon, Jan. 2nd, at Troy, N. Y., in Association Hall there was a debate entitled "Resolved, That My Profession is the Best." The same was participated in by one each of the following: Minister, doctor, lawyer, journalist, dentist, Y. M. C. A. Secretary, and teacher. Prof. W. J. Sanders, of the Troy Business College, was the teacher, and the judges decided that he won the debate. Hurrah for Sanders and Business Education!

The fourth annual entertainment consisting of music, speeches and dancing given by the Bliss Business College, of North Adams, Mass., S. McVeigh, Principal, was held on Friday evening, Jan. 9th, 1903. The same was an enjoyable success if we may judge by the newspaper reports received at this end of the line.

E. C. Davis, formerly of Quincy, Ill., is the new penmanship teacher in the broken Bow, Nebr., Business College.

B. F. Wilson, formerly with the Western Normal College, Shenandoah, Ia., has accepted a position as cashier of the Sharpsburg, Ia., Bank. D. L. Callison, the well known penman, has succeeded Mr. Wilson in the college.

To accommodate the growing demand for the Isaac Pitman Shorthand Publications on the Pacific Coast, Messrs. Pitman & Sons, of 31 Union Square, New York, have appointed as their general agents, Messrs. Cunningham, Curtis & Welch, Booksellers and Publishers of San Francisco, who will in future keep a full line of their publications on hand. A similar arrangement has been made with Messrs. A. C. McLurg & Co., 215-221 Wabash Ave., Chicago, Ill.

The Wingfield-Connelly Business College, Mitchell, S. Dak., has been purchased by B. A. O'Reilly, and will hereafter be known as the Western Business College. Prof. J. L. Wingfield is still Principal, and we understand that the college is doing some splendid work. The stenographic department is superintended by Miss Sadie Brown, who is regarded as a very efficient teacher. We learn that the enrollment has nearly doubled during the past three weeks.



Some time ago we noticed in these columns the Spencerian Commercial School catalogue of Cleveland, Ohio. Another copy has reached our desk, which is greatly improved in the way of printing, the half-tone illustrations coming up far better than in the first edition. Those who have not seen this catalogue will do well to secure it, as it is covered and folded on a somewhat novel plan.

"Opportunities," published by the Manhattan Reporting Co., No. 150 Nassau St., N. Y. City, is the title of an eighty-four page catalogue devoted to the interests of correspondence, instruction, etc. Those interested will do well to secure a copy.

Jones' Commercial College, St. Louis, Mo., J. G. Bohmer, President, S. N. Ealder, penman, is sending out a very elaborate World's Fair edition of their catalogue of ninety-six pages, containing a great many views of the Louisiana Exhibition to be held in St. Louis in 1904.

Mr. Bohmer has displayed not a little enterprise in the publishing of this kind of a catalogue. Whether or not it is best to incorporate foreign matter in a circular of this sort is a matter on which advertisers disagree, some favoring the same while others oppose it. One thing sure, the catalogue will be kept by many for the information that it contains concerning the prospective exhibition.

One of the best printed, neatest little catalogues recently received at this office, came from Mr. W. P. Pollock, Principal of the Beaver County Commercial College, Beaver, Pa., the institution having been incorporated and opened Sept. 1st, 1902.

We notice that a very beautiful Old English heading has been employed through out the publication. To those who are familiar with Old English it seems a very artistic heading, but we often question the advisability of using this style of text for the general public, for we remember the time when such text was the next thing to a Chinese puzzle to us. Whether or not the average citizen is familiar enough with Old English to read it readily we are in doubt.

"A New Education in Penmanship by Correspondence," is the title of a little booklet being sent out by L. H. Hausam, Riverside, Calif., in the interests of his courses by correspondence. Those interested in work of this nature and in penmanship will do well to secure this prospectus, as it contains many very suggestive, stimulating ideas upon the subject of writing.

The Southwestern Business University, Oklahoma City, Okla., T. M. Milan, Principal, is sending out a good grade of advertising literature indicating a progressive institution.

The Northwestern Business Journal is the title of a well printed, well written, high grade, four-page journal issued by the Northwestern Business College, Chicago, Ill., J. F. Fish, Principal. We have known Mr. Fish for many years, and when we learned he had started a school of his own in Chicago, we knew it would be a go, because he possesses the right qualities for success.

Howard & Brown, of Rockland, Me., are sending out a very handsome circular relative to their diploma trade, which seems to be the leading business of this kind in the country. The circular is beautiful.

The Brazil, Ind., Business University journal published by C. B. & B. A. Munson, reaches us regularly and always catches our attention.

A very unique and attractively illustrated folder-circular has been received from the Macon-Andrews National Business Colleges, West Point, Miss.

The Business Department of the Marion Normal College, Marion, Ind., C. W. Boucher, Manager, and G. S. Herrick, penman, is sending out a very nicely illustrated catalogue of thirty-two pages containing some beautiful specimens of penmanship done by Mr. Herrick.

We have known of the school for many years, and have never heard anything but good of it.

A splendidly printed twenty-four page booklet is at hand advertising "Illustrated Lectures and Lessons, Theory and Art of Penmanship," by H. W. Ellsworth, published by the Ellsworth Co., N. Y. City. If this circular does not convince you that you should have the leading book of this kind, then you are surely not interested in penmanship.

"Chat," published by the Manhattan Publishing Co., No. 150 Nassau St., N. Y. City, comes to us regularly laden with short chatty, cheerful, choice articles and editorials upon timely topics, office information and advice.

From a letter from our friend and former pupil, Mr. J. E. Joiner, of Lancaster, Ohio, principal and proprietor of the Columbia Commercial University of that city, we quote the following: "I am having a very successful school here. The enrollment is more than double what it was last year. I have a nicely furnished school with an equipment that is first-class. I believe the course of study will compare very favorably with any similar institution in this part of Ohio."

He also expresses his admiration for the BUSINESS EDUCATOR.

A Universal Opinion.

"Enclosed find $1.00 for which please renew my subscription to THE BUSINESS EDUCATOR another year. I think your journal the best and most practical pertaining to penmanship and business education."

O. S. OVERBY,
Taylor, Wis.

Program of the Eastern Commercial Teachers' Association

Annual Meeting, Heffley School, Brooklyn, N. Y., April 9, 10, 11, 1903

Reduction in Fare on Certificate Plan

Read the following instructions carefully. All members are earnestly requested to obtain certificates so as to secure a sufficient number (100) to entitle to reduced return fare.

A reduction of fare and one third, on the certificate plan, has been secured for those attending the meeting in all territory covered by the New England and Trunk Line Passenger Associations. The advertised dates of the meetings are from April 9 to 11; consequently you can obtain your ticket not earlier than April 6 nor later than April 10.

Be sure that when purchasing your going ticket you request a certificate. *Do not make the mistake of asking for a receipt.*

Present yourself at the railroad station for ticket and certificate at least 30 minutes before departure of train.

Certificates are not kept at all stations. If you inquire at your station you will find out whether certificates and through tickets can be obtained to place of meeting. If not, agent will inform you at what station they can be obtained. You can purchase a local ticket thence, and there take up a certificate and through ticket.

On your arrival at the meeting present your certificate to Mr. H. M. Rowe.

It has been arranged that the special agent of the Trunk Line Association will be in attendance to validate certificates on April 11. A fee of 25 cents will be collected for each certificate validated. If you arrive at the meeting and leave for home again prior to the special agent's arrival, or if you arrive at the meeting later than April 11, after the special agent has left, you cannot have your certificate validated and consequently you will not get the benefit of the reduction on the home journey. No refund of fare will be made on account of failure to have certificate validated.

So as to prevent disappointment it must be understood that the reduction on return journey is not guaranteed, but is contingent on an attendance of not less than 100 persons holding certificates obtained from ticket agents at starting points, showing payment of full first class fare of not less than 75 cents on going journey, provided, however, that if the certificates presented fall short of the required minimum and it shall appear that round trip tickets are held in lieu of certificates, they shall be reckoned in arriving at the minimum.

If the necessary minimum is in attendance and your certificate is duly validated, you will be entitled up to April 15 to a continuous passage ticket to your destination by the route over which you make the going journey, at one-third the limited fare.

Hotels

The Executive Board has made arrangements with the following hotels for the entertainment of members:

St. Denis, Broadway and 11th St. European plan. Single rooms, one person, $1.50 per day; two in a room, $2.00 to $2.50 per day.

Hotel Albert, 11th St. and University Place (one block from St. Denis). European plan. Single room, one person, $1.00 per day; two in a room, 75 cents per day.

Banquet

The banquet will be held at the St. Denis hotel, Friday evening, April 10. The New York Commercial Teachers' Association has accepted President Miller's invitation to hold their annual banquet jointly with that of the Eastern Commercial Teachers' Association, which insures a most enjoyable and brilliant occasion.

HOW TO REACH HEFFLEY SCHOOL, BROOKLYN, FROM NEW YORK

Via Brooklyn Bridge—Take DeKalb Ave. trolley at the New York end of the bridge and get off at Ryerson St., Brooklyn, (no change of cars necessary). Or, take Bridge cars New York to Brooklyn; then take an East New York train on the Brooklyn Elevated railroad to DeKalb Ave. station.

Via 23d St. Ferry—Cross 23d St. Ferry New York to Broadway, Brooklyn; then take a Franklin Ave. car and change at DeKalb to a DeKalb Ave. car for Ryerson St.

Program

of the Eastern Commercial Teachers' Association for Annual Meeting, April 9, 10 and 11, at Heffley School, Brooklyn, N. Y.:

"A meeting of commercial teachers for commercial teachers and by commercial teachers."

"An old fashioned meeting conducted in the old fashioned way for the old fashioned purpose of getting new fashioned ideas."

Thursday, April 9, 10:00 A. M,

GENERAL SESSION

1. Address of Welcome, N. P. Heffley, Principal Heffley School.
2. President's Address.
3. Appointment of Committees.
4. "Commercial Education by Correspondence," E. M. Hull, Home Correspondence School, Springfield, Mass.

Discussion.

Luncheon 12:00 M.

BUSINESS SECTION, 1:00 P. M.

1. "What Proportion of Time Should be Given to Each Branch in a Well Balanced Commercial College Course of Study?" R. J. McLean, Goldey College, Wilmington, Delaware.

2. ROUND TABLE DISCUSSION

Query: "How Broad a Course in Commercial Geography Should be Attempted by a Commercial School?"

Query: "What is a Good System of School Accounts and Records?"

Query: "Can Books of Original Entry in Bookkeeping be Used Successfully from the Start? If So, to What Extent?"

Query: "What are the Advantages and Disadvantages of a Variety of Price Lists in Stated Bookkeeping Transactions?"

SHORTHAND SECTION, 1:00 P. M.

1. "What Proportion of Time Should be Given to Each Branch in a Well Balanced Stenographic Course of Study?" John E. Gill, Rider-Moore-Stewart Business College, Trenton, N. J.

Discussion.

2. "How I Teach English," Dr. J. S. Burton, Eagan's School, Hoboken, N. J.
3. "How I Teach Punctuation," F. A. Spence, Salem Commercial School, Salem, Mass.

Discussion.

Friday, 10:00 A. M.

GENERAL MEETING

1. "A Contribution to the History of Commercial Education," Edgar M. Barber, Office of Appraiser of Merchandise, New York, N. Y.

Remarks.

2. "What the High School Owes to the Business College," W. E. Doggett, Commercial High School, Brooklyn, N. Y.

Discussion.

3. "Positions for Graduates: How I Get Them," H. C. Wright, Principal Long Island Business College, Brooklyn, N. Y.

Discussion.

4. "Office Economy in Commercial Education, Particularly Filing Methods and Labor Saving Devices," illustrations by lantern slides and exhibits, Geo. Harvey Seward, Ph. B., Lecturer on Office Appliances, New York University School of Commerce, Accounts and Finance.

NOTE—By courtesy of the Pratt Institute Mr. Seward's lecture will be given in a room of the Pratt Institute.

Luncheon, 12:00 M.

BUSINESS SECTION, 1:00 P. M.

"Commercial Law for Commercial Schools; Its Content and How It should be Taught," W. Payson Richardson, Dean of Brooklyn Law School.

Discussion.

2. "How the Providence English High Schools Secured a Collection of Commercial Products," Nora G. Wright, A. M., Teacher of Commercial Geography.

Discussion.

3. "How I Conduct Business Practice," J. H. Easterday, Sadler's B. & S. College, Baltimore, Md.
4. "How I Conduct Office Practice," W. H. Vernon, Centenary Collegiate Institute, Hackettstown, N. J.

Discussion.

SHORTHAND SECTION 1:00 P. M.

1. "How I Instruct in Shorthand," Model Class conducted by Chas. T. Platt, Eagan's School, Hoboken.
2. "How I Instruct in Touch Typewriting," Model Class conducted by Miss Stella Smith, Eagan's School, Hoboken.
3. "A Rational Plan for Six to Ten Weeks' Instruction in the Use of Tabulating and Billing Typewriters," John F. Soby, of the Remington Typewriter Co.

Friday Evening—Banquet at St. Denis Hotel

Saturday, 10:00 A. M.

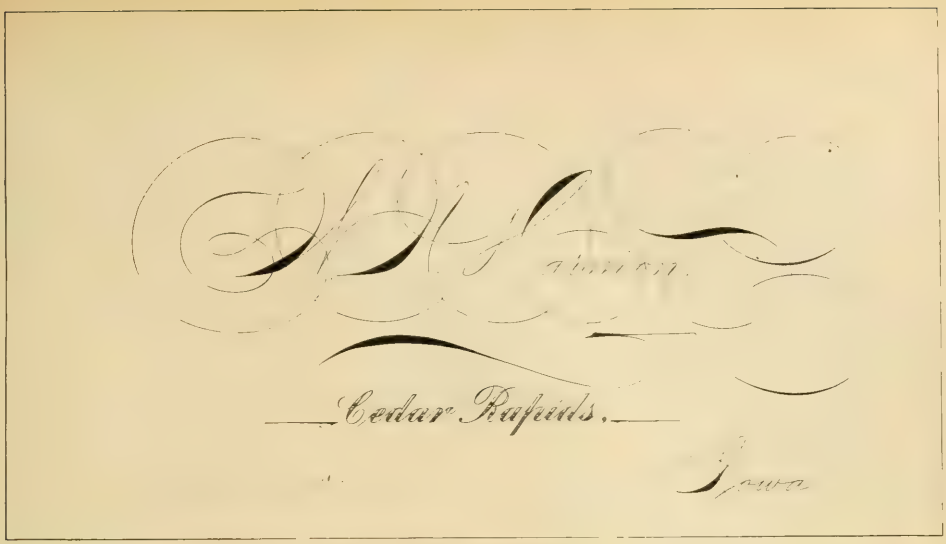
BUSINESS SECTION

1. "My Hobby," being an unstudied statement of the particular educational idea that represents the burning thought of the speaker. Every member is cordially invited to participate. Each speaker will be limited to five minutes and discussions to two minutes.

For a number of years it has been remarked by members that sufficient time was not allowed on programs for discussion of practical school room affairs. The Executive Board has provided the opportunity at this time, in both sections, to bring out a rich fund of school room experience and enthusiasm, in which it is earnestly requested that all members will participate. It is hoped that the experiment will prove so successful that it will become a permanent feature in the programs of the Association.

SHORTHAND SECTION, 10:00 A. M.

1. "My Hobby." Being an unpremeditated bursting forth of the particular hobby of the speaker. A Round Table Discussion



BY C. C. CANAN, DUKE CENTER, PA.

in which it is earnestly desired by the Executive Board that all members shall participate.

Each speaker will be limited to five minutes and discussions to two minutes.

Let every member of the section be prepared to air his particular darling thought.

Saturday, 1:00 P. M.

GENERAL SESSION

1. Reports of committees. 2. Election of officers. 3. Selection of place of meeting.

ADJOURNMENT

Eastern Commercial Teachers' Association.

The annual meeting of the E. C. T. A. will be held in the Heffley school, Brooklyn, New York, Thursday, Friday and Saturday, April 9, 10 and 11.

The Executive Board has put forth every effort to prepare a program of exceptional merit and attraction. Every possible precaution looking to thecomfort and entertainment of the members is being taken.

It is the purpose of the Executive Board to make the banquet a particularly attractive and enjoyable occasion, and with this object in view, opportunities will be offered for the renewing of friendships and a cordial interchange of greetings between members and visitors.

The *menu* is the special charge of a member of the committee who is noted for his discrimination in things gastronomical, which insures the hearty approval of those who shall surround the banqueting board. Good cheer and good fellowship will be in the atmosphere, and every one is assured a royal good time during the evening

An opportunity will be given all members who desire to discuss the various papers, and a time has been set apart for all those who desire to do so to discuss any subject in which they are especially interested.

Very respectfully,

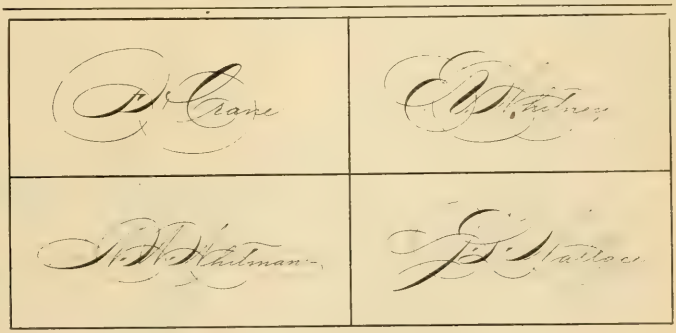
THE EXECUTIVE BOARD.

The New York Association

The regular monthly meeting of the New York Commercial Teachers' Association was held February 7, 1903, at Packard's School. Prof. F. M. M. Murray, of Columbia University, gave the address of the morning on "True Methods of Teaching," which proved a rare treat.

FOR SALE: A live Business College in a city of 40,000 inhabitants and good country to draw from. Students now from 16 states. Present enrollment more than 350. Well advertised and doing good business. Other investments demand entire attention. Will sell for cash only.

ADDRESS "A. W.,"
CARE BUSINESS EDUCATOR.



By J. L. Wallace, Portland, Oregon, Business College, who does not pose as a professional, but who writes a remarkably practical hand, specimens of which we hope to present later.

WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A **First-Class Book-Keeper** OF YOU AT YOUR OWN HOME in six weeks for $3 or RETURN MONEY. Fair enough? I find POSITIONS, too, everywhere, FREE! Have placed THOUSANDS. Perhaps can place YOU, too! 6,742 testimonials received from pupils! *SAVE THIS AND WRITE.* J. H. GOODWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.

TEACHERS WANTED

We received NINE CALLS for COMMERCIAL teachers between January 25 and February 10, when this Journal went to press! We cover the field. Better get your name on our list NOW.

Central Teachers' Agency, Columbus, Ohio
ADAMS & ROGERS, Managers.

CARDS! CARDS! CARDS!
Flourished Design Cards, 6 for 25c
Fancy Written Cards, 2 doz. 25c.
Colored Cards, (6 colors) white ink, 2 doz., 25c.
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Columbus, Ohio.

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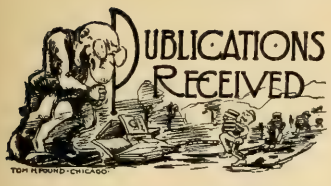
Although the Business College profession rarely ever indulges in dragons, horses, stags, lions, geese and other creations, the skill obtained in their execution still commands the respect of a large portion of the profession, because such skill indicates power in the art of handwriting.

Yours very truly,

L. M. Huntsinger.

The above is from the vigorous pen of Mr. Huntsinger, the well known aggressive, progressive business educator of Hartford, Conn. The signature is a fac-simile of the ones attached to letters received at this office. As will be seen, Mr. Huntsinger puts it on thick, and with a force and strength rarely seen. Back of this signature one can see grit, determination, ambition and thoroughness, all of which are characteristic of the man if we mistake him not from this distance. While he is penman of no mean skill, he is as skilled as a teacher of penmanship as he is successful as a manager of one of the best schools in this country. We know of no school turning out students who write a more uniformly strong handwriting than Huntsinger's Business College.

For ten years this signature has been going broadcast over the State of Connecticut, and as a consequence there are thousands who recognize it at a glance, containing as it does a certain amount of attractiveness not found in the effeminate hand written by a great many of our professional men. The pictorial arrangement of the lines are such that when once seen the signature is pretty sure to be remembered.



"Commercial Education" is the title of a literary appearing journal of 44 pages, published quarterly by the Bowen-Merrill Co., Indianapolis, Ind., Volume 1, No. 1, beginning Jan., 1903. It is a well printed, splendid paper, substantially covered, and edited quite newsily. We wish the newcomer success in the new big world of commercial education.

"Illustrated Lectures and Lessons on the Philosophy, Physiology, Psychology, Pedagogy, and Child Study; Training and Practice of the Theory and art of Penmanship, for students and teachers in public, private, normal and commercial schools and colleges, or home reading and study," by Henry W. Ellsworth, published by the Ellsworth Co., N. Y. City, is the rather long title of one of the braniest books ever published on the subject of penmanship. It is a veritable encyclopedia of ideas relative to the subjects implied in the title.

The title is a long one, but the book amply bears it out. The book contains nearly 300 pages beautifully printed, profusely illustrated, and handsomely bound in cloth.

If you are interested in public school penmanship, in business college penmanship, and in the history of penmanship, you ought to have this book. The book consists of lessons and lectures upon the origin, the history, the theory, the science, the art, the principles and the practice of writing, business and ornate.

The price is $2.00 prepaid. A beautiful circular concerning the same sent free.

"Business Correspondence in Shorthand," number three, being a portion of the letters contained in Pitman's 20th Century Dictation Book and Legal Forms." With printed key, and the matter counted for speed practice in either shorthand or typewriting, engraved in the reporting style of phonography in accordance with Isaac Pitman's shorthand instructor, 20th century edition, revised, published by Isaac Pitman & Sons, N. Y. Price 25 cents.

"The Work of Wall Street," by S. S. Pratt, published by D. Appleton & Co.

In an attractive volume of 286 pages, the author has given "a satisfactory statement of the evolution of Wall Street; of the origin, the meaning, the scope, and the operations of the stock market; of the mechanism of the Stock Exchange; of the connection between speculation and the banks; of the methods of the money and exchange markets, and of the main forces controlling them." He has given an account of the promotion and organization of new companies; the floating of new securities; their listing and marketing in the Stock Exchange; the methods of speculation; the hypothecation of securities for loans; the bank statement; gold shipments; manipulation and corners; bucket shops, and other evils of Wall Street. His attitude toward the Street is neutral regarding the differing views of many people as to its usefulness and its wickedness. He says he has tried to present the facts, with the purpose of allowing the reader to form his own conclusions.

This book, in common with "Funds and Their Uses" and others of Appleton's Business Series, is simply invaluable to commercial teachers, and no conscientious teacher can afford to be without the information that these books afford.

"Accounting and Business Practice," Moore and Miner, published by Ginn & Co.

This recent publication is an attractive book of 400 pages, 6¼ by 9¼ inches, bound in buckram. Ten sets are given, with a valuable collection of business forms, and full explanations, covering the subject of account-keeping, from the most elementary work in double entry to a commendable exposition of corporation bookkeeping. Single entry is given but seven pages, but that is quite sufficient, for the presentation is such that much of the rest of the book may be worked up according to single entry, if desirable.

The book introduces simple but rather extended drills on journalizing as the foundational work, posting from these exercises to the ledger, and gradually working up to the completed set, with balance sheet. Its script models were prepared by E. C. Mills, and that, to those who know what good writing is, is praise superlative. Definitions are admirably grouped, explanations are clear and well arranged, transactions are normal—not abnormally complicated as in some text-books—and each exercise is followed by a list of suggestive questions and a review.

Part I, introductory, includes four comparatively short and easy sets. Part II, intermediate, has three sets, Jobbing Furniture, (50 pages), Wholesale Grocery, (44 pages), and Wholesale Dry Goods, (43 pages). Part III, advanced, has a single entry set, a Manufacturing set, illustrating Corporation books, and 90 pages devoted to Banking and Clearing Houses.

Perhaps the most commendable feature about the book, as indicating a healthy reaction against the actual-business-from-the-start fad, is the arrangement of the data in such form that the accompanying business papers may or may not be used in connection with the transactions; and the fact that a reasonable amount of drill in the theory of bookkeeping is provided for before any attempt to introduce business forms is made. We commend this book to the attention of teachers of bookkeeping.

"Payne's Natural Methods in Arithmetic" for business men, advanced students and teachers, by E. L. Payne, B. P. B. L., Professor of Mathematics, Kansas State Normal school, Emporia, Kans. This book is somewhat out of the ordinary run of arithmetics, and those who are teaching the subject would do well to secure a copy of the same. The author is recognized as one of our most progressive teachers of this subject.

"Business Letters," by Ben Pitman and Jerome B. Howard, published by the Phonographic Inst. Co., Cincinnati, Ohio. The book before us is "Number 2—Railroad Correspondence," and consists of seventy-seven letters engraved in shorthand characters, with key written with typewriter. For those interested in correspondence relative to railroading, and in Pitmanic shorthand, this is an excellent book. Price 25 cents.



Brush and pen work by Mr. Skillman, who, as is clearly shown by the excellence of the work, does not belie his suggestive and appropriate name.

Don't jab and snil your fingers trying to pull that old rusty pen. Buy the PERFECT PEN-PULLER. It is handy, neat and small, and can be carried in the vest pocket. Price, by mail postpaid, 12 cents. John W. Manuel, Columbus, Ohio.

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CHAS. J. BURTON, PRESIDENT,
MAHASKA BUSINESS COLLEGE, OSKALOOSA, IA.

SPECIMENS RECEIVED.

E. O. Folsom, penman in the Cream City Business College, Milwaukee, Wis., recently favored us with a set of capitals, which are certainly very practical. The ink in places was too pale to engrave well or we should have presented them to our readers.

G. E. Weaver, the hustling penman and artist of Mt. Morris, Ill., whose advertisement appears elsewhere in our columns, writes that he now has more students than he has ever had before. He also states that his order work is booming. Mr. Weaver has won quite a reputation as a chalk talker, and is a many sided man.

Some splendid specimens of business, ornamental and engrossing penmanship has been received from Joe Barnes, who is policy engrosser in the Northwestern Life and Savings Co., Des Moines, Ia. Mr. Barnes has been a pupil of Mr. Giesseman, both of whom are to be congratulated upon their work.

Mr. H. O. Keesling, of Cannon's Commercial College, Lawrence, Mass., favored us with a batch of specimens of students' practice in writing, evidencing the fact that Mr. Keesling is a practical teacher as well as a practical penman. The specimens are uniformly good.

We also notice that they were written on paper ruled on the copy book standard without the "boxes." We believe this is a good idea for a certain amount of practice, as it helps pupils to regulate the heights of their letters and thereby their movements as well.

Mr. Keesling is nothing, if not up-to-date.

G. A. Newman, Jr., Buffalo Gap, Va., submits specimens of ornamental penmanship, flourishing, card writing, etc., indicating that he possesses natural talent along the line of penmanship.

Mr. O. M. Albig, teacher of penmanship in the Olivet, (Mich.) College, renews his subscription to THE BUSINESS EDUCATOR, and states that he finds the journal very helpful in his teaching. He adds that THE BUSINESS EDUCATOR certainly "leads 'em all."

Some cards Mr. Albig enclosed show that he is making rapid strides toward the top in penmanship.

Mr. W. L. Carter, of Brock, Nebr., recently favored us with a title page for THE BUSINESS EDUCATOR, containing not a little merit.

Some splendidly written cards, ornamental style, have been received from R. C. Galloway, Pottstown, Pa. Mr. Galloway was a student of the Zanerian a few years ago, and if he keeps on he will make one of the finest.

Mr. S. McVeigh, Principal of the Bliss Business College, North Adams, Mass., recently favored us with a batch of specimens of business penmanship from students indicating a most thorough and practical training in this commercial art. While all are very good, the specimen of Miss Florence Pero is exceptional for its straightforward, business-like tendencies, being strong, rapid and quite accurate.

Mr. Ben Kupferman, 69 Morris St., E. Boston, Mass., recently favored us with some cards and a letter which disclose the fact that he has more than average skill. He writes a number of hands very successfully, and what is still better is a successful teacher of penmanship as well.

Mr. C. R. Tate, penman in the Bartlett Commercial College, Cincinnati, Ohio, recently favored us with a batch of about three hundred specimens of writing from students in that institution. The specimens all indicate a freedom of movement that is unusual for so large a number of pupils. This indicates that the instruction in writing is pushed with more than usual wisdom and vigor. Some of the specimens are remarkably good, indicating some talent and plenty of pluck, the work of the young ladies being quite equal to that of the young men. Quantity and quality considered, we have never seen anything to equal the specimens before us.



Miss Bess E. Velie, the wearer of the above countenance, is a native of Wisconsin, having been born there in '81. At an early age her parents died, and she went to Osage, Ia., where she was cared for by an aunt, at which place she grew to young womanhood and graduated from the public schools of that place in 1900.

In '01 she attended the Art Institute of Chicago, and pursued a course in drawing.

In '02 she attended the Zanerian and graduated in the writing and drawing classes, including considerable work in illustrating. At the completion of her work there she secured the position as supervisor of penmanship and drawing in the public schools of her home city, Osage Ia., where her work is giving more than satisfaction.

The title page for this magazine is from her hand, indicating more than ordinary talent in this direction.

Miss Velie is below the medium in physical size, but above the average in pluck, enthusiasm, industry and ability.

The writing herewith, though not her best, discloses the fact that her penmanship is quite meritorious.

Miss Velie deserves much credit for having accomplished so much in so short a time by her own unaided efforts. Possessed as she is of a sterling character, pleasing disposition, backed by talent and industry, there is no wonder that she has succeeded, as no one fails who possesses these qualities to a like degree. It gives us pleasure therefore to thus briefly introduce her to our readers as one who has won success.

Crisp and Strong

Allow me to commend the shortening of the name of your bright periodical, also the crisp, strong editorials.

DANIEL W. HOFF,
Supt. Writing and Drawing,
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CARDS! CARDS! CARDS!
Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, $1.00, 1000 by express, $1.75. Pen holder for business writing, 1oc; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail, etc.
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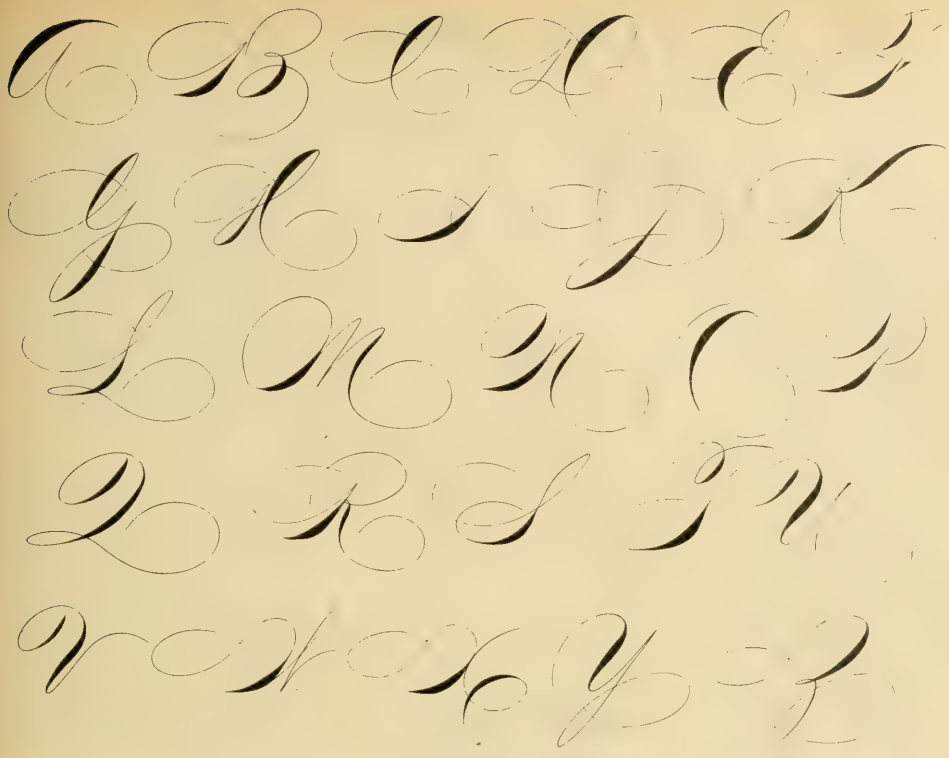
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Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information. E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

BY MISS BESS E. VELIE, SUPERVISOR WRITING AND DRAWING, OSAGE, IOWA, PUBLIC SCHOOLS.

"The aim should be perfection, Patience the road"
"... reaches through the sunshine and the showers!
Time hath his work to do, and we have ours.



BY W. H. VIGUS, COLUMBUS, OHIO.

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A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual $2.00 postpaid. Booklet free.

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BY

DANIEL T. AMES,

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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

Lettering and Designing

Number Twenty

BY E. L. BROWN, ROCKLAND, MAINE

We present this month another heading for study and imitation. When we say imitation we do not mean to convey the impression that the design must be copied in detail in order to obtain some beneficial results. Quite to the contrary, we believe the student should improve every opportunity to cultivate his originality. It would be an excellent plan for the learner to try to see how many different designs he can make from the ideas given in the one herewith, as well as from other designs he may have at hand.

Study the character and form of the decorative ornament, and note the dash and freedom displayed in the sweeps and curves. Draw in with pencil, suggesting light and shade, etc. The cupids represent education and art, and the drawing and shading of the same will afford some careful study. Illustrations on pages 9 and 28.

ISAAC PITMAN TEACHERS WANTED.

Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girl's Technical High School, under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."

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31 UNION SQUARE - NEW YORK.

Penmanship

One dozen colored cards, white ink, any name, for but 25c

One dozen white cards, plain or ornamental style 20c

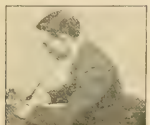
Letter, showing style of business writing 15c

Twelve lessons in business writing... $5.00

Work will please you.
Order and be convinced.

Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples

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If you are struggling alone at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well.

Mills's Correspondence School of Penmanship

stands at the head. Send stamp for full information. *Do it now.* Address, E. C. MILLS, 190 Grand Ave., Rochester, N. Y.

Who Can Learn to Write Well?

By C. N. Crandle, Chicago, Illinois

As the years go by, and experience ripens, our opinions change. Many things which we advocated a few years ago have been set aside, and new methods have taken their places. This truth is manifest in all vocations of life. Progress is the watchword, and ambition the motor-power necessary for success in any undertaking. The methods of teaching have been developed with wonderful rapidity. Many of us remember the old blue-back speller, and how we "toed the mark" when the lesson was to be recited. They were crude ways, but productive of good results. We learned to spell because we had to. The children were taught writing by methods which many teachers of today consider obsolete. Obervation teaches that the old ways are superior in many cases, and the teacher who advocates that all pupils can learn to write equally well by the same process is certainly laboring under a mistaken idea. The subject, "Who Can Learn to Write Well," might be briefly answered in these words: Any person who has to. But the answer would not satisfy all.

It is a peculiar question. One that is answered with some uncertainty. There are different classes of good writers, and many persons judge writing according to their own ideas. We have all agreed upon one point, viz: Writing, to be good, must possess two qualities—ease and legibility. It must be assumed that there are two classes of judges: the business man and the professional teacher of writing. It may be a dangerous assertion to make, but as a judge the business man must be placed first. His version is simple and just. If he knows the writer executes with a reasonable degree of speed, and his writing can be read without difficulty, he pronounces it good writing. The professionl teacher, as a rule, is apt to judge from the artistic appearance, overlooking the qualities to be desired for business purposes.

The professional writing teacher must form the second class of a judge. Having two classes of judges, we must have two grades of learners, that we may be impartial. In the first class, we find the multitudes who are in the public schools and business colleges. In the latter are children and adults who are brought together for a common purpose; with almost as many dispositions as there are pupils. For example, in the business department, there is a class of one hundred pupils for writing. What per cent. of the pupils of such a class can (or will) learn to write well? Those teachers who have had long years of experience, will tell you that if the proper interest can be created in the individual pupil all who have the physical and mental ability can acquire a good business handwriting. It can be accomplished, but it will require tact and patience on the part of the teacher. He must do individual work—not merely "setting copies," but learning the little things that make the work irksome to the pupil, and suggesting changes that may make it easier for him. One may not have the muscles of the arm sufficiently developed to use "Pure Muscular Movement." He must be cared for in a way that will be encouraging and productive. A certain kind of pen may be better adapted for use by one, which would not do for another. The same position for all is not advisable. Constant encouragement will often win when all other means have failed.

In the second class are those who have discovered that they possess "wonderful talent," and have placed themselves under the guidance of an expert teacher and penman of renown. From the professional standpoint this class will learn to write well, regardless of obstacles. They possess the necessary desire, coupled with ambition, and their progress is steady and rapid. The teacher of such a class is likely to conclude that all persons, from a business point of view, can learn to write equally well. The old saying: "Any person with one hand, one eye, common sense, and the aid of a good teacher can learn to write," carries with it much truth.

It is generally conceded that the average person possessing sufficient physical power and a willingness to work, can develop a fair degree of proficiency in writing. Accepting this as a conclusion, we come face to face with other questions. Which style are you going to claim for your standard, the



MR. C. N. CRANDLE.

slanting or the vertical style of writing? That which is executed rapidly or slowly? The vertical writer will tell you that the old slanting style is null and void. That it covers too much space, will develop in the writer curvature of the spine, and make the reader of such writing cross-eyed. The advocate of slanting writing condemns the vertical, and proclaims that it is not writing at all—merely an excuse for poor drawing. Prejudice must be set aside, and the position of the business man assumed—he who has to pay for the writing.

What kind of writing will he require? As a rule he will not exact a particular style. It may slant to the left, be vertical, or slant to the right. The first quality he notes is legibility. If the writing is clear, even and plain it is pronounced good. If the work to be done is not of the rush-order kind, speed will not be considered essential, and though the execution be slow and laborious, the writing is good for the purpose for which it is to be used. If the necessities require speed, the writing of such a person would be worthless. That which is good for one is poor for another. But he who can write rapidly, systematically and legibly must be acknowledged a good writer. If the latter is the only one to be considered good, then the question is difficult to answer, even if any style be accepted.

The nervous system of the pupil has much to with his progress in learning to write. Should he be excitable, it will be difficult to develop a strong, even style of letter, and regular spacing. His work, while apparently easy and graceful, will possess the useless strokes and irregular finishes. Important factors to be considered in learning to write well are disposition, confidence, grace, mental and physical development. The person who possesses these qualities will unconsciously portray all in a page of his penmanship.

The one who is not so fortunate in the possession of all the natural gifts may become a good writer by the more common course—plodding. If the pupil is nervous, awkward, stubborn, and lacks self-confidence, it is a laborious task to either lead or drive him to the acquirement of a good hand-writing. He will not see the benefits that may be derived from the ability to write well, and the teacher, be he ever so earnest, can do but little for him. If he ever improves his penmanship to any noticeable extent, it will be when he gets a position where his success depends upon his ability to write well, and the employer says: "You must improve or get out." Then, even in advanced years, he may be found in the penmanship class, plodding for that which he might have secured with comparative ease, had he taken advantage of the opportunity while young.

Accepting any style or styles of penmanship, when well written, as being good, the logical conclusion is that any person who is physically and mentally right, and has sufficient influence back of him, can learn to write well.

TO ASPIRING TEACHERS OF PENMANSHIP

Beginning July 1, 1903, I am going to give a **TEACHERS' COURSE** in Penmanship in the rooms of

HEFFLEY SCHOOL OF COMMERCE,

245 Ryerson Street, Brooklyn, N. Y.

This course is offered as being the best instruction ever given on the subject of writing. **If Writing is What You Want, Or a Method of How and What to Teach,** so as to get the best results in the shortest time possible, you cannot afford to miss what you can get from me.

One of my last years pupils says this:

"The Madarasz Method is philosophic and logical—it involves the fewest principles of any method I have ever examined, and is sure to produce the best results. Mr. Madarasz has points that every penman and teacher of penmanship must get, if he wishes to make the most of his profession. It gives me the greatest of pleasure to recommend the Madarasz Method. No teacher can afford to do without it.

T. COURTNEY,
Iowa Business College, Des Moines, Iowa.

The terms will be same as in previous years, $30 for the course. This is not a mail course, but personal instruction, and can be got only by coming to New York.

Madarasz, New York

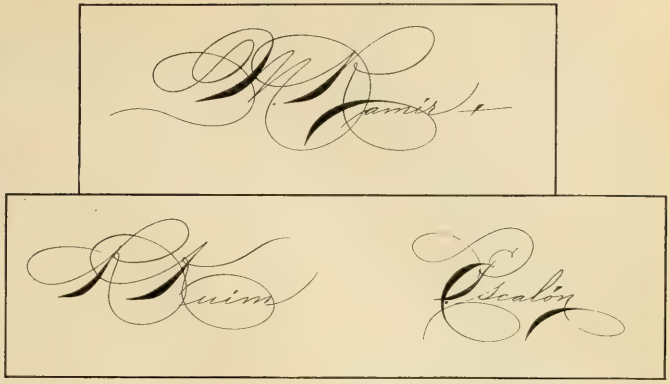
1281 THIRD AVENUE

☞ If you are interested, write fully, and enclose 2c. for reply.



The above portrait is a likeness of Mr. P. Escalon of San Francisco, Calif., formerly of Santa Ana, Republic of El Salvador, and more recently a student of Mr. F. O. Young, the left-handed penman of the Pacific Coast.

Mr. Escalon is but seventeen years of age. Considering this, and the fact that he has but recently learned English, we think the work contains not a little merit.



The Three R's of Education

(Continued from Page 23.)

"Dear Sir:

"this will enterduce my friend——— aney thing you can do for him i will apresit it very much.

"I have none him for years an upright and onest man.

Yours verry truly.

———,"

PUBLIC SCHOOLS IMPROVING.

This brings me to that one of the elementary studies that were made so much of in the public schools that I knew as a boy, which was placed first in the proverbial list of the "three R's"—reading. In the old days the "reading exercises" were first in the order of classes, and the pupils were taught enunciation, pronunciation, distinctness and expression. You have to listen for a half minute only to the average young man of twenty or thereabouts to know that reading alone had small place in the public schools routine for him. I am happy, to learn, though, that this art is again receiving more attention in the schools, and that in some cities it is being taught with more intelligence than ever before.

In conclusion, then, I wish to say, that for all the flaws I have seen in the practical workings of the public school system, I am by no means of the opinion that there is no improvement therein. On the contrary, I believe it is better, more thorough and more progressive on the whole than it has ever been in the past.

But in their eagerness for "general culture," so called, for "universal art education," for "variety and novelty and breadth," the authorities have temporarily neglected—I am sure the neglect is only temporary—the solid and deep foundations upon which only can true cultivation, real breadth be builded. For one, I shall be glad when there is less dissection, less modeling, less wood carving in our public schools, and more real, downright hard work devoted to the three R's of other days—readin', 'ritin' and 'rithmetic.

A Flourishing Institution.

On January 14th, the Ferris Institute, Big Rapids, Mich., reached an enrollment of 845 students. This is truly a remarkable record, but is no more than the brains and manhood back of the institution merit. The Ferris Institute deserves to be recognized as one of the leading business institutions of our country.



Many home students, in writing, waste much valuable time in not knowing right where to correct their faults by joining

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MINNEAPOLIS, MINN., Jan. 21, 1903.

To whom it may concern

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Very truly, G. E. CRANE

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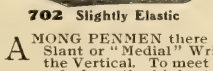
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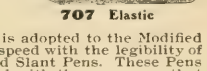
Write, T. C. STRICKLAND
E. Greenwich, R. I.

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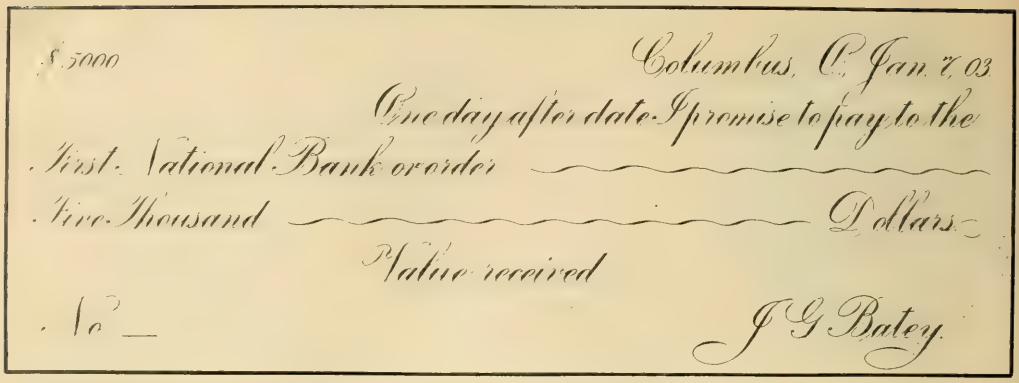


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ROUNDHAND SCRIPT BY MR. J. G. BATEY, PUPIL OF THE ZANERIAN, COLUMBUS, OHIO.

The Prevailing Opinion

Merritt Davis, of the Capital Business College, Salem, Oregon, renews his subscription to THE BUSINESS EDUCATOR in the following language: "I think your journal is the best of its kind published, and I feel that I cannot afford to be without it."

From a recent letter from Mr. L. E. Stacy, penman and commercial teacher in Spencer's Business College, Kingston, N. Y., we take pleasure in quoting the following: "THE BUSINESS EDUCATOR is fine, and seems to get better with each number. You are to be congratulated upon your success in producing such a good paper. School is booming, and we will break the record this year."

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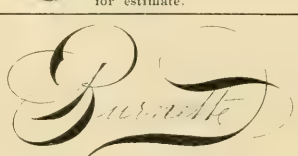
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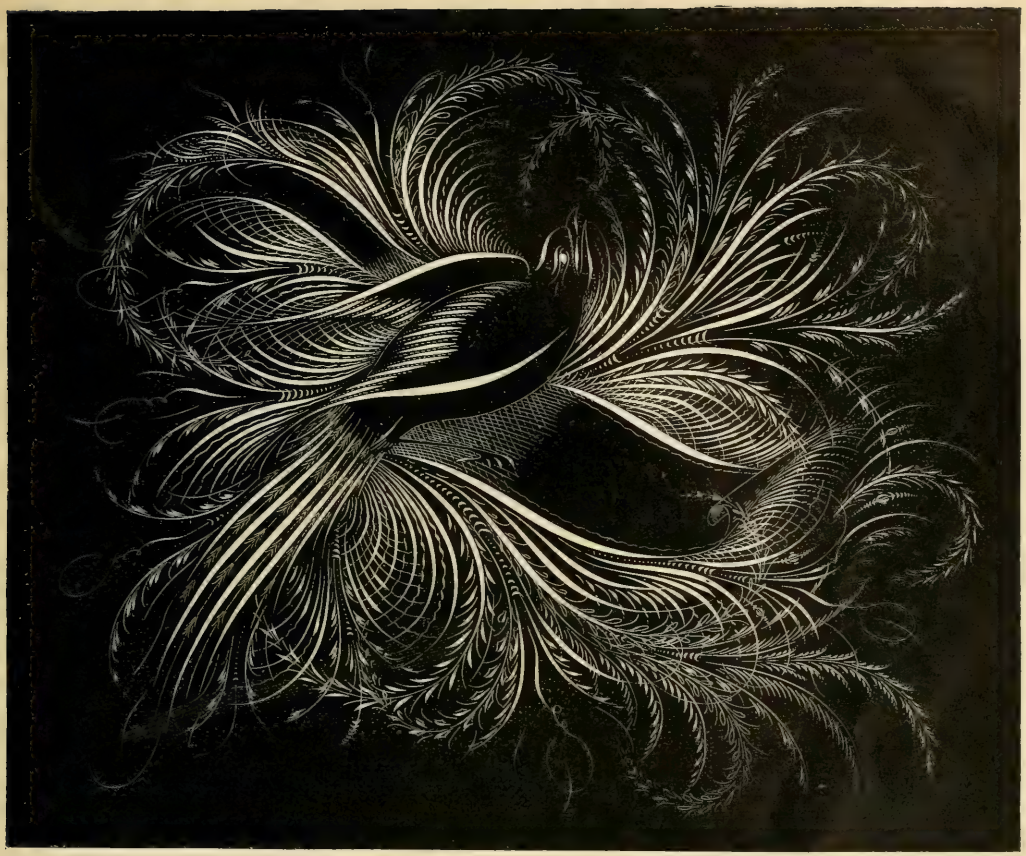
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Envelopes—100 fine blue by mail, postpaid 40c
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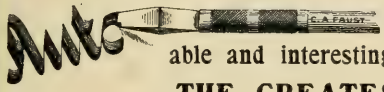
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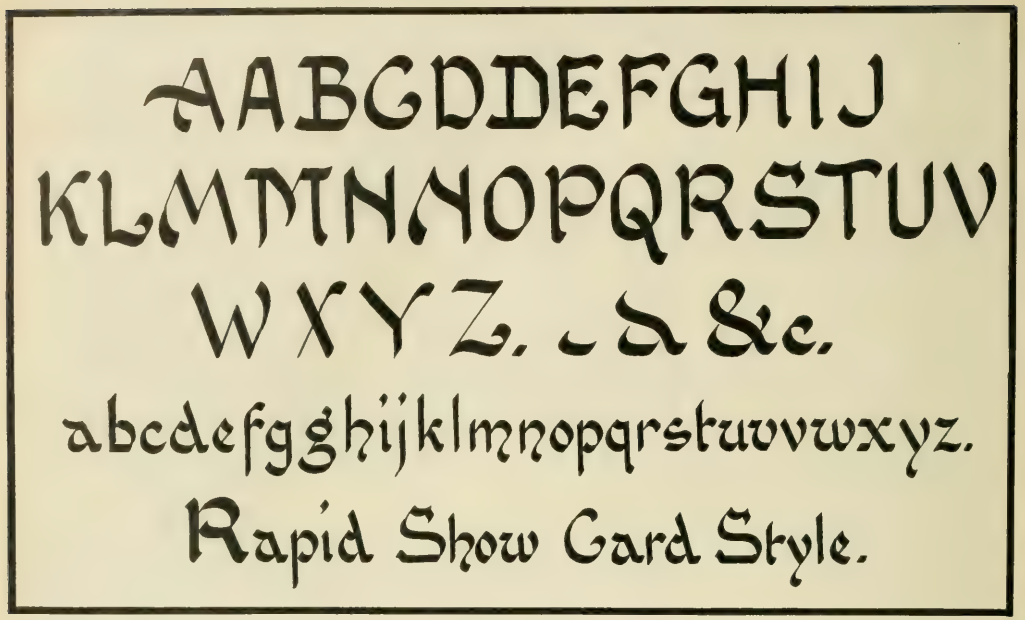
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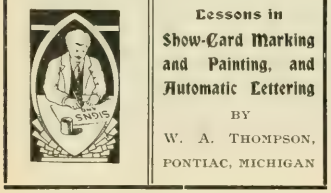
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Lessons in Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Before beginning practice on this alphabet it would be well to review the instruction given in December and January numbers in regard to position of body, pen, inks, etc., also practice faithfully on the outlines and alphabet of same.

In this number you will notice the letters are vertical instead of slanting style, as in former lessons in pen lettering. This alphabet may be made very rapidly and also have the appearance of being somewhat tasty without extra effort, as the letters are formed by natural and rapid strokes of the pen. The size of the letters may be varied by the use of narrow or wide marking pens. The proportion may be varied by making the letters tall and slender or by making them low and extended. Study and practice especially the form and make-up of each letter, then you will be in good position to vary the proportion of lettering or wording on either small or large show cards, tickets, etc.

Practice faithfully and study spacing, make an effort to letter cards and tickets without tracing or guide lines. You will find in a very short time this will be an advantage in the work, and also the lettering, when finished, will present a more handsome appearance than that drawn strictly to measured lines.

Our next number in pen lettering will be Shading Pen Work.

John D. Williams

(Continued from Page 27.)

his came from the engraver's hands was an exact copy—as nearly as the engraver could make it—of the artist's lines.

It is, after all, as an author that Mr. Williams will be best known and longest remembered. His "Gems of Penmanship," a book prepared to preserve his style of off-hand flourishing, and to secure to him the credit of originality, which, from the extensive copying of his designs by other artists, he was in danger of losing, than as an embodiment of practical and ornamental writing. His series of copy-books and "Guide to Penmanship," afterwards published by Slote, Woodman & Co., were more in the line of instruction and embodied at length the "principles" of his system.

There is one credit belonging to Mr. Williams which he is not likely to have unless given to him here. He was the discoverer of the now famous "Spencerian Pen, No. 1," and which was originally Gillott's 170. The peculiarity of this pen is its quill-like flexibility, owing in great measure to the peculiar rotundity of the barrel. This pen was shown to Mr. Lusk, then agent for the Spencerian Books; and by him to the Messrs. Ivison, Phinney & Co., who procured its manufacture by Gillott under the name of the "Spencerian Pen No. 1." It is probably the most popular pen among good writers to be found.

It is something to be said of Mr. Williams that he never excited the animosity of his competitors, and that at the time of his death at Albany, Jan. 6, 1871, he had not an enemy on earth. The reason lay in the very nature of the man. He could not hold enmity. In love with his profession, he had a genuine respect for every man who was striving to excel in it, and he habitually took as much pride in other people's work as in his own. He had the remarkable quality of being able to criticise his own work, and he often did it unsparingly. And he could just as clearly see the failings of others, and did not hesitate to point them out. His criticisms were just, and to an artist who wished to succeed on his merits, invaluable.

While teaching in the Bryant and Stratton college of St. Louis in 1866, it was my good fortune to come under the training of Mr. Williams who was then professionally known as John D. He was then superintendent of ornamental penmanship for the chain of Bryant and Stratton colleges and was visiting their various cities and filling each college with ornamental designs far surpassing those of all competing schools. In those days a business college had a poor standing that did not make public displays of ornamental as well as plain penmanship. Flourished specimens were sent with all letters soliciting students. Under his severe personal criticism, Archibald McLees of New York engraved Williams' "Gems of Penmanship" and nothing in the line of script or flourishing had ever been so beautifully engraved. Later Mr. McLees was made the engraver of Spencerian copy-books and their surpassing beauty rapidly won for them unequalled popularity. As a companion I found Mr. Williams very jovial, but as a teacher exacting in the extreme. As an artist in off-hand flourishing combined with lettering and pen drawing his equal was never known. His original designs in style and methods of execution have been the standard for all the leading flourishers for the past fifty years.

Doing Good Work.

"Your paper does a vast amount of good in my school." E. E. WASHBURN,
Jacksonville, Oregon.
Principal High School.

How Shall the Pen be Held?

BY CHANDLER H. PEIRCE, DAYTON, O.

Fashion decrees that you wear your hat about as you please. This, of course, includes the fair sex.

The position of the feet determines in no small way the general appearance of the individual, and it is apparent upon observation that a very wide range gives room for comment. The proper angle of the feet should not differ materially, and so we conclude that a law of action must exist in nature which provides for the greatest advantage.

There is a power in walking which comes from a good position of the feet, and this is definable when they are at about right angles with each other, giving a slant from the horizontal between 50 degrees and 60 degrees, or the standard for best written characters.

The feet placed at greater or less than what I will denominate as "standard" detracts from appearance and doubtless to speed and endurance.

The hand formation unquestionably has a *best* function to perform no less than that found in the feet, and unless malformed or trained improperly the position should be as easily determined for writing as the feet for walking.

Forcing the hand to the right so that the fulcrum consists of the *nails* of the *third* and *fourth* fingers is to me hideous and monstrous.

The oldest inhabitants can well remember the punishment sure to follow for disobeying this most rigid law, but to have clung to such a barbarous practice down through the years of change and progress into the living present is surely nothing short of an atrocious crime.

Such teaching is not only injurious and deletereous, but stifles a principle which works disaster and ruin where betterment would yield success with one-half the effort.

The hand-rest should form its pivot on *first joint of little finger* without the nails coming in contact with the paper. Practically the hand is half closed in the process of execution, with the thumb, first and second fingers curved slightly, (the second finger curved more than the first.) The corner of thumb nail opposite joint of first finger which extends about half an inch below end of thumb.

I have said the second finger curves more than the first and extends downward, leaving a *space* which separates the power of *motion* in the *fingers* from the fulcrum. Half way between vertical and horizontal is the general position of the hand and will not admit the old saw "let the end of holder point toward right shoulder."

After all has been said at this distance, your head must be clear, else you will not get the essence. You think you understand but you don't, and you never will till you grow it through an experience of a painstaking character.

Telling doesn't do much good.

How to wear your hat; how to walk; how to act, cannot be gathered from print. Neither do I wish any one to infer that perfect penholding is the beginning or ending of the whole matter. Nicety and delicacy of touch and expression come through cultivation, and no child, or a beginner of any age, can hold the pen correctly.

No watch will keep time till adjusted. Many things enter into the adjustment of any work of art.

No amount of scribbling with an ancient holder and a rusty pen will acquire the *exact way*, no more than you can be graceful in the waltz in a pair of cowhide boots.

The kind of holder (including the diagonal—oblique) will constitute the ammunition for another shot.

A proper selection determines your destiny.

Commercial Geography

(Continued from Page 11.)

TRANSPORTATION.

Proposed Improvements in the Erie Canal. Scientific American Supplement, January 17, 1903.

IRRIGATION.

Irrigation Methods. Scientific American Supplement, January, 1903.

RUBBER.

The Rubber Industry in South America. (Adv.) Saturday Evening Post, January 10, 1903.

CORN.

The Story of the Corn Crop. John W. Strong. The World Today, December, 1902.

MISCELLANEOUS.

The Great Business Combinations of Today. The So-called Sugar Trust. Franklin Clarkson. Century, January, 1903.

The Biography of an Office Building. Arthur Goodrich. World's Work, January, 1903.

Christmas in Uncle Sam's Colonial Possessions. J. M. Shawhan. Overland, January, 1903.

Dissimilar Similarity

It is said that at one time there was in the House of Representatives, a handsome man of ability by the name of Charles Henry, and also a small man of limited capacity by the name of Henry Charles. Speaker Blaine having addressed the latter as the former, Mr. Charles said, in correcting him, that there was as much difference between them as between a horse-chestnut and a chestnut horse. Equally wide is the difference between some booklets published on Correspondence, and the books we issue on that important subject. Our special circular, with scores of testimonials from all parts of this country, will reach you almost as soon as this advertisement. If you do not receive a copy of this special circular, send us a postal card request for it.

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Zanerian Script Alphabets

A New Encyclopedia of Penmanship

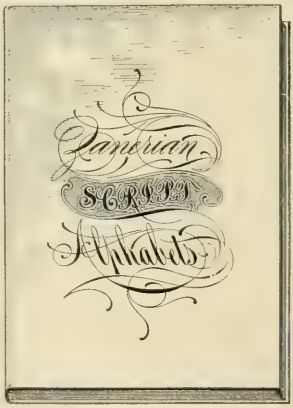
This new book enters the penmanship literature of the 20th century one of the largest, most interesting and valuable books published for a quarter of a century. It is a new view of penmanship and penmanship questions. To enumerate the contributors of this production would be to name the foremost modern penmen and engrossing artists.

Although there are a few works on this subject, none have been practical enough; they tell you what to do, but not how to do it. This book not only tells what and how, but illustrates by example so that you can be at once your own teacher. It is clear, yet concise, and was written with the view of aiding others to achieve the utility and beauty of penmanship. If you are an amateur you cannot afford to be without it. If you are a professional, it will tell you how to increase in skill. If you are a beginner this book will point the way to a good handwriting. No book has ever been published containing the same information. New light on this old subject will be revealed when you pursue its pages. After reading it, if you do not think it is worth the price to any one searching for knowledge along this line, we will refund your money.

Positively no penman—beginner, amateur or professional—can afford to be without this work.

What the Book Contains

It contains one hundred and sixteen pages.
It is 9 x 12 inches.
It is beautifully bound in art linen.
It is printed on the finest plate paper with a new kind of ink that very closely imitates actual pen work.
It has a beautiful half-tone frontispiece portrait of the author—C. P. Zaner.
It is the only book that tells what good penmanship is, and how it is done.
It tells what writing is easy to read and to write.
It tells what letters a beginner should practice first and why.
It explains how to write well, and what movements to employ in learning.
It gives the reason why finger movement fails to produce graceful forms.
It gives the scope of arm movement, and tells what writing can be done successfully by it.
It gives the secret of learning the successful hand.
It tells what the standard was, should and must be.
It tells which standard is best for children, with the reason.



It explains what hand is best for common usage to meet the demands of the reader and writer.
It contains forty-one varieties of the angular hand on one plate 3 x 4 inches, and tells how thousands upon thousands of variations may be made.
It tells how to criticise individual characteristics, and gives examples that illustrate how it is done.
It tells what a teacher's duty and aim should be.
It contains fifty-one full-page illustrations of business, ornamental, semi-ornamental, and roundhand alphabets; business forms, letters, calling cards, signatures, signature-combinations, envelope addresses, verse writing, fancy capitals, model advertisement, flourished forms, monogram, letters and commercial script, with instructions opposite each page that tell how to make them.
It contains stub-pen penmanship, back hand, running hand, compact, angular, abbreviated, accurate, plain and ornamental forms.
It contains other interesting and valuable information not mentioned here.

Proof of Its Merits

Whenever we can induce a prospective buyer to thoroughly investigate the contents of this book, we invariably sell a copy. It could not be otherwise, for the statements of eminent penmanship authorities are too sincere for any possible doubt to be entertained as to the unquestioned superiority of such a book. Only a short time ago one of America's best known penmen said: "Zanerian Script Alphabets is without question the greatest work of modern times." Ask others equally as prominent, and you will probably receive a similar reply.

Can we publish anything more convincing, or more likely to induce you to send for a copy? If there is, we would like to know what it is.

Special Offer

In order to give intending purchasers a chance to know, in part, what the pages of this great book really look like, we will send sixteen unbound pages exactly like those in the book (only these were slightly damaged in printing) for the very low price of but 25 cents, post-paid. If you afterwards purchase a copy, we will credit you with 25 cents toward the book.

The book is really worth $5.00 if it is worth a cent, but to place it within the reach of all we offer it for but $2.50 prepaid, or for $2.90 in connection with the BUSINESS EDUCATOR one year.

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Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00, ¼ Gross 25c, 1 Doz. ..... 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ Gross 25c, 1 Doz. ..... 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c, ¼ Gross 25c, 1 Doz. ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ Gross, 25c, 1 Doz. ..... 12c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ Gross 25c, 1 Doz ..... 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00, ¼ Gross 25c, 1 Doz ..... 12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ Gross 25c. 1 Doz. ..... 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens ..... 15c.

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens ..... 15c.

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed ..... 25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time ..... 10c.

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Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box. $1.00

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder	10c
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The Business Educator



MARCH, '03.

ZANER & BLOSER
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COLUMBUS, O.

VOL. VIII. NO. VII. WHOLE NO. LII.

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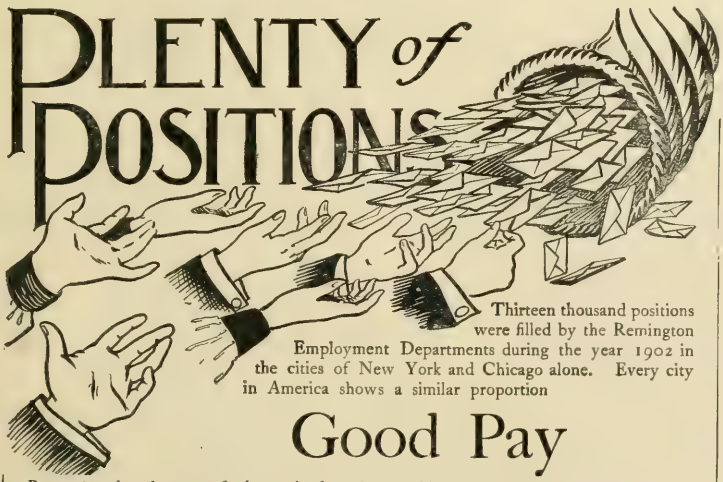
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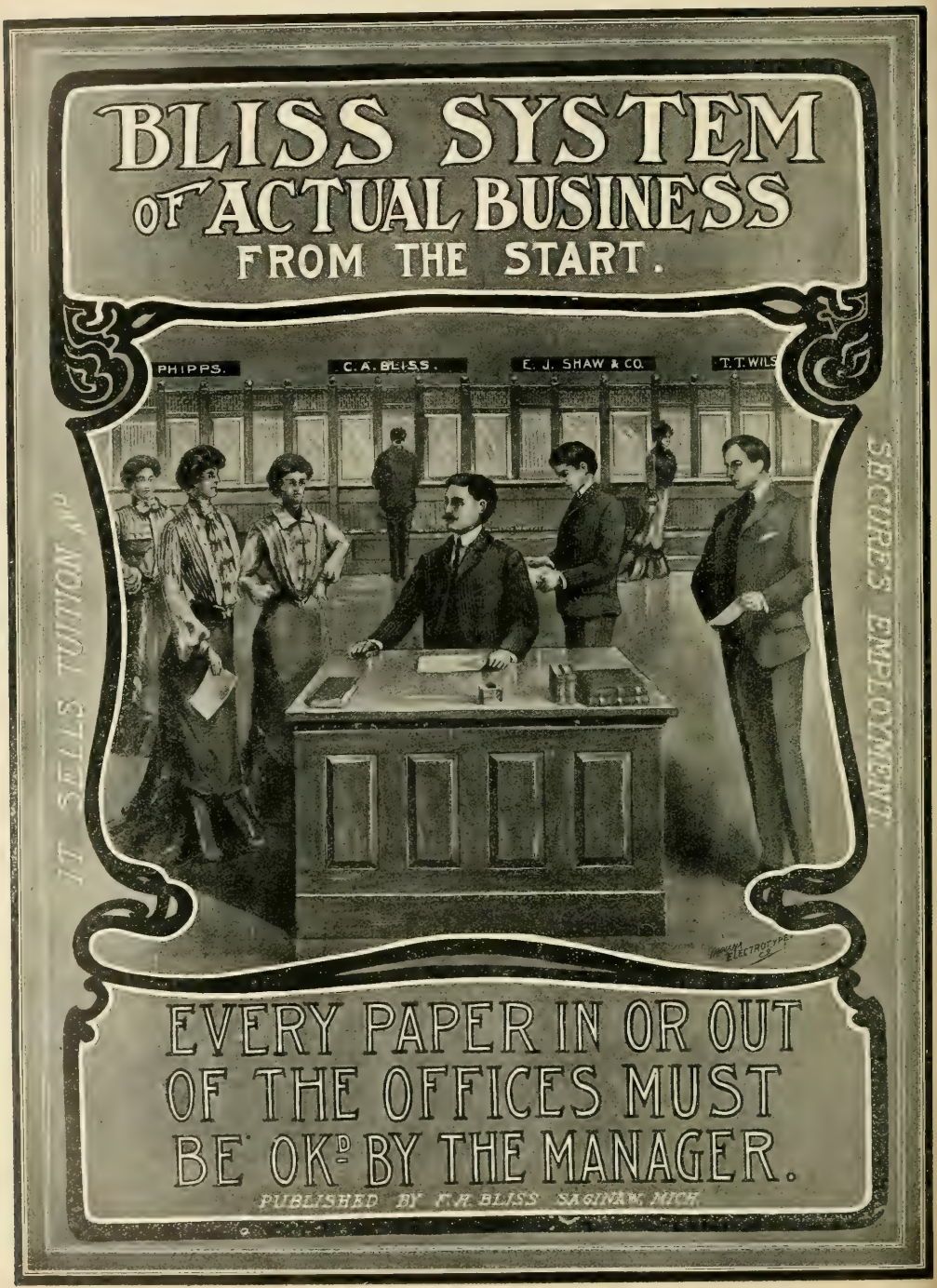
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THE Business Educator

Leading Journal Devoted to Penmanship and Business Education

BY W. LE ROY BROWN, COLUMBUS, OHIO.

VOL. VIII. No. 8. COLUMBUS, O., APRIL, 1903. WHOLE No. 53

Individuality.

It is easy to hoot at individuality in penmanship, but it is well that no one has the power to destroy it. He who wages war against it fights a losing battle. How poor the work of the master penmen would seem if it were all alike—if their individualities were eliminated. No Flickinger, no Taylor, no Madarasz—the charm they gave their work all gone, and just one standard of penmanship left. Their individuality is what made their work indiscribably fascinating.

What is true in the higher manifestation of skill is also true in a degree in the lower.

Thousands of teachers have tried the plan of teaching one slant, one movement, one form, etc., for all—that was largely the old copy-book method—but see how their pupils have departed from their teaching.

Is the handwriting of Edison and James Whitcomb Riley wrong for their own use, and was their teaching right, or is the reverse true?

Why is the most accurately engraved script, such as is found in the old style copy-books, not best for student's copies? Because it lacks all individuality, life, and is not of the right kind.

The work of all our best business writers is strongly marked with individuality. Individuality, always within the limits of reason, should be encouraged and not suppressed. If it should be suppressed, why don't its opponents suppress their own, and give the world an object lesson?

Individuality is all right, but a few misguided enthusiasts are endeavoring to make it conform to their erroneous one-movement doctrine. But it is too late; the day is past.

Docked for Bad Penmanship.

NO SALARY FOR COURTHOUSE CLERKS WHO WRITE ILLEGIBLY.

Pottsville, Pa., February 24th.—The handwriting of the clerks in the County Recorder's office is so bad that the commissioners today refused to pay for their services. This action was taken at the request of the Taxpayers' Association and several lawyers, who allege that it is impossible to read the indexes of the mortgage books.

Judge Marr, to whom application was made to compel the commissioners to pay the clerks, decided that the handwriting must be legibly done to entitle them to salaries.—*Philadelphia Press.*

We are Out

Of February, 1903, numbers of the BUSINESS EDUCATOR. If you have a copy or two, we would appreciate it if you would send us the same.

Our subscription list is growing and we cannot always foresee the demand. The BUSINESS EDUCATOR is too expensive to run extras by the thousands to lie upon a shelf.

We therefore happen to run short now and then and hereby give our friends a chance to show their generosity.

Vertical

Frequently we learn through the mail or press that vertical writing has been dropped in this place and in that. From these reports one would naturally conclude that vertical was truly a passing "fad" and "dead." But, on the other hand, along comes information that the vertical is a "vast improvement," etc., over the old slant.

E. O. Vaile, editor "The Intelligence," Chicago, February 15, 1903, says:

"We have very slight faith in the statement that business men object to clerks who use the vertical system. This statement when made can generally be traced to some teacher in a commercial school. As a class such teachers are strenuously against the vertical system. The reason is very clear. The simplicity and comparative ease with which it can be mastered tend strongly to reduce the importance of their own calling. They oppose vertical writing strictly on business principles, without any regard to pedagogical or humanitarian considerations.

"If it were a fact, as we do not believe it is, that the business world disapproves of vertical writing it would still be the bounden duty of the schools to adopt and teach it. Ease in learning, legibility, speed, absolutely every argument but custom, is in favor of it; that is as a system for children to learn. Of course no one advocates that adults or young people should work to acquire new writing habits. Nor is it wise for teachers to labor to make their pupils acquire a style too rigidly and literally vertical. Allow latitude but hold to the vertical standard as the ideal. Don't allow the copy-book or the writing teacher—even if you yourself are that teacher—to be a tyrant."

Editor Vaile is right in some of his statements, but to accuse commercial teachers of being opposed to vertical for "business principles" discloses the fact that he is not as familiar with *business* teachers as he is with "school" teachers. Certain it is that he himself could be accused of such "business principles," as he is the publisher of a series of vertical copy-books, which, no doubt, mean something to him, though we have never heard of their use.

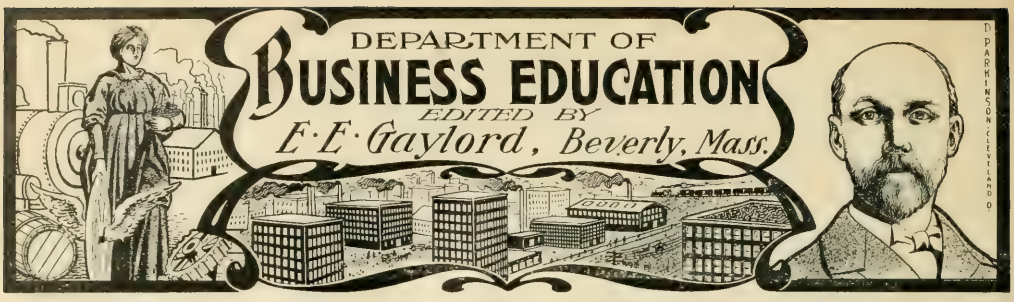
We know full well from our extended acquaintance with penmen and commercial teachers that if they thought or knew that vertical penmanship was better than slanting penmanship they would espouse its cause and instruct their pupils in the same. As a class they are as sincere as they are enthusiastic, and to thus accuse them of insincerity as Editor Vaile does, discloses the fact that he is woefully ignorant concerning this class of teachers or that he willfully misrepresents them. From what we know of Mr. Vaile we certainly do not believe it is the latter.

Much of this misunderstanding of penmanship problems comes from the fact that Editor Vaile knows as little about business college conditions as some penmen know about conditions in the primary grades, as concerns childhood and writing.

Discussions for and against the vertical adoption of books, action of school boards, opinions of superintendents, editorials, etc., all seem to indicate that the present tendency is toward a slight slant which some call semi-vertical while others call it slant. Certain it is that vertical is here, and to remain indefinitely, in the lower grades at least.

Certain it is that the rigidly up-and-down vertical is passing, to be supplanted by medium slant—by a style combining the merits of vertical and slant writing, superior to either. Certain it is, too, that with the wane of the vertical, simplified writing is receiving the attention it deserves, and which it would have received long since, had vertical not become the popular idol, for it was the simpleness of most of the vertical systems that won rather than the fact that they were vertical.

Vertical will be written by a great many people, because it takes all styles of penmanship to meet all kinds and conditions of men. Greater diversity will be manifested in the writing world than heretofore, and better writing will be the result.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

February was a month of great birthdays — Washington, Lincoln, McKinley, Lowell, and Longfellow.

Would it not be a good idea to arrange to have the annual convention of the E. C. T. A. during the first week of April, when most of the public schools have their spring vacation?

The E. C. T. A. program justifies our prophecy of last month. It is a crisp, business-like educational bill of fare. "How?" is the emphatic feature of almost every topic, and "How I Teach" is the subject of at least a half-dozen addresses. This is practical, and it will surely give to visiting teachers something tangible to take with them to their class-rooms. Go loaded for discussion!

Probably one of the most interesting and forceful general addresses to be made will be given by Mr. E. M. Barber, Supervising Accountant of the Appraiser's Office, New York City. Mr. Barber is a free lance, who is admittedly of the first rank among teachers who have turned their knowledge to practical account in the great world of affairs. He has had no small experience in commercial teaching, and he writes with a caustic pen when the occasion serves. A great deal of very interesting and laudatory matter has been written of late regarding those who were among the pioneers in commercial education. Mr. Barber is likely to say something antithetical.

One of the best banquets ever enjoyed by the Eastern Commercial Teachers' Association was served at the St. Denis Hotel on the eve of the great November storm, in 1898, when the Association held its Thanksgiving meeting at the Packard School. Those who were present will remember the delightful way in which W. J. Kinsley, as toastmaster, presided over the after-dinner ceremonies; and they will meet again in the banquet hall of the St. Denis this year, assured of a thoroughly enjoyable dinner, followed by appropriate vocal decorations.

An Apology

In our report of the Milwaukee Convention we unjustly gave the impression that the address delivered at the banquet by President-elect J. W. Warr, had been prepared for a Grand Army reunion and was given to the teachers second-hand. A letter from the generous president of the Federation, which reached us too late to be acknowledged in last month's issue, says that we were entirely wrong in our inference; that the address was prepared especially for the Milwaukee meeting, and was given its military flavor because of the Grand Army associations of our host; but that, owing to the lateness of the hour, the educational application was omitted, thus giving rise to the inference we drew. We regret exceedingly that we gave an unfair impression, and we hasten to correct, so far as possible, the wrong we unintentionally committed against a man who, for ten years, we have esteemed as a warm personal friend.

A Tribute to Individual Instruction

A course of study is for the children and not the children for the course of study. American citizens support the schools for the children's sake, not from any love or respect for an outline of subjects. Schoolmasters are the only persons who worship a curriculum. When a teacher reports half a class as failures because they cannot reach the standard, she is cheating so many parents out of their right to have their money devoted to a style of education suited to their children. The fallacy that each successive group of pupils should do the same work in the same time is not only absurd, but it is cheating the tax payer out of his rights. Superintendents cry, "It can't be done otherwise." Yet Superintendent John Kennedy goes on doing it in Batavia, N. Y., and every business college in the United States has done it for years. — *American Education.*

Young Men, Wake Up!

February, 11th, a special examination for the position of stenographer and typewriter was held in the rooms of the Civil Service Commission at Washington, and three-fourths of the seventy-one competitors were men.

The record of the commission for the past year shows that out of 423 men eligibles, 240 men were appointed, while out of the 231 women eligibles but 33 are now filling positions. Just why women are not desired was thus explained by a prominent official:

"Man," said he, "has the advantage of long training in office work, and is much better suited for its arduous duties. The chiefs of divisions frequently complain that they cannot properly control an office of women. It is much easier to say to a man that the exigencies of the office require overwork, than to tell a woman 'to come back after dinner.'

"Then again, when a man feels tired, the chief feels no hesitancy in saying that the work must be done regardless of his personal feelings, while if he said the same to a woman he would be called brutal"

Remember that the new secretary of the Department of Commerce made his debut in Washington as one of these plain male stenographers, less than ten years ago. "There is room at the top" yet.

Phonetic Spelling

The Illinois State Teachers' Association went on record, at its last convention, in favor of phonetic spelling, and adopted, as a beginning, the following words, with spelling as indicated: Altho for although, catalog for catalogue, decalog for decalogue, demagog for demagogue, pedagog for pedagogue, prolog for prologue, program for programme, tho for though, thoro for thorough, thorofare for thoroughfare, thru for through, thruout for throughout.

This is a subject that has received a great deal of thought and that will some day be settled right, at which time we shall all wonder how we ever tolerated so unscientific and cumbersome a system—if "system" it can be called—of spelling; just as we shall some day wonder why we were so stupid as to go on using our unwieldy tables of weights and measurements, and laughing at our Brit-

ish cousins for continuing the use of an ox-cart method of counting money, when all the while we had, in our table of United States money, a daily object lesson of the saving that might have been effected could we only have overcome our inertia sufficiently to make use of the metric system for all our weights and measurements. While it may be a question how far we shall accept the dictum of the vanguard in the matter of spelling reform, there should be no question about giving, in every arithmetic class, enough work involving the tables of the metric system to demonstrate its simplicity and superiority over our present system.

Schools Should Build Character

In all schools, public and private, and in all teaching, wherever done, it should ever be kept before the pupils that they from day to day are building a character that must last through life and reach into the great hereafter. That just as a building is erected, one brick at a time; or stone by stone and brick by brick, until at last it stands forth a completed building, beautiful in its outlines, massive to behold, an ornament to the town, an honor to the men who conceived and constructed it, and a glory to the purposes to which it is dedicated; so, too, day by day, the youth should be taught that they are building a character. That daily they should by "giving all diligence, add to their faith virtue, and to virtue knowledge, and to knowledge temperance, and to temperance patience, and to patience godliness, and to godliness brotherly kindness, and to brotherly kindness charity."

Then we have the fruits of right living set forth in beautiful language by the wisest man that ever lived when he declares that "happy is the man that findeth wisdom, and the man that getteth understanding. For the merchandise of it is better than the merchandise of silver and the gain thereof than gold. She is more precious than rubies; and all the things thou canst desire are not to be compared unto her. Length of days are in her right hand; and in her left hand riches and honor. Her ways are ways of pleasantness and all her paths are peace."—*D. F. Fortney, at the dedication of the new high school building, Clearfield, Pa.*

Business Tips.

GEORGE HORACE LORIMER.

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]



PICTORIAL POINTERS—The New Powers Building, home of the Metropolitan Business College, corner Wabash Avenue and Monroe Street, Chicago. This magnificent twelve-story building cost a million dollars, including the site. The school occupies the eighth, ninth and tenth floors, we understand. The building is about 170 feet long by 70 feet in width. Remarkable provision for light has been made. All partitions in the schoolroom are of glass, so that one may stand at the Wabash end of the building, and look through its 170 feet of school rooms, through the rear windows, to the tossing waters of Lake Michigan, half a mile to the eastward. When you go to Chicago, visit the Metropolitan.

(Continued from January.)

TO AN OFFICE ASSISTANT.

The way to think of a thing in business is to think of it first, and the way to get a share of the trade is to go for all of it. Half the battle's in being on the hilltop first; and the other half's in staying there.

A boss with a case of big-head will fill an office full of sore heads.

A manager needs an assistant to take trouble from him, not to bring it to him. It's easier for a boss to do a thing himself than to tell some one twice to do it. Petty details take up just as much room in a manager's head as big ideas; and the more of the first you store for him, the more warehouse room you leave him for the second.

An assistant who becomes his manager's right hand is going to find the left hand helping him; and it's not hard for a clerk to find good points in a boss who finds good ones in him. Pulling from above and boosting from below make climbing easy.

I want to caution you right here against getting the society bug in your head. You're going to meet a good many stray fools in the course of business every day without going out to hunt up the main herd after dark.

Because a fellow cuts ice on the Artic Circle, it doesn't follow that he's going to be worth beans on the Back Bay. A man's as good as he makes himself, but no man's any good because his grandfather was.

ON MODESTY AND PERSISTENCE.

I hope that when I get home your boss will back up all the good things which you say about yourself. For the future, however, you needn't bother to keep me posted along this line. It's the one subject on which most men are perfectly frank, and it's about the only one on which it isn't necessary to be.

A man who does big things is too busy to talk about them. When the jaws really need exercise, chew gum.

A man who's giving a dollar's worth of himself for ninety-nine cents doesn't need to throw in any explanations.

Hot air can take up a balloon a long ways, but it can't keep it there.

Life isn't a spurt, but a long, steady climb. Some men do a day's work and then spend six lolling around admiring it. They rush at a thing with a whoop and use up all their wind in that. They mistake intention for determination, and after they have told you what they propose to do and get right up to doing it, they simply peter out.

Nothing can cheapen a man who sponges instead of hunting any sort of work, because he's as cheap already as they can be made.

ON ABUSE, FLATTERY, AND WORRY.

There are two things you never want to pay any attention to—abuse and flattery. The first can't harm you and the second can't help you.

Some men are like yellow dogs—when you're coming toward them they'll jump up and try to lick your hands; when you're walking away from them they'll sneak up behind and snap at your heels.

As long as you can't please both sides in this world, there's nothing like pleasing your own side.

There are mighty few people who can see any side to a thing except their own side.

The only thing I've ever put into my business which didn't draw dividends in fun or dollars was worry. That is a branch of the trade which you want to leave to your competitors. I've always found worrying a blamed sight more uncertain than horse-racing—it's harder to pick a winner at it.

You worry because you're afraid your business is going to smash, and your health busts up instead. Worrying is the one game in which, if you guess right, you don't get any satis-

(Continued on Page 41.)

From the Business Manager's Desk.

An Advertising Suggestion.

Last year Mr. R. J. Shoemaker, at that time the principal of the well-known school that bears his name, evolved what proved to be a most successful advertising scheme. He made it known that the school would give $50 in gold to the church or charitable institution in Fall River that could muster the largest number of votes in its own favor. His office was packed with the eager members of rivals for the coveted prize, and his efficient corps was kept more than busy showing interested people through his rooms. He decided that it was one of the most effective and, all things considered, one of the most inexpensive, advertisements that he ever used. The ballot is shown below. We should like to hear from others who may decide to try this plan.

VOTING CONTEST FOR $50 IN GOLD TO BE GIVEN BY SHOEMAKER & CLARK.

Date

I Vote for

Name

Address

Remarks:

SHOEMAKER & CLARK'S SCHOOL OF BUSINESS.

109 S. MAIN ST. FALL RIVER, MASS.

VOTING CONTEST FOR $50 IN GOLD TO BE GIVEN BY SHOEMAKER & CLARK.

Read conditions printed at the bottom and vote only with this Coupon.

Date ..... *1902.*

I Vote for .....

Name .....

Address .....

SEE OTHER SIDE.

CONDITIONS: Vote at the school office. No one under 15 years of age may vote. A ballot may be cast for any Church Society, Hospital, or Charitable Institution in this city. Fill in all blanks in both stub and coupon. No person shall cast more than one ballot each day. Contest closes Friday, Aug. 29, at 6 P. M.

The purpose of this contest is to induce visitors to call to see the school, its superb furnishings, and to better understand the scope and value of its training.

FACE OF THE BALLOT. THE STUB FURNISHES MATERIAL FOR A CARD CATALOGUE.

FALL RIVER'S GREATEST SCHOOL.

Some Facts Concerning Shoemaker & Clark's School that Should Command Your Attention.

Shoemaker & Clark's School begins its SIXTH year September 1, 1902 It began its first year with nineteen pupils, and has since enrolled over **Seventeen Hundred**. The teachers who began with the school, are with it today. Such a Faculty grows stronger every year. It would be impossible to conduct anything but a GOOD SCHOOL with such teachers. The School is known for its honest, aggressive and businesslike policy. Its distinguished annual commencement exercises are in keeping with the standard set by the school.

The Proprietor is a teacher and is competent to criticise the work of every department of the school. Every pupil has the benefit of his personal criticisms. Money spent in such a school for such instruction, is an investment, and is bound to come back a hundred-fold. It conducts two sessions daily—day and evening. Its pupils range in age from 15 to 50 years. Some are learning to read, write and handle figures; some are studying the higher English branches; some are studying shorthand with its kindred subjects; some are studying Book-keeping and the branches that complete that course; and many are preparing for Civil Service Examinations. Day Sessions begin September 2; Night Sessions, September 8. Office of the School is open daily from 9 A. M. to 9 P. M. Call at the School and talk with us about what you want to study.

SHOEMAKER & CLARK'S SCHOOL.

R. J. SHOEMAKER, PRINCIPAL.

THE REVERSE SIDE OF THE BALLOT.

Commercial Education in Montana

H. E. WYMAN, COMMERCIAL DEP'T HIGH SCHOOL, LIVINGSTON, MONT.

The word Montana, to the average Easterner, brings a vision of Indian massacres, gold mines, round-ups and rugged mountains. Room there is for some such visions, considering that the state covers a territory as large as New England, New York and Indiana. It contains immense tracts of forest and Indian reservations and mines known the world over, the finest of grazing lands upon which hundreds of thousands of cattle, horses and sheep feed the year round, and some of the best grain producing land in the country.

The population, which is about that of Newark, New Jersey, is scattered throughout the state. There are only eight or nine towns with a population of over three thousand. Considering the sparseness of the population, the educational advantages are wonderful, and many of the school buildings compare favorably with those of Eastern cities of much

larger population. Commercial education, while still in its infancy, is awakening to its opportunities and responsibilities.

Helena, the Capital City, has one of the finest high school buildings in the Northwest. A stenographic department has already been established and a business department will soon be introduced. To those who claim that women have no part in commercial education, we can point with pride to the Jackman Business College as a result of the untiring efforts and ability of Miss Mary E. Jackman, proprietor, a cultured and charming woman. The school has been fortunate in securing the services of Mr. S. A. D. Hahn, as head of the business department. The teaching staff consists of six instructors.

Butte, the mining center of the Northwest, with its sixty or seventy thousand population, has a school of which it may well be proud; the Butte Business College, owned and conducted by Messrs. A. F. Rice and C. V. Fulton, can boast of a daily attendance of three hundred fifty students. The shorthand department is under the principalship of Mr. L. A. May.

Besides the regular branches, a course in assaying has been provided.

The school publishes a bright, wide-awake monthly, which is devoted to practical education and practical ideas. The Butte High School has recently introduced a thorough four years' commercial course, and under the able management of Mr. D. C. Alhers bids fair to be a great success. Mr. Alhers certainly has a thorough understanding of commercial work.

Great Falls, with its population of twelve thousand, is one of those enterprising cities which has characterized the West. The work is here represented by the Great Falls Commercial College under the ownership of S. H. Bauman and F. C. Preston. Four gentleman and two lady teachers are employed. The enrollment for the first term of the year was one hundred and eighty-seven. Messrs. Bauman & Preston are enthusiastic in regard to the future of commercial work in the West.

To Missoula, with its nine thousand population, belongs the honor of being called the Garden City of the state, and to Mr. E. C. Reitz, proprietor of the Garden City Commercial College, belongs a large share of the honor of raising the standard for business schools. In the shorthand department no students are enrolled for less than a ten month course, and education necessary for enrollment must be equal to one year of high school work. The Garden City is the only school in the state which holds strictly to commercial work. Thoroughness is Mr. Reitz's motto.

The Billings Business College is setting forth the advantages of practical education in the Eastern part of the state.

Bozeman, the home of pioneers, is the pioneer city of education. The Bozeman State College has a complete commercial course and its equipment is of the best. Mr. H. G. Phelps is at the head of the department.

Livingston, the Gateway City to the Yellowstone National Park, has in its high school a full four-year commercial course.

Business education is already considered a necessity among the educators and business men of the state. Graduates are in demand and are well paid. Solicitors have so far left us unmolested and the standard for the schools has been higher than the average. We feel that we have no apology to offer to our Eastern coworkers for the position business education occupies in Montana, yet we believe great results will be hers in the next few years.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

TURKEY.

The Great Turk and His Lost Provinces. National Geographic Magazine, February, 1903.

AFRICA.

The Abysinian Question and its History. Nineteenth Century, January, 1903.

Johannesburg. National Review, January, 1903.

JAPAN.

Everyday Life in Japan. Overland, January, 1903.

SUGAR.

The Brussels Sugar Convention. Contemporary Review, January, 1903.

GERMANY.

The Germans in the United States. Westminster Review, January, 1903.

Germany Today. The World Today, February, 1903.

(Continued on Page 14.)

PICTORIAL POINTERS—This is an excellent picture of The Templeton, home of the Salt Lake Business College, Salt Lake City, Utah. The famous Mormon Temple, with its handsome grounds, is just across the street from this beautiful, modern office building.



Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

CONTRACTS.

A few plain principles underlie the Law of Contracts. First make a thorough study of each principle as you come to it, turning it over in your mind and examining it on all sides until you are as familiar with it as with the alphabet.

You can do the most valuable work in time which is generally wasted. When reading or listening to instruction, jot down statements which strike you as important, on a card or in a pocket memorandum book, where you can look them over occasionally while walking or riding. Make it a point to refer to such notes only after trying to recall them without the aid of the memoranda. Use the notes to test the correctness of your ideas rather than as a substitute for solid thought and reflection. It is not necessary to have the book before you in order to study. Too much book is as bad as not enough. It tends to make you entirely dependent upon the text, in which case you will become a *memorus wordwell* with few, if any, ideas of your own.

Everything depends on thinking and reasoning—assimilating what the mind has taken in. Good reading or good instruction, well received, drives the nail; thinking it over carefully afterward clinches it. Whatever is worth reading at all, is doubly worth thinking about to fasten it firmly in the mind. Many people go about thinking of nothing, or, what is worse, thinking nonsense. It is small wonder they complain of inability to remember what they read. They take something into the mental receptacle then straightway turn the dish upside down and grumble because they do not retain more. It is surprising that they retain as much as they do. Show me a person who goes about with an empty head, and I will show you a failure.

Dr. Holmes said: "Knowledge and timber should not be much used until they are seasoned." Beware of attempting to apply a rule of law before you have seasoned your knowledge by taking thought.

THE PARTIES TO A CONTRACT

At least two competent parties are necessary to a binding agreement. *A person cannot make a contract with himself or with himself and others.*

Question: A, B and C execute a bond in favor of A. Is the bond enforceable?

COMPETENCY

A person of age and rational (in his right mind) is competent to bind himself by a contract.

INCOMPETENCY

Those who are under the age required by statute law (twenty-one years in most states) or are not of sound mind, are said to be incompetent. These are not bound by their contracts generally. Why not?

CONDITIONS OF INCOMPETENCY

Minority,
Insanity,
Idiocy,
Intoxication,
Duress,
Undue Influence,
Alien Belligerency.

MINORITY—"The law assists minors." The minor is not supposed to have the reason and judgment which comes with age and experience. If he were to be bound by his contracts generally, he might be led into making deals injurious not only to himself but to the general public. For it is for the good of all that each should make proper use of his wealth so that he may not become a burden to society. The minor is, therefore, allowed to avoid his contracts in most cases. This means that if X, a minor, enters into an agreement with Y, a competent person, X may avoid the contract if he will, or he may elect to perform his part and hold Y to the contract. This gives the minor great advantage.

As a general thing, one who is allowed for any reason to avoid his contract must return what he has obtained under the agreement. For example, if B, an adult, has purchased from C a quantity of lumber and C has deceived him as to the quality, B may avoid the contract but he *must* return the lumber. If a minor wishes to avoid his contract, for goods already delivered, he must return the goods if he still has them, but if he has wasted them or disposed of them, he may still avoid the contract. Why is this?

CONTRACTS FOR NECESSARIES—May a minor ever bind himself by a contract? He may for the purchase of "necessaries." Why? Because "the law assists minors." How does this assist the minor? Give this a little careful thought.

What are "necessaries?" The word "necessaries" as here used, is a technical law term and must not be limited in meaning to just the bare necessities of existence. It always includes these and it may cover many other things. In determining what are "necessaries" in any given case, the age, physical condition, social standing, and wealth of the minor, must all be taken into account. What is necessary for one might be wholly unnecessary for another. Medical attendance is not necessary for one who is in excellent health, and even food is not necessary to him who is already amply supplied. It would make no difference that the dealer did not know this. Why?

A minor living with his parents would not be bound by his contract for "necessaries," even though he were not properly provided for at home. *Think* out the reason for this rule.

The minor is never bound to pay more than the reasonable value of the goods received, even though they are "necessaries." Of course he is never bound to pay more than the price agreed upon.

PICTORIAL POINTERS—The office of Principal Joseph Nelson, of the Salt Lake Business College. It will be noticed that the enterprising commercial school manager of the far West enjoys, quite as much as his Eastern brother, surroundings that are beautiful and comfortable, if not positively elegant.



Money is not a "necessary," even though it is lent to the minor to enable him to buy "necessaries." But one who had lent money to a minor under such conditions would probably be able to hold the minor for the reasonable value of the goods purchased, but not necessarily for the purchase price. Again, if the minor purchased something not "necessary," or squandered the money, the lender would have no redress. Why not?

Repairs to the property of the minor not "necessaries." It may be necessary to repair a building belonging to a minor in order to keep it from decay, yet repairs to property would not come under the head of "necessaries." The law is plain that "'necessaries' must concern the person of the infant" or minor, or his family if he is married, and not his property. From all that we have seen we may safely conclude that "Whoever deals with a minor does so at great risk."

The party claiming incompetency must prove that he was incompetent when he entered into the agreement.

RATIFICATION—On becoming of age, the minor may ratify a contract previously made; that is, he may make it binding upon himself. By the law of some states, this must be done in writing, while in others an oral statement would be sufficient. The minor might, in the absence of a statute to the contrary, bind himself (ratify a previous contract) by conduct. This he might do by continuing to keep an article received under such an agreement, for an unreasonable length of time after attaining his majority.

INSANITY—The lunatic is not bound by his contracts generally, because he is not capable of reasoning logically so as to determine the consequences of his acts. He may be "cunning" but he is not "rational" and therefore cannot give intelligent "consent" to a contract. "An infant does not differ much from a lunatic." This means that the minor and the lunatic are treated much the same in regard to their contracts. The lunatic is bound as by contract for "necessaries" furnished. In such cases "consent" is implied for the benefit of the lunatic, in order that he may be properly cared for.

IDIOCY—The idiot cannot make a contract because he has no mind and of course cannot "consent" to anything. His estate is answerable for "necessaries" furnished him, for the same reason as in the case of the lunatic.

INTOXICATION—A person so thoroughly intoxicated as to take away his power of reasoning, may avoid contracts generally, if made while he is still in that condition. But such person must, on recovering his reason, hasten to return what he obtained under the agreement, and he must notify the other party of his intention to avoid the contract; otherwise he will be bound. Partial or slight intoxication is not sufficient grounds on which to avoid a contract. Even complete intoxication is no defense against a crime.

DURESS—A person who is forced, through fear of injury or imprisonment, to make some agreement against his will, or who makes such an agreement in order to effect his release from imprisonment, may avoid his agreement if he can show that he had reasonable grounds for fear or that the imprisonment was not according to law. If he is only paying a just penalty for some offence, he is not said to be under duress. If under duress of fear, he must have reasonable cause for fear. In determining whether or not there was cause for fear, the age, intelligence, and physical condition of the person should be taken into account. What would fill the mind of a weak person with terror might not, in the least, affect a stronger mind.

UNDUE INFLUENCE—A person who is influenced to make an agreement against his will is said to be under undue influence and may avoid his contract so made. This does not mean that every person who is induced by the arguments of another to enter into contract may avoid his contract where he has not been deceived. Very often one member of a family has such control over the others that they practically have no will of their own in dealing with him. Sometimes a person whose mind is naturally weak, or has been weakened by age, is easily led into making contracts against his own interest. In such cases, they cannot give the "consent" which is necessary to a valid contract.

ALIEN BELLIGERENCY—An alien is a citizen of another country. In times of peace he is generally allowed to sue and be sued in our courts, and his contracts are binding upon him. In times of war he is an "alien belligerent" and cannot make a contract with a citizen of our country which will be liable in any way to interfere with the war. Any contract which would necessitate communicating across the line of hostilities would be dangerous, as the secrets of our fortifications or our plan of action might thereby fall into the hands of the enemy. If such contracts were begun before war was declared, they would stand as they were until a peace was concluded, when they would revive.

Following are some questions, the answers to which may be worked out by applying the principles and rules given above. You should think them out for yourself and write down your answer, then compare your conclusions with the answers which will be given in the next issue.

EXERCISES

1. A minor hires a coachman for three months and at the end of one month discharges him. Suppose that, for one in his circumstances, the services of a coachman are necessary; that the salary agreed upon is more than such services are reasonably worth, and that the minor refuses to pay anything. What are the rights of the coachman?

2. A minor, living with his parents, bought clothing on credit. At the trial it was proved that the minor was not provided with clothing suit-

PICTORIAL POINTERS—Typewriting Room of the Salt Lake Business College. The glass partitions, the up-to-date equipment, and the evidences of an effort to teach the all finger method of typewriting are worthy of attention.



able to one of his age and social position. Should the minor be bound by his contract?

3. A minor purchased an article not "necessary," on credit. He sold the article and wasted the money. Could he then avoid paying for it?

4. Brown wishes to avoid his contract with Smith on the ground of minority. Must Smith prove that Brown was of age when he entered into the contract, or must Brown prove that he was not of age at that time?

5. A minor makes an agreement to work as an apprentice (to learn a trade) for three years, at a stated salary, which is reasonable in amount. Is the minor bound by his agreement?

6. A minor buys a carriage and span of horses. On attaining his majority, he continues to use the outfit for a year. Can he then avoid the contract on the ground of minority? Why?

7. A, while thoroughly intoxicated, buys a carriage. On becoming sober he continues to use the carriage for a week. He then wishes to return the carriage and avoid the purchase. Can he do so?

8. B, while suffering from delirium tremens, is cared for by C. As soon as B recovers, he seeks to avoid paying C. for his services. Decide the case.

9. X, while slightly under the influence of liquor, makes a contract. On thinking it over he wishes to avoid the contract on the ground of intoxication. Can he do so?

10. A has made a contract with B, which he now wishes to avoid on the ground of duress. A claims that he stood in no fear of B but that he consented to the agreement as being the quickest way of getting rid of him. Is the contract binding?

11. B has committed a wrong against me for which I could have him imprisoned. I settle the matter by taking his note for a certain amount. Can B avoid paying the note on the ground of duress?

12. An aged father is induced to deed his property to one of his four sons for one-third its value. Would you consider the deed valid?

13. B, an aged lady, sells her property for half price to one who, for many years, has been her attorney. Is this a valid sale?

14. Suppose X, a resident citizen of France, had a valid claim against B, of New York, but before it was settled war broke out with France. What would become of the claims?

15. Could a married woman make a contract in her own name, under the common law? How is it under statute law?

16. X, who is insane, makes a reasonable contract with Y. X appears perfectly rational, and Y, having no knowledge that he is insane, performs his part of the contract. Is X bound?

17. A has been adjudged insane by the court. B does not know this, and, acting in good faith, makes a contract with A. Is A bound?

18. C is insane on the question of social equality, but perfectly sane otherwise. Would he be bound by a contract to purchase property?

19. D is subject to fits of insanity although he has never been adjudged insane. He makes a contract with E during a sane interval. Is the contract binding?

20. X has been adjudged insane and a guardian is appointed. He is now in his right mind again, but the guardian has not been removed. Can he make a binding contract?

Commercial Geography

(Continued from Page 11.)

What We Can Learn from German Business Methods. World's Work, February, 1902.

GREAT BRITAIN.

The Situation in Ireland. Westminster Review, January, 1903.

England and Russia in the Politics of Europe—The Eastern Question. The Chautaquan, February, 1903.

CUBA.

The Isle of Pines. Scribner, February, 1903.

THE PHILIPPINES.

The Industrial Crisis in the Philippines. North American Review, February, 1903.

TOBACCO.

Growing Cuban Tobacco in the United States. World's Work, February, 1903.

RUSSIA.

The Polish Threshold of Russia. Chatauquan, October, 1902.

The Cradle of the Russian Empire. Chautauquan, November, 1902.

Up the Volga. Chautauquan, January, 1903.

MEXICO.

Mexico Today. The World Today, February, 1903.

Men and Affairs of Modern Mexico. National Magazine, February, 1903.

SOUTH AMERICA.

British Guiana. Canadian Magazine, February, 1903.

ALASKA.

The Opening up of Alaska. Engineering Magazine, February, 1903.

FURNITURE.

The Grand Rapids Furniture Exposition. The World Today, February, 1903.

WATCH MAKING.

An example of Exact and Delicate Workmanship. World's Work, February, 1903.

MISCELLANEOUS.

The North's Most Southernmost City—Evansville. National Magazine, February, 1903.

The Coming Struggle Between Slav and Teuton. Contemporary Review, January, 1903.

Success In Life.

Senator J. P. Dolliver.

[Synopsis of an address recently delivered before the students of the Capital City Commercial College, Des Moines, Iowa.]

THREE THEORIES OF SUCCESS.

There are two or three theories about getting through this world; one of them was propounded not very long ago by Mr. Schwab, the superintendent of the United States Steel Corporation. He was feeling very comfortable in the possession of an income variously estimated from $100,000 to $1,000,000 as the salary of the general manager of that corporation, and in one of his minutes of enthusiasm, he laid down a proposition that a person, in order to get through this world in first-class shape, needs no education of a book character at all, and to prove it, he pointed to himself as having graduated from the primary class into the rolling mills of Pittsburg.

There is another theory that if a man desires to get a good grip on this world, he must have a business education and nothing else. That he must be familiar with the intricacies of commercial intercourse and correct financial management, whether or not he knows anything of science, literature, or the arts.

There is a third theory that a man amounts to nothing unless he has a university training,—has had his mind stored with the riches of the world of knowledge and learning; and that school looks with some degree of contempt upon those of us who are in a humble way making preparation for plain, every-day careers in this life. There is a measure of truth in all of these theories. It is true that a man may get through the world without any book learning at all, as did Mr. Schwab, and as Abraham Lincoln did, in a larger field of the world's highest labor. A man may make a success who has a plain business education. There are not wanting, examples of those who have found a university education sufficient to warrant all the sacrifices needed in getting it. The truth is, ample preparation is needed for the work we have to do in the world, no matter what that work may be. In some cases it would seem that a fair and square contact with the work he is doing constitutes in itself, an education for that man.

DEFINITE KNOWLEDGE THE ONE THING NEEDFUL.

It is also true that a man may get a good education by simply preparing himself for business and taking his chances in the rough and tumble of life, and it is also true that every man,

whether he is a workman or a business man, or a learned university professor, can get an invaluable advantage if he can find the time, leisure, and the opportunity to devote himself to the higher range of culture. What is needed is preparation for the thing which a man has to do.

I had the advantage in my early youth of a college curriculum, and I must say in looking back at it, that while I think it did me a great deal of good, it left me absolutely helpless in the world in which I was living. I found it impossible to take a step in any direction. Living in West Virginia, I was compelled to betake myself to a neighboring brickyard in order to earn money enough to get out of the state. I am bound to say also that the usual university curriculum is a very inadequate preparation for work in this world. I found it practically impossible to pass an examination to teach school in a rural district in Illinois. I found that there were a good many things you had to know definitely in order to pass an examination. I recollect that while at the university, I committed to memory the Universal History of the World,—actually memorized it from day to day. I found after I got out into the cold world that it did not make any difference how much or how little history I knew. The thing that this age needs, I have found, is definite knowledge about some thing, and that is one reason I have taken a great interest in this wonderful commercial school which has been built up in the past twenty years, and which has sent out in that twenty years, hundreds, and I may say thousands, of young men and young women to take honorable positions in the state and the nation.

MAKE THOROUGH PREPARATION FOR DEFINITE WORK.

If a man is desirous of entering the business world, there are certain definite things that must be known. A man who can not add and subtract can not get a position in the business world. Although a man may begin at the very bottom to acquire these things for himself, an institution like this, in giving a man a definite preparation to do some definite thing in this world, does him an infinite service. The world is more anxious than ever before for people who can do the thing they undertake to do. If a man undertakes to be a bookkeeper he has an immense advantage over every one else if he understands that business. And the reason, in my judgment, that so many of the boys fail in the labor of life, is, not on account of a lack of ability, nor want of brains, but because when it comes right down to the doing of some thing, they are wanting. They can not do it well. There are a great many people who can do the same thing better than they can. In the higher range of thought, there is absolutely room for everybody's attainments. The number of people in this world, that can do things accurately and well is far below the demand and always has been.

TODAY DOLLARS STAND FOR LITTLE; MEN FOR MUCH.

I believe there are greater opportunities in the business world today than there ever were before in the history of our country. A great many people are discouraged; they say an individual man now amounts to nothing, that everything is in the corporation. I myself have lived to see a wonderful growth of corporations in the United States and I have studied with some degree of anxiety and interest into the effect of modern conditions upon the prospects of young men and young women in the race of life, and I have made up my mind that the great corporations, instead of hindering the success of men are going to make a demand for a higher business training than was ever before needed, and the young men and young women who are able to respond to this demand are going to make a success. There never was a day when a dollar, taken by itself, stood for so little, and when a man, taken by himself, stood for so much, as at the present time. A great many men count financial success as the only success there is in this world. Many men feel that the prospect of getting rich is the first object in life; to other men, honor and distinction are the things to seek for. If I ever did see the time when I thought wealth was the measure of a man's success, I have dropped that philosophy,—if I ever did see the time when I felt that distinction and honor were the objects in life, I have dropped all that. I cling to the homely philosophy, old, but never truer than it is today, that the real measure of a man's success in this world is the fidelity with which he approaches the every-day duties which lie all around him in the every-day road of life.

The New England High School Commercial Teachers' Association.

At the November (1902) meeting of the Essex County (Mass.) Teachers' Institute, the question of organizing an association of high school commercial teachers was discussed, and a Committee on Organization was appointed, with instructions to call a meeting of high school commercial teachers during the winter, to consider the feasibility of completing such an organization. The Chairman of the Organization Committee, H. G. Greene, of Melrose, Mass., called this meeting for March 7th, in the Engineering Building of the Massachusetts Institute of Technology.

About sixty teachers from the various sections of New England gathered at the beautiful new Colonial Theatre in Boston, at 11 o'clock, March 7th, to listen to a lecture by Dr. E. J. James, president of Northwestern University, on "The Problem of Commercial Education." A part of this excellent address appears in this number.

At 2:30 o'clock, in the absence of Chairman Greene, who was kept away by sickness, E. W. Engler, of Lynn, a member of the Committee, called the meeting to order. He

(Continued on Page 30.)

PICTORIAL POINTERS—Here is an illustration of a unique method of using the phonograph, both for shorthand dictation and for speed practice on the typewriter. Mr. Nelson calls this his Speed Room. We know by having seen it that it is, like all the other rooms of this progressive school, a very attractive room. The utility of glass partitions as here used will appeal at once to practical school people.



The Problem of Commercial Education

DR. EDMUND J. JAMES, PRESIDENT OF NORTH-WESTERN UNIVERSITY

[This is the latter part of a lecture delivered March 7, before the 20th Century Club, Boston. The introduction was a scholarly review of the elements, purpose and place of education in human society, and it led up to a consideration of special, technical education, thus to commercial education, at which point we take up the address, which was delivered before a very large audience of cultured people.—THE EDITOR.]

You are ready now, I believe, to take another great step in advance and to wrestle with the problem of providing a special training for that large proportion of our young people who expect to go into mercantile, commercial, or business life.

A TRIBUTE TO THE AMERICAN BUSINESS SCHOOL

Thus far, with few exceptions, the only special provision for such training has been made by the so-called business or commercial colleges, which are such a striking characteristic of our American educational system. Proprietary institutions, nearly all of them: having a purely practical—one might almost say national aim—I do not wish to say a word against them. I believe they have done, and are doing, a most valuable service, both to the young people who attend them, and to the business classes whose interest they subserve. I have no sympathy with the current slurs upon their function or their character. Such belittling criticism as is usually meted out to them, springs, as it has always seemed to me, from ignorance of the work of these schools and the practical needs of our American life. Lincoln has well said, "You can fool some of the people all of the time, and all of the people some of the time; but not even the shrewdest of knaves can fool all of the people all of the time." The fact that year after year young people can be found by the hundreds and thousands who have to earn their own money, who will pay high rates of tuition for the teaching of these schools, and that they will advise their friends to do the same thing, and will send their own children to the same kind of schools, is, to my mind, a proof of the valuable service they are rendering to society, which the unanimous testimony of all the college presidents in the country to the contrary would not weaken in the least.

They are, however, of a purely elementary character, far from being as efficient for the purpose as they should be, even in the best specimens, and in the worst, they almost justify the severest things said about them.

COMMERCIAL EDUCATION IN THE PUBLIC SCHOOLS

Now even this work I believe our public school system should take up and our endowed academies and institutes should cultivate and foster, because I believe they could do it better amid better surroundings than the average commercial college can do it. They could turn out better stenographers, typewritists, and bank clerks of a higher type, because the spirit of the school would be more liberal and educative.

The easy objection to this is, that this would be paying for trade and professional education. Of course it is. But by what system of reasoning can you justify the support of high schools to prepare the children of the well-to-do for college and the professional school, as is done now in every state of the Union; or the support, at public expense, of universities where the children of the well-to-do can get the training for the practice of medicine, or law, or engineering, or farming, as is done in nearly forty states of the Union, and yet deny all opportunities to the children of the less fortunately situated to get a training which would prepare them to be more efficient members of society in their field of work?

The properly organized, well equipped commercial high school, such as exists in France, Germany, Austria, and most other European countries, will serve this purpose; and I believe that every large city in this country should have such an institution, and the largest cities several schools which would insist thoroughly on the disciplinary and liberal quality in their curriculum, while at the same time they would offer the opportunity to get that practical knowledge and skill which would facilitate the obtaining of employment. If the curriculum is properly constituted and properly taught, the young people will get a valuable mental discipline and culture, though it may not carry with it a knowledge of the philology or history of the wonderful peoples of antiquity.

ADVANCED SCHOOLS MUST TRAIN LEADERS

But in our schools of national education, we should not stop with providing facilities for commercial training for employment, in our secondary schools. We must propose to train leaders in commerce and business, not merely clerks and bookkeepers. We must insist that the Universities shall turn their attention to training men for the careers of railroading, banking, insurance, merchandising, as they now do for law, medicine, and engineering.

The common answer to this by institutions that are unwilling to adopt innovations or that have no money to establish new departments is, that the best training for business is a general college education, which will increase a boy's power, set him intellectually and morally free; and then let him go into the practical work. It has not been so very long since we heard that doctrine preached in regard to the training of the clergyman, lawyer, physician, dentist, engineer, farmer, teacher. It is the same old objection that has always been made to any kind of special, professional or technical education. Surely we need such education badly enough if it be found practicable to create a curriculum.

THE CALL FOR WELL TRAINED LEADERS IN FINANCE

Look at the state of the business world today, even in the most successful and commercial country. Look at the banking system of the country! In a chronic state of fear bordering on panic because of the absurd system of government finance, and yet no bankers or statesmen seem to have been found thus far who can devise a scheme which will be practicable and acceptable at the same time. I do not suppose that a lot of college professors constituting the faculty of a school of commerce could devise such a scheme. I know them, alas! too well to dream such a thing—but I do believe, that if such schools turned out young men with a sound training in the principles underlying this great department of business, some of them would become wise enough in the great scheme of life to solve this and similar problems, as their brothers from the technical schools build our bridges and our sky-scrapers.

INCAPACITY IN HANDLING TRANSPORTATION PROBLEMS

Look at the condition of our railway system of today. Who will say it approximates perfection from any point of view? What a breakdown in our whole transportation system have we seen this winter. Who does not believe that if our railroad men were better educated we should have a better managed railway system?

Why, it has grown clear beyond their ability to grasp. They cannot even control a freight car. Cars leave the city of Pittsburg today for Chicago, much as the old-time sailing vessels left New York for London. They are launched upon a trip whose duration no one can foretell; not even the system of wireless telegraphy enables any shipper or railroad official to trace their course. After

the lapse of many days they may arrive at Chicago, only to be lost in the mazes of a freight-yard whose intricacies the combined wisdom of the freight agents of Chicago can scarcely trace.

What does all this consolidation of railroads mean, except that three-fourths of the men in charge of railways do not understand their business, and have managed it so poorly that bankruptcy finally stared them in the face, in spite of such an abundance of traffic that they could scarcely move their trains?

A GLANCE AT BIG MEN

Take the whole system of trust which is exciting such universal attention. Many are the contributing causes leading to this wondrous development. But no one can doubt, who studies the question, that one of the prime causes is the inefficiency, cowardice, and ignorance of the average business man. Mr. Morgan, Mr. Rockefeller, Mr. Havemeyer, Mr. Hill, etc., are all able men, large men, but they are chiefly so because the average man engaged in business is so small a man. He is timid, distrustful, resourceless, helpless in the face of a sudden crisis, ignorant, uneducated, untrained even in his own business. The people perish from lack of knowledge now, as they did 3,000 years ago in the time of the Hebrew prophet.

Who can doubt that our business classes need education and training, not in the classics—though I have no objection to that of course; quite to the contrary, in fact—but in the principles underlying their own practice.

THE MUTUAL REACTION OF SOCIAL INSTITUTIONS AND EDUCATION

The remarkable development of our society in its economic, social, and political aspects has caused a corresponding development in our educational system, and at the same time has determined the form and substance of this education. Our schools have of course had a great influence in our economic advance, but the latter has a detrimental influence on the former.

It may well be questioned whether it is a great medical profession which has created the great medical schools or the great medical schools which have created a great medical profession. They have of course reacted on each other, and the truth is, perhaps, that they have each been created by circumstances and powers outside of both.

An advancing and educated society demands, by the very law of its own development, an educated and trained body of men in all departments of its life. This body of men it will have. If life itself produces them without the instruction of the schools, well and good; we may safely leave it to life. If life fails to do this and the schools have anything to offer, we may be sure that their services will be in demand.

THE GROWING INFLUENCE OF BUSINESS ON EDUCATIONAL METHODS AND POLICIES

I believe that we have reached a time in this country when all conditions are favorable to large development of special training in our schools for the future business man.

In the first place, the country demands, now as never before,—and the demand will become more and more imperative—that its business men shall be educated gentlemen as well as good business men, and experience shows that the rank and file of a profession or calling will get a high degree of education and culture only in connection with professional or special training.

In the second place, the business men themselves are beginning to demand of their sons, who will succeed them in business, a higher standard of education than they accepted for themselves, and they are looking about for a center of study and a curriculum which will not wean their boys from business, but will stimulate their interest in business while it qualifies them for its problems.

In the third place, the youngster who feels within him the desire of going into business is now asking himself, as his predecessor never thought of doing, "Now, is there any school where I can prepare myself better for my future career?" and so he is looking about for just this opportunity.

In the fourth place, the progress of the economic and social sciences has finally begun to give us a body of doctrine and knowledge which furnishes us the requisite means of training the intellect by the study and application of principles at the same time that it supplies a mass of facts which, interpreted by its principles, may become the basis of practical training.

And, finally, the college instructors themselves are waking up to this need as never before, and they are all asking, "What can we do to supply it?"

THE PRESENT OUTLOOK

President Wilson of Princeton, asked some time ago, "Why, you wouldn't have the colleges teach business men, would you?" Well, perhaps not the colleges; but certainly the universities and all institutions which aspire to be in that category.

Twenty years ago when I first took up this subject of higher commercial education, my voice was that of one crying in the wilderness. The University of Pennsylvania led the way, but it remained for nearly fifteen years without an ally. And then the other universities began to wheel into line. California, Chicago, Wisconsin, Michigan, Ohio, Illinois followed within the space of five years. Columbia has announced its intention to follow as soon as it can get the money. It is only a question of a brief period, when all our leading universities will be committed to the policy. I should be glad to speak positively for Northwestern. I should have done so two years ago, but since becoming president of that institution I have often been reminded of a saying of Lincoln's. On one occasion a politician asked him to inaugurate a certain policy. Lincoln replied, "My friend, I do not see how I can do it." "Oh! Yes you can. Just say the word and it is done." "Ah! You do not understand the situation. I have no influence at all with this administration." As soon as I get an influence with the new administration, I expect to use it in this direction.

As the University of Pennsylvania and its Wharton School of Finance and Economy was the first to lay out a college curriculum for the future business man, it was fitting that the city of Philadelphia should have been the first city to incorporate in its high school system a distinct recognition of the value of this commercial training in secondary education. Other cities have established high schools of two- or three-year courses, called "commercial," but they were simply commercial colleges of the ordinary type, supported by public taxation. The Philadelphia school was the first experiment of the modern type.

New York has decided to follow on a large scale, and it will only be a short time when other cities will do likewise.

In closing, I wish to repeat what I said above; viz., that the most cogent ground for my belief in the steady, irresistible development of this movement is to be found in the character of our civilization. This is a commercial country. Our great leaders for a generation to come will be our business men. But our country is becoming civilized and educated. We shall wish that our leaders shall be educated and trained men. The rank and file of our great body of men never become educated and trained except in connection with a training which leads directly to their calling. Hence, great commercial schools will be developed. As these schools must base their training, if it is to be high training at all, on the sciences underlying the art, they will be most easily and efficiently developed in intimate relation with the other schools, which train for the higher sort of leadership; and those schools make up the university. Hence, the home of the highest sort of commercial training, like that of the highest sort of any kind of training, will be the university. We may accelerate the movement somewhat, if we work for it; we may retard it a little, if we oppose it; but, in either case, its progress is sure; its ultimate victory, inevitable.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.



Mr. Harvey Gridley Eastman was born on his father's farm in Waterville, New York, Oct. 16, 1834, and died in Denver, Col., Dec. 13, 1878. Beyond a common school training, his education was completed at the Albany Normal School, after which he was for a time engaged in the nursery business. In 1854 he attended the Business College of his uncle, Geo. Eastman, at Rochester, and was engaged in that institution, where he gained his knowledge of teaching business by the use of samples of cloth, grain and cards representing merchandise. Mr. Eastman after a time withdrew and traveled for a time in Western New York, as writing master and card writer. In 1855 he went to Oswego and opened his first business school, which he sold. He went to St. Louis and opened a business college in 1858. This was in slavery times, three years before the war of the rebellion, a time when northern anti and pro slavery discussions were at their height, and as Mr. Eastman announced a lecture course with noted northern abolition speakers, Joshua Giddings, Wendell Philips, Horace Greeley, and others, and as St. Louis was then a pro slavery city, the announcement of such speakers caused numerous citizens to advise him for his personal safety to leave the city as soon as possible. To do this quickly, caused a loss of his capital invested in St. Louis, as he turned his school over to Bryant and Stratton.

WHY POUGHKEEPSIE?

After leaving St. Louis and coming to Western New York, Mr. E. began to look around for a place to establish another school, and, as he used to tell the story, he took the map of the United States and made a careful examination of it that he might determine what, in his judgment, would be the very best place to establish a business college. His ambition was to have the largest and most popular school of the kind in the world, and in order to build up such an institution he realized the fact that at the same time it must be sufficiently distant from any great city to avoid the necessity of bringing the young men who patronized it within the evil influences of city life. He discovered that Poughkeepsie, which lay upon high, and naturally healthy ground on the east bank of the classic Hudson, midway between the metropolis of the nation, and the capital of the Empire State, was the ideal spot. In reading up the Revolutionary History, he found that great events clustered about this part of the Hudson River Valley. This, he saw, he could use to good advantage in preparing his college Literature, and thus making the place attractive.

MAIL PUZZLED POSTMASTER

He became very enthusiastic over the matter and at once prepared an attractive bunch of circulars and used nearly every dollar he had in sending them out in great quantities all over the country, advertising his school in Poughkeepsie, a place which to this time he had never visited. A man by the name of Pelham was then postmaster at Poughkeepsie. In response to the multitude of circulars sent out through some postoffice in western New York, advertising the E. N. B. C. of Poughkeepsie, the mail began to pour into the Poughkeepsie postoffice addressed, of course, to Eastman Business College.

This was a puzzler to the postmaster, as he had never heard of the man or his school. Postmaster Pelham wrote the postmaster in New York, but got no light on the subject. Then he wrote the authorities at Washington with the same result, then he made a trip to Albany to consult with the postmaster there and no one knew any such party.

Finally, one day, a long, lean, lank looking individual with a broad-brimmed, light-colored hat, stuck his head into the general delivery window and cried in a sharp, shrill voice, "Is there any mail here for Eastman Business College?" The answer was, "Yes, are you the proprietor?" To which Eastman replied, "Yes." "Then you are the man we have been looking for; you have made us a lot of trouble; come inside and explain matters to us." Mr. E. promptly stepped inside and gave a satisfactory explanation. The next thing was to find a place for the school. He had but very little money left and was not looking for very elaborate or expensive quarters. He soon found a room in what was known as the Pine Hall building.

CREDIT THAT MEANT $10,000

Josh Billings, (Henry G. Shaw) was then in the real estate business in Poughkeepsie, and Eastman rented his school room from him with the understanding that he must pay his rent promptly, every month in advance. Having complied with his request for the first month he was broke financially. The difficulty that now confronted him was how to procure the necessary furniture for his school room, and while he was pondering over this he called at Mallory's Furniture store and asked Mallory if he would trust him for a few cheap, plain topped tables. It had been noised around that a queer looking stranger was in town, and that he must be a sort of a crack-brained crank, and people had better look out for him. One time when Eastman was telling this story to the school, Mr. Mallory sat in the college office, within hearing, and said he would vouch for every word of that little story, and further that the little sale of cheap tables referred to, had resulted in more than ten thousand dollars worth of business with Mr. E.

1,000 STUDENTS A MONTH

Mr. Eastman landed in Poughkeepsie without money or credit. He was aided by one of the high country officials who took a fancy to his style and earnestness and saw he had youth, health, address and "go," and advanced him funds without security. The public soon after took stock in his enthusiasm, enterprise and public spirit. His first three students entered Nov. 3, 1859. His college occupied one small room and an office with Geo. F. Davis as teacher, janitor and stationer. His patronage at first was so small that only by pluck and close management by himself and wife were they able to continue the college the first two years. During the third year the college increased wonderfully, and from the years 1862 to 1867 Mr. Eastman's record as a business college promoter has never been equalled. Classes were graduated weekly and at one of these graduations sixty diplomas were granted. His bold advertising with circulars full of enthusiastic inspiration to young men, were scattered broadcast and through the mails by the million, and his large advertisements in the newspapers were startling. He would sometimes take a page in the New York Herald or Tribune, and often paid $1,500 to $3,000 for a single insertion. He was always ready and eager to do anything to make a noise in the world and attract to his business general attention. At the close of the war at the points where soldiers were discharged, he distributed many thousands of his circulars, and hundreds of soldiers, with their salaries and bounty money, went direct to his school. Mr. Eastman dressed fantastically to attract personal attention, with blue coat, brass buttons, red vest, and broadbrim hat. At one time a picture showed him dressed in his gorgeous attire, mounted on a

horse at the head of a parade of his students, with banners, transparancies and streamers in rich profusion, and he published the names of 1,682 students in this line then attending the college. The college then occupied six large buildings. There today exists evidence by scholarship stubs that the annual registration between '62 and '66 was from 2,000 to 4,000 students. Even Harvard College has never had an equal number of original matriculations. An old memorandum in Mr. Eastman's writing, now in the college, shows that in December, 1864, over 1,000 students were registered, and for the year, 4,800. Mr. Eastman considered a satisfied student his best advertisement, and many were satisfied with a short course and diploma.

GRAND CELEBRATION

The morning that the first dispatches were sent north announcing the surrender of Lee to Grant, Mr. Eastman requested the boys to come out on parade that afternoon, and told them that each must have something to make a noise with, and they obeyed orders to the letter. Well, such a bedlam! gongs and fish horns and bells, large and small, were utilized. It was almost impossible to hear the band which headed the line. A. R. Eastman, Mr. Eastman's nephew, was dressed in a sunbonnet and hooped skirts, and rode a horse at the head of the procession, representing Jeff Davis in his escape from Richmond.

FROM POUGHKEEPSIE TO ELGIN AND RETURN

In September, 1865, when Eastman's band started out, the organization consisted of about thirty men besides a reporter from the Poughkeepsie Daily Eagle. The principal object of the trip was to advertise the opening of a new Eastman school in Chicago, as well as to make the Poughkeepsie school better known to the world at large. Mr. Henry Coleman was made drum major of the band, and a more gorgeously equipped organization never traveled the country. The Eastman College Band stopped at the very best hotels, and gave a concert every week day and night, from the banks of the Hudson to Elgin, Ill., and back to Poughkeepsie, N. Y. This took a little over two months. In the organization was a young man by the name of Hendershot, (the lion of the occasion). This young man had quite a history as a drummer boy in the army. He ran away to get into the service, and was with Burnside's Corps when he crossed the Rappahannock. As his troops lay along the river they were very much annoyed by a rebel battery on the heights on the opposite side. General Burnside had asked for volunteers to cross the river and silence the battery, and young Hendershot was the first one to respond, but the general thought he was hardly a fair specimen and told him he had better go back to his quarters. What the general asked of the man was a desperate undertaking, and seemed to be certain death to those who might undertake the task. The boy asked permission to follow the men to the river, which was granted, and after the men had entered the boats, young Hendershot stepped down and pushed one of them into the stream, and, instead of letting go, hung on to the end of the boat, and was dragged across the river. He was the first one up the hill, the battery was captured and a number of prisoners taken. The northern papers gave a very glowing account of the affair, especially the part taken by the boy. The New York Tribune Association, after the war was over, found young Hendershot and presented him with a silver shelled drum for his bravery and his spirit of patriotism manifested on that occasion.

HENDERSHOT THE HOBSON OF '65

Although the war was now over, the patriotic fervor was still at a high mark. Mr. Eastman, realizing this, thought young Hendershot would be a taking card, and secured him for the trip through the West. His judgment seemed to be right in the matter, for at every concert, (which of course was thoroughly well advertised in advance) mothers, who had lost sons in the service, and wives who had lost young husbands, as well as sisters who had lost loving brothers, would invariably call for young Hendershot, (who, by the way, always gave the tenor drum solo at the concerts), tender hearted people would embrace him and weep over him, telling how he reminded them of the one they lost in the war. This young man had letters of commendation from Generals Burnside, Banks, Grant and President Lincoln, which, of course, were published and distributed throughout the trip. He is now the leader of an organization which gives entertainments throughout the country, and has his home in the West.

FROM PIT TO DOME

When this great organization reached Chicago, it created a sensation. Eastman had secured Horace Greeley as the orator of the occasion. The oration, (which of course lauded Eastman to the skies) was given in the great Crosby Opera House, the largest public hall in any of the western cities at that time. He had General Sherman and staff in the boxes, Bungay, of New York, for his poet, and the Chicago Board of Aldermen in the orchestra chairs, and his great band to furnish the music. The Chicagoians were amazed, and said they never before had seen such a mighty audience under one roof in the "Windy City." The house was packed from pit to dome.

Mr. Eastman gained for his band the leading place of honor in the parade at Washington at Lincoln's second inauguration.

FAMOUS FACULTY

The faculty of the school, about sixty teachers, were made up of men, from its earliest inception, who were capable in their special branches, many of them, in fact, were what might be called expert. G. F. Davis had no superior *then* as an all-round penman and teacher. Professor Hutchings, a gentleman of superior scholarly ability, conducted the correspondence, assisted by Prof. A. J. Newby; Mr. E. J. Wilbur, a man of rare general ability attended to looking after the affairs of the internal working of the school. D. K. Allen, since secretary of the E. N. B. C. of Chicago, and later became quite a celebrated railroad man; also E. W. Mason, a man of wonderful memory, and versatile ability; Prof. Wear, a college graduate and thoroughly competent accountant; Richard E. Taylor, superintendent of boarding houses and general office work; E. P. Eastman, teacher of the Theory of Accounts, (this was H. G.'s only brother). He was a man whom to know was to love and respect, a more congenial, companionable gentleman was not to be found. He was President of the Eastman Chicago School, D. K. Allen was secretary, and E. W. Mason, principal. F. L. Bardeen was principal of penmanship department in the Chicago school, assisted by Fielding Schofield, all taken from the Poughkeepsie school. E. E. Messenger, assistant to A. R. E., (H. G.'s nephew), was an expert arithmetician. A. R. E. was very much such a man as E. P., a clear headed tactician and a royal good fellow. He, in the early '70's, took G. E. Detwiler from the Poughkeepsie school to Atlanta Ga., and opened an Eastman school there, but it was too early for northern men in the business educational line, and the enterprise was not a success. A. Merritt was another brilliant member of the faculty who gave the college the lightning method of figuring interest and averaging accounts. Mr. Eastman was a good judge of human nature and selected good and competent lieutenants to execute the work he wanted done. Mr. Eastman spent a fortune on what is known as Eastman place. He built a fine row of brick terraces, ten in number, all finished in fancy wood, not a brush of paint inside of them, never did things by halves, and never counted the expense when he started out upon a thing. His faith in his ability to win in whatever he undertook could not be shaken after he once got started. Eastman used to furnish quite a good course of lectures during the winter season, having such men as Wendell Phillips, Horace Greeley, Garret Smith, Dr. Burchard, Mark Wilbur, John B. Gough, Hulet of Philadelphia, Gen. Banks, etc., etc. But two societies were organized in the latter '60's among the students, and they took the lecture business off Mr. Eastman's hands. The initiation fees of the members created a fund sufficient to pay the lectures. This was quite a saving to Mr. Eastman and proved to be very popular, besides giving great prestige to the school.

EASTMAN A REVIVALIST

Mr. Eastman was largely magnetic, and his frequent lectures, glowing with the possibilities before young men of will and push, he so fired them with self confidence in their powers and ambition to meet the world and win success, that most of

(Continued on Page 31.)

Lessons in Business Writing.

BY

THE SADLER, BRYANT AND STRATTON — C. C. Lister — BUSINESS COLLEGE, BALTIMORE, MD.

Plate 17.

The copies in plate seventeen are designed to give practice in making the lower loop letters. At least four writing periods should be spent on these copies. The work of each period should begin with a few minutes' drill on copy number two and the last half of copy number four in Plate 1, of the January issue. These two exercises prepare the arm for making these loops. Lower loops should be made entirely with the forearm movement. First take the single *j* and practice until it can be formed well with a free movement. Make a decided turn at the bottom and aim to have the crossing in the loop at the base line. Then practice joining three or more with an easy continuous movement. When this becomes fairly easy, and the easier the better, take the word *jump*, and try to equal the copy in number three.

Take up the *g*, *y*, and *z* in like manner, after which, practice the words in copies 4, 5, and 6 of this plate. Be careful to close up the little oval in the top of the *g*, which is just like the small *a* and figure *9* previously practiced. Watch the little double-turn stroke in the first part of the *y*. Most students find that difficult to get just right, especially when the *y* follows another letter. Many good writers like the abbreviated initial stroke in *y* when it is the first letter of a word, as you will see in lines 1 and 2. Begin the *z* exactly like the first stroke of *m*. Be careful to make it short and let the little angle or point rest on the blue line. These words: Jump, game, gaming your, youth, and zouave, will give excellent practice on the little intricate joinings between the various letters contained in them. For instance, just examine carefully the joinings between the letters in the word *zouave*.

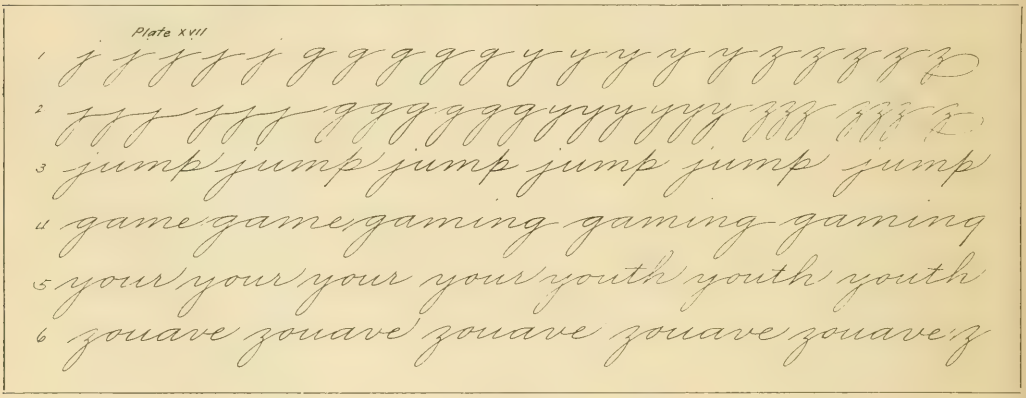
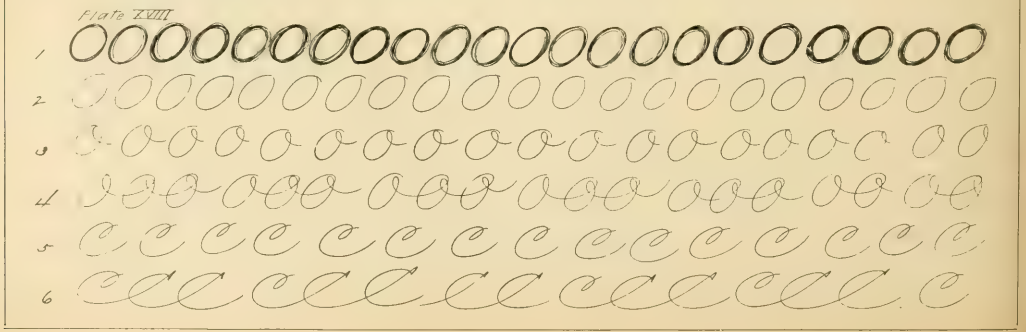


Plate 18.

Business capitals should be made with pure fore-arm movement. The best capitals to begin with are the round ones, those based on the circular exercises. Before *O's*, *C's*, *E's*, *A's*, and *D's* can be made nicely, the student must practice on the oval until it can be made freely and accurately without the least hesitation or friction in the movement. Copy number 1 shows the kind of work to develop this ability. Next try to make well-formed ovals with a single sweep of the pen, as illustrated in number 2. Move along quickly, about like you would count 1-2-3-4-5-6-etc. The complete *O* should have a small loop in the top before turning to the right, although the plain form, as in number 2 is a good practical *O*. The *C* begins with a small loop pointing downward on the same slant as the letter, and should come down about half the height of the letters. Be sure to make the *C* circular.



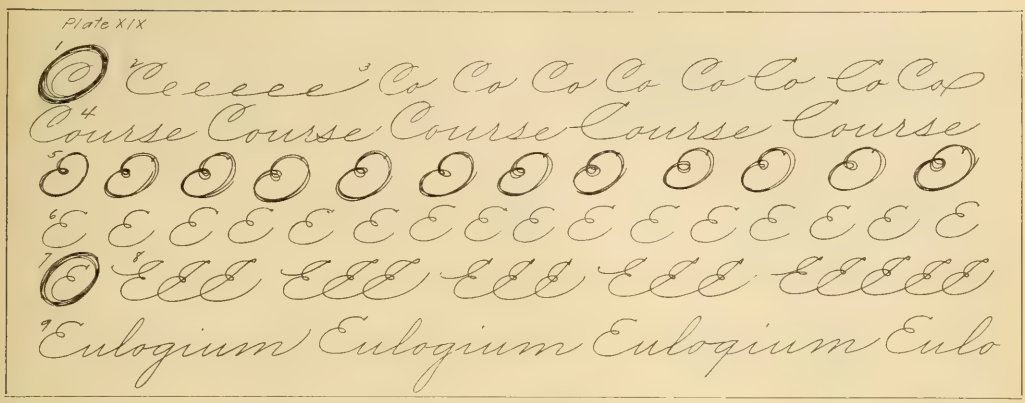


Plate 19.

Exercises 1 and 2 are excellent to develop the *C*. In learning to make this letter, the student is inclined to get a kind of whirlwind sweep around to the finishing point, and consequently he finds it difficult to control the hand so as to join to the first small letter following. Practicing making C's without lifting the pen until it is complete will tend to overcome this.

Students usually have difficulty in learning to round the left side of the *E* nicely. It is often flat. Liberal practice on copy number 5 will help to remedy this. It will be found rather difficult at first. But it is only an oval with a loop in the left side. Begin the *E* with a period made with a slight pressure of the pen and finish with two circular swings. Make the little loop about half its height. Carry the bottom of the *E* farther to the left than the top.

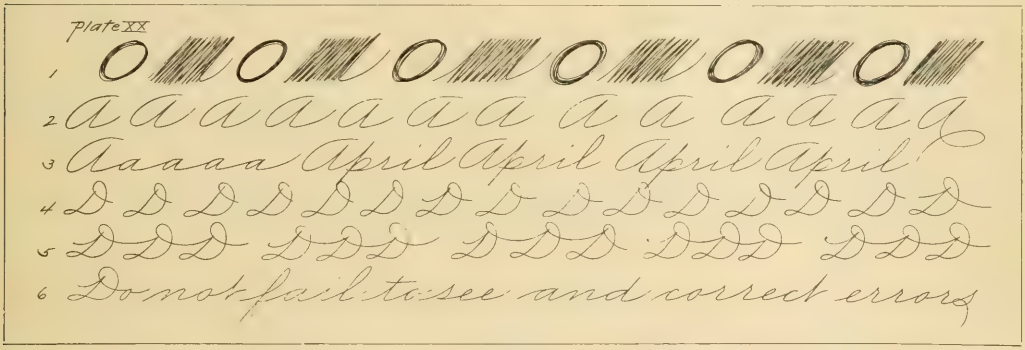


Plate 20.

The *A* is practically an enlarged form of the small *a*. It is a combination of the straight line and the oval. The exercises in copy number 1 will be found good to prepare the arm for making *A's*. Close it up rather close at the top. Many good writers close it entirely. The first exercise in copy number 3 may be practiced to advantage before using the *A* in a word.

Begin *D* with a straight line, slanting slightly, form a flat loop on the blue line and finish just like the capital *O*. Copy number 5 will be found a delightful movement exercise. In writing the sentence—number 6, give special attention to the space between words.

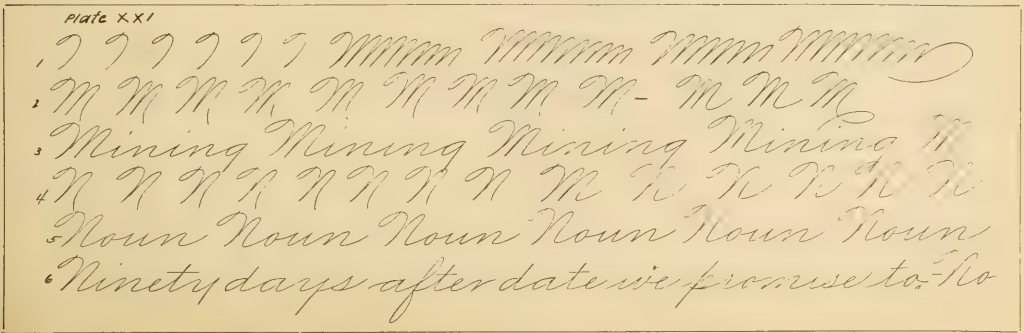


Plate 21.

The first principle in copy number 1, of this plate, will be used as the initial stroke of several of the capitals to follow. Make a small loop—some prefer just a period, then a well-rounded turn at the top and make a full stop at the blue line before lifting the pen. This line should not curve much after the turn at the top is made. The exercise in the latter part of copy number 1, will be found good to develop the *M* and *N*. It is a good plan to make a slight pause when the pen comes to the line the first time, then without lifting the pen continue to repeat the up and down strokes with a fairly rapid movement. Aim to make a turn at the top every time, and to get the down strokes on a uniform slant. When this becomes easy, there will be little difficulty in making good strong *M's* and *N's*. After practicing the various capitals, be sure to practice faithfully on the words given in connection with them.

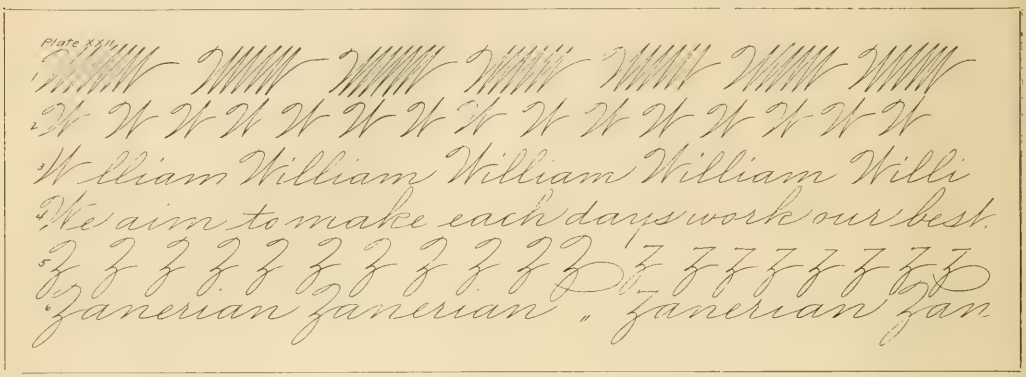


Plate 22.

As will be seen, the *W* and *Z* begin with the same initial stroke as the *M* and *N*. Since the *W* is all angles at top and bottom, and should be made with a perfectly free movement of the hand forward and back, the exercise in copy number 1, will be found very good to develop the *W*. Bring the pen to a full stop at the blue line, then with a fairly quick movement repeat the forward and back movement eight or ten times. Make the point in the top of the *W* the full height of the letter and use judgment as to the distance between the points that rest on the blue line. Some make them too wide apart and others too close together.

Two styles of *Z* are given. As will be seen, the difference is in the upper part of the letter. The latter is certainly a practical one. It begins quite like the printed form of *Z*, and is also quite like a figure 7. Cultivate the habit of making small capitals. They are the neatest. One who can make neat, small capitals can usually make good large capitals, if they are necessary, but the reverse is not so true of the one who always practices large capitals.

Lessons in Practical Business Writing

BY

Nina Pearl Hudson

NEW BRITAIN, CONNECTICUT.

Students practice criticised in these columns free of charge. Specimens should be sent to Miss Hudson, New Britian, Conn., by the fifth of each month.

Lesson One.

"Come, my friends,
'Tis not too late to seek a newer world."—Tennyson.

The author is very desirous that this series of lessons may prove helpful to all who follow them, but cannot guarantee progress on the part of any one unless each lesson is practiced and practiced again, and that means writing and rewriting many times, criticising each stroke. Mr. Zaner says: "Be sure you see definitely, then practice systematically, persistently, intelligently." In other words, be sure you see right, then go ahead with all the courage, patience, and stick-to-itive-ness you can muster. Do not feel discouraged if success does not attend your first efforts. No one ever found success in the beginning of any work, but with directions given you will be able to make a start and practice will give facility.

BY WAY OF ENCOURAGEMENT.

As an inducement for the home pupils following these lessons, to do faithful practice, the author will furnish a series of ten pen written lessons to the one making the most improvement. Those intending to pursue them, will kindly send with their name and address to Miss Nina P. Hudson, 401 Arch St., New Britain Conn., the following:

This is a specimen of my penmanship before beginning your lessons.

Then, write the capital and small alphabet.

MATERIALS.

Be sure to have smooth paper, good quality, so that the pen will not catch in its surface. At the beginning, it is decidedly the best plan to have it ruled.

For ink: I know of no better than Arnold's Japan, though any non-corrosive black ink will do.

Pens should be rather coarse than fine for beginners. Zanerian Business Pen, Gillott's 601 E. F., 603 E. F., or 1065 are very good. For a finer pen, Zanerian Ideal or Gillott's 604 E. F.

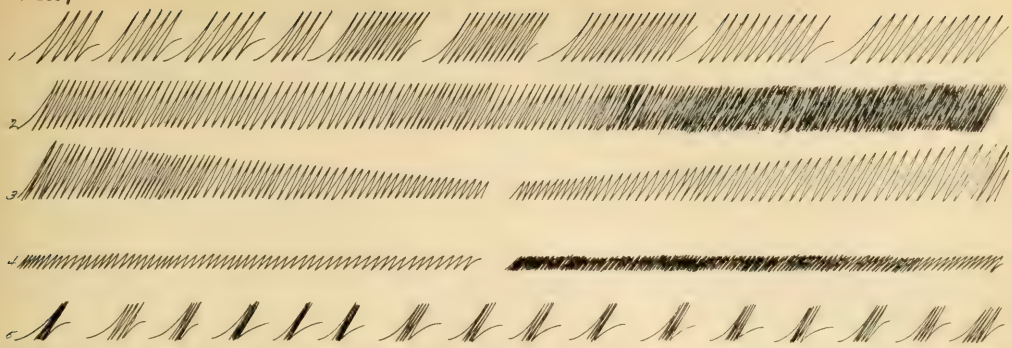
Cork-grip penholders are preferable.

Blotters must always be used under the hands, rough side or the side without the advertising if they have such, next to the hand.

POSITION.

Body. Sit squarely in front of the table, both feet flat on the floor. Bend from the hips and not from the shoulders. Those who are nearsighted will find they can improve their eyesight if they can cultivate the habit of not getting too close to their work. Thow

Plate 1



the weight upon the left arm so that the sight is perfectly free, which should rest upon the table nearly to the elbow, perhaps two inches from the elbow and diagonally to the body.

Paper, parallel to the forearm.

Hands: Let the left hand hold the paper just above the line of writing. Place penholder between thumb and first finger of the right hand, grasping it at the cork grip not too near the pen, allowing the cork to rest against the second finger, a little below the first joint. This should point as nearly over the right shoulder as possible, dropping a little below the third joint of first finger. Hand should rest easily on the third and fourth fingers. If your fingers are short, rest on the tips; otherwise, bend fingers at the first joint but not enough to turn the hand so far to the right that it slides on the side of fourth finger and hand.

Wrist. Keep wrist free from the table. Notice that we have a double rest in the muscles of the forearm and "little finger rest." This second helps to control the great speed which would otherwise lead to illegibility.

PLATE 1. With the *dry* pen, hand in correct position, push the arm in and out of the sleeve, moving on the muscle, keeping thumb, first and second fingers perfectly still. Do not notice what you are making so much as how. Continue this for several minutes till your muscles are entirely free and relaxed. Now, dip the pen and, with this same movement, practice No. 1, not dragging the work out slowly, but two strokes to every tick of the clock. Make it twice the size, then cut it down each time. 3. Given that you may think of form as well as movement. 4. Made with no finger movement.

Plate 2

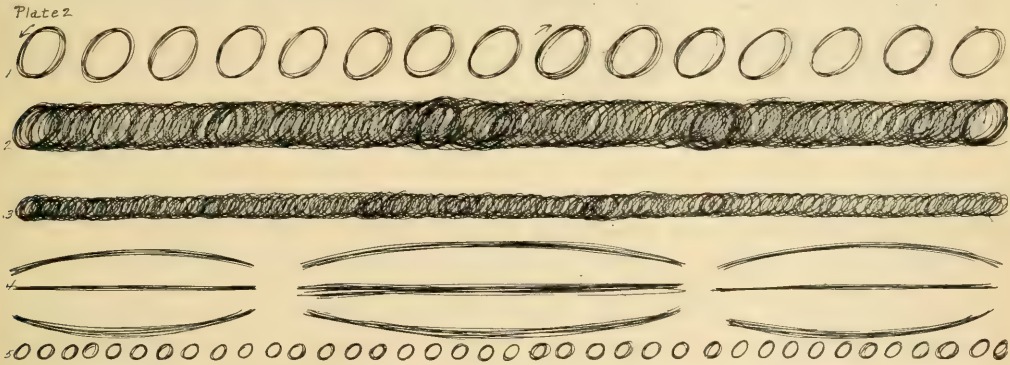


PLATE 2. 1. The retracing oval is made with a rolling rather than an in-and-out motion. Retrace five or ten times. 2. The running oval, a good exercise to aid one in moving with ease across the paper, still keeping the motion of 1. 4. Do not lift the pen but make a slight stop at the right, retrace to the left and stop. Repeat five times. 5. Learn to roll the muscle of the arm over a small compass without finger action in the hand.

Plate 3

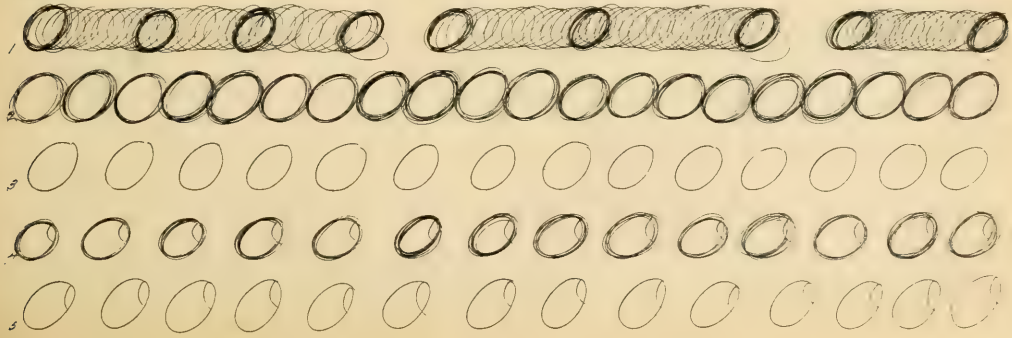


PLATE 3. 1. Running oval with wider spacing than plate 2. After making tracing oval 2, try single oval 3, closing at the top. Keep close watch of thumb and fingers; 4 is 2 with an ending stroke which should be made with a quick motion, arm sliding back into the sleeve. Keep your lines light; do not bear on as though marking on stone. If you find you are grasping pen firmly and cords of wrist and hand are strung tightly, drop your arm to the side till all muscles and cords are relaxed and begin over again. Make strokes of *O* quick and clear cut, not shaky and drawn out with fingers.

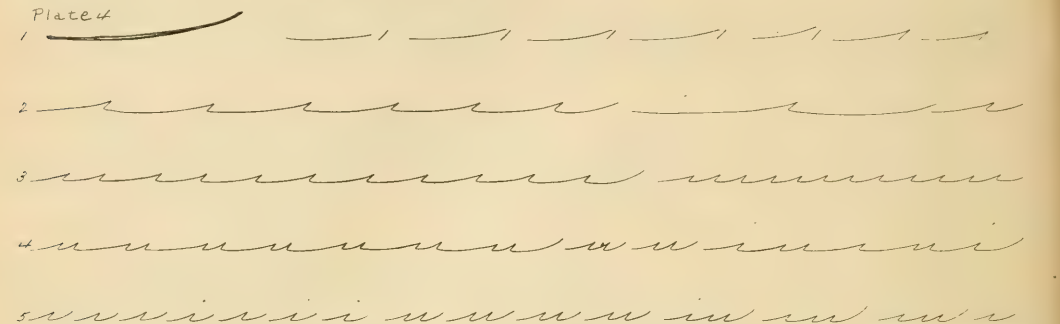
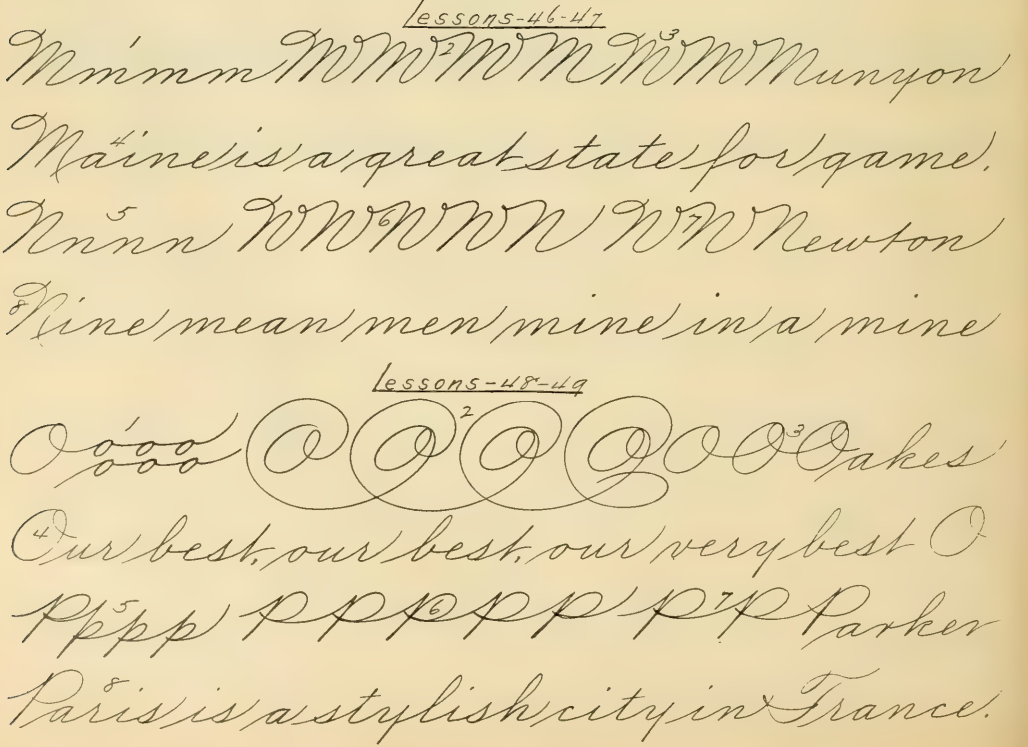


PLATE 4. 1. Is made with a gliding upward motion, left to right, changing immediately to a downward movement, stopping at the base line. 2. Make a decided rest at the top of up-stroke and a slight one at the bottom of down-stroke. Keep all down-strokes parallel and straight; have good curve in up-strokes. If you have up-strokes well curved, down-strokes will come naturally the proper slant and straight. 3, narrower spacing than 2. In 4, notice that two strokes are more narrowly spaced than 2nd and 3rd. 5. Notice the angle at the top of letter, good curve at bottom, especially in *u*, one-fourth space in height.

Supplementary Lessons in Business Writing, By H. O. Keesling,

CANNON'S BUSINESS COLLEGE, LAWRENCE, MASS.



$42.50 San Francisco, Feb. 1, 1903.

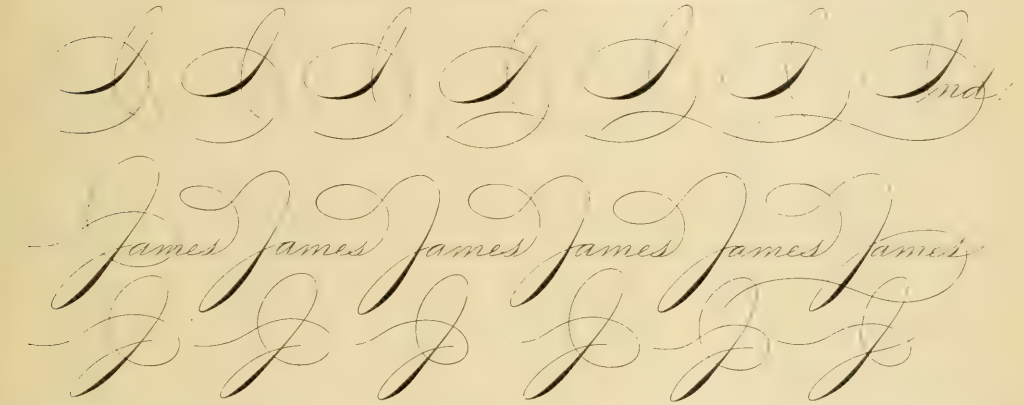
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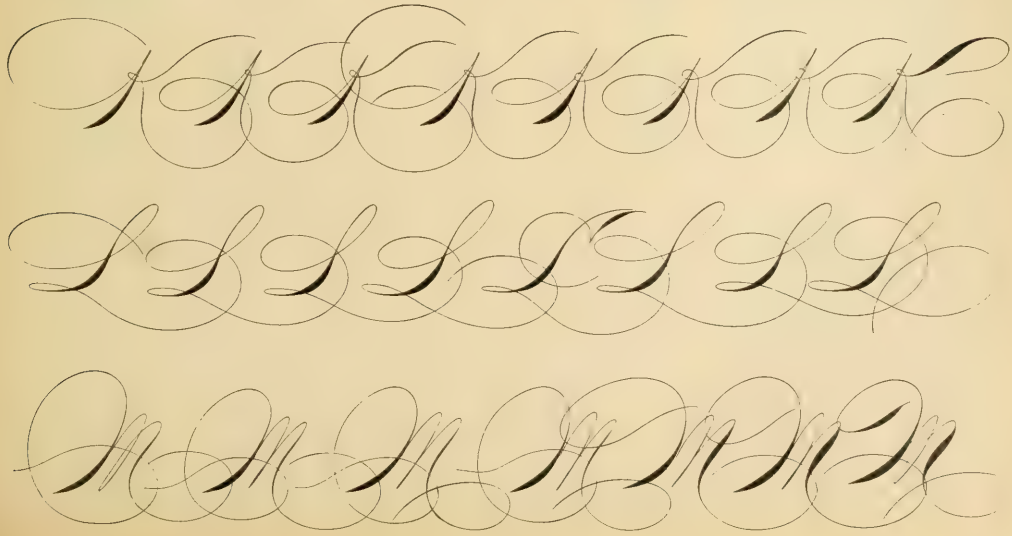
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THE BUSINESS EDUCATOR

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VOL. VIII. NO. 8. WHOLE NO. 53

COLUMBUS, OHIO, APRIL, 1903

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

The Spencerian Memorial.

It is characteristic of the human race to admire greatness in whatever sphere it may be found. While this admiration may be made manifest in many ways, some of the substantial ways we have of perpetuating the memory of those who confer great blessings on humanity are the erection of monuments, libraries, memorial arches, appropriate statues, and halls of fame. Statesmen, Poets, Artists, Sculptors, Musicians, Warriors, Heroes of various kinds have been paid tribute; but, so far as I know, nothing of this kind has ever been done in recognition of any penmen. There is no reason why greatness in the field of penmanship should not receive like recognition. But if it does, it is natural that the move which is to bring it about should emanate from the friends of the penmanship profession.

There is one man at least, whose achievements with the pen have commanded the admiration of all lovers of beautiful penmanship throughout the civilized world. All penmen point to Platt R. Spencer, "Father Spencer," as he is generally known, whose home was near Geneva, Ohio, as that man. The history of him and his achievements would be superfluous, as they are both more or less familiar to even the school children of the present time.

About ten years ago a move was made toward erecting a Memorial Library in honor of Mr. Spencer at his old home, Geneva, Ohio, near where he taught penmanship in his Log Seminary. The sum of $5,000 and about 3,000 volumes of books are now in charge of a Board of Trustees at the above place, where the ground on which the library is to be built has been donated. The drawings, calling for a $30,000 structure, have also been made.

At the meeting of the Federation of Commercial Teachers, held at Milwaukee in December last, this matter was revived, and a committee was appointed to devise means to carry out this enterprise and report at the next meeting, to be held in Cincinnati next December.

I look upon this as a glorious opportunity and a privilege for every lover of true greatness in man, and every lover of beautiful penmanship, in public or private school, to have an interest in a beautiful Memorial Library to be erected to keep green the memory of the noble founder of Spencerian penmanship.

The first problem to be solved is how to arrange a plan whereby the public—the friends of this cause, can participate in raising this fund. The purpose of this article is to put the matter before the readers of this paper, and invite suggestions along this line.

I would be glad to hear from you either through this paper or personally.

C. C. LISTER,
SADLER'S BUSINESS COLLEGE,
Baltimore, Md.

COMMITTEE SPENCER MEMORIAL.

C. P. Zaner, Columbus, O., Chairman.
C. C. Lister, Baltimore, Md., Secretary.
W. F. Giesseman, Des Moines, Ia.
G. W. Brown, Jacksonville, Ill.
H. M. Rowe, Baltimore, Md.
W. H. Whigam, Chicago, Ill.
W. L. Music, St. Louis, Mo.
Charles R. Platt, Hoboken, N. J.

Mr. Rohrbough Explains.

OMAHA, NEBR., Feb. 13, 1903.
THE BUSINESS EDUCATOR,
Columbus, Ohio.

DEAR SIRS: In the February number of the BUSINESS EDUCATOR, Mr. Gregg, in making his report of the Private Commercial School Managers' Association, criticizes me because my books and records failed to reach Milwaukee in time for the first meeting of the Association. While this is true, I am not to be censured for it, because they were sent four days ahead of time, and therefore, would have reached Milwaukee two days prior to the first meeting had they not been lost in transit. The rush of Christmas business has been given to me by the express company as the reason for this delay.

A letter of explanation was sent, and as far as I have been able to determine every member of the Association except Mr. Gregg had enough charity to attribute the unfortunate delay to the express company, and to the rush of business, rather than to any fault of mine.

Yours very respectfully,
M. G. ROHRBOUGH,
Sec. Private Com. School Managers' Assn. for 1902.

[The above explains itself. We have reason to believe that no injustice was intended by Mr. Gregg, as we know there was none intended by us. Mr. Gregg intended to convey as nearly as he could the spirit manifested at the meeting relative to the absence of the secretary and the books, and from what we could learn at the time, the feeling prevailed quite generally, and not alone on the part of Mr. Gregg, as Mr. Rohrbough intimates. We regret the occurrance. We regret the publication of it. We regret Mr. Rohrbough has felt more than our report justified. We gladly accept Mr. Rohrbough's explanation and give it the prominence we gave the report—EDITORS.]

Wisconsin is "It," Too.

FOND DU LAC, WIS., Feb. 20, 1903.
ZANER & BLOSER,
Columbus, Ohio.

DEAR SIRS: The Wisconsin Business College Association is an incorporated organization, whose existence dates back to the 17th of this month. The Association is organized for the purpose of protecting the reputable schools in this state, to stimulate and maintain a high standard in education, to establish uniformity in requirements for graduation, and uniformity in tuition charges.

So far our membership to the Association is, The Fountain City Business College, Fond du Lac Wis.; The Green Bay Business College, Green Bay, Wis.; The Watertown Business College, Watertown, Wis.; and six other institutions, whose applications are with us for consideration. No school is admitted to membership, whose course of study, requirements for graduation, rate of tuition and general business management, is not passed upon favorably by the examining committee of the Association.

The officers are: President, David E. Johnson, Fond du Lac, Wis.; Secretary, C. B. Potter, Green Bay, Wis.,; Treasurer. E. F. Quintal, Green Bay, Wis.

Yours respectfully,
D. E. JOHNSON, Pres.,
The Fountain City Business College.

Mr. Olson Speaks and Acts.

"I have been reading the last issue of THE BUSINESS EDUCATOR with much pleasure. I consider it one of the best magazines published on business education; it is certainly worth many times the subscription price. I enclose $1.00 for which please put me on your regular subscription list."

J. C. OLSON,
Pres. Parsons Bus. College,
Parsons, Kans.



ELVENE AMELIA WINKLEMAN,
January third, 1903.

MR. & MRS. BENJAMIN M. WINKLEMAN,

80 Church Street, Hartford, Conn.

Miss Emma Tibbetts, the well-known commercial teacher in the Salem, (Mass.) High School, is seriously sick with pneumonia at this writing, March 3rd.

H. T. Loomis, the manager of the Practical Text Book Co., spent February in the South, and on the Gulf of Mexico, with his wife and two sons. The older son was taken sick at Cornell University, but his father removed him fortunately before he developed a case of the terrible typhoid that has been ravaging that city.

The changes effected by the sale of the Fall River School of Business established five years ago, by K. J. Shoemaker and C. S. Clark, are now completed. Mr. Stone came from the Spencerian Commercial School, Cleveland, Dec. 1, and W. S. Rogers, came from the Sandusky Business College, Feb. 1. Mr. Sharp, formerly in charge of the shorthand work, in the Fall River School, took Mr. Rogers' place in the Sandusky School, and K. J. Shoemaker went to Rochester, N. Y., to join Mr. C. S. Clark, who had established the Commercial Correspondence Schools, an enterprise that we understand has proved to be very profitable. Mr. F. G. Allen, the very capable principal of the Commercial Department of the Fall River School, will remain with that inst tution.

Charles F. Beck will have charge of the bookkeeping and arithmetic instruction in the Summer School of the Nebraska State Normal School, at Peru Neb., from May 25, to July 3. We note, that our friend, S. L. Caldwell, will give instruction in Drawing and Penmanship.

President C. C. Gaines, of Eastman, Poughkeepsie, recently wrote a very thoughtful and analytical article for the educational outlook, setting forth what in his judgment the public secondary schools should do for their pupils as a preparation for life. Mr. Gaines has promised us an article for an early number of the EDUCATOR.

Algernon Goodwin, a member of the '02 commercial class of the Beverly, (Mass.) High School, recently made a verbatim report of the hearings on a petition made by the Guffy Oil Company, of Texas, to the Beverly Board of Aldermen, for a license to establish a depot in that city. Mr. Goodwin's work was entirely satisfactory, both to the city officials and to the petitioning company, one of the largest independent oil companies in this country. Mr. Goodwin is the private secretary of the president of the Power, Heat and Light Company, Boston, with a salary of $60 a month, although his class graduated only last June. His success is attributed to his own ability and a demonstration of the ability of his teacher, W. W. Petrie, who has charge of the shorthand and typewriting instruction in the Beverly High School.

"Opportunities," is the title of a very interesting pamphlet which sets forth the advantages of a school of Correspondence Instruction in Shorthand, conducted by Patrick Sweeney, editor of "Chat," New York.

Washington's Birthday was remembered in anticipation, by the C. C. C. C., Des Moines, by a musical program given on the Friday preceding the natal day. A unique feature of the entertainment was the form of the program card, which consisted of a piece of pasteboard folded and cut to represent a hatchet. On the outside, on the blade, was a picture of Washington; on the inside, on the blade, was the program. These Hawkeyes are delightfully original and aggressive. They have practically taken over the care and keeping of Washington's municipal namesake: As witness, Secretaries Shaw and Wilson; Senators Allison and Dolliver; and Congressmen Hull, Hepburn, and Cousins, not to mention the retiring Speaker of the House.

In the Eastman Journal, we note a virile article from the pen of President Gaines, on, "The American Boy and How to Help Him." This article originally appeared in "Success," one of the best papers of the day.

"The Daily Mining Gazette," of Houghton, Mich., in a recent number, speaks encouragingly of the work of the commercial department of the high school in that city. Seven members of last year's class have gone directly from the school into business positions, although they had been in school but one year. The course is four years long, and we predict that under the able direction of W. W. Knisley, who has charge of the work in Houghton, the graduates will be well fitted to give satisfaction to those who employ them.

W. W. Williams, who has charge of the commercial work in Lawrence University, must have some lively boys to work with, for a recent news note says that twelve of the students were suspended as a result of their smoking some sophomores out of the dome of the administration building with sulphur.

The phonograph is coming to have a wide use for instruction purposes. It has just been introduced into the United States Naval Academy for the teaching of languages. It is thought that the students in this way obtain a better method of pronounciation than in any other way.

The first American college man to obtain a scholarship under the scheme planned by Cecil Rhodes, is a Yale graduate of last year's class.

The Worcester Massachusetts Daily Telegram, Monday, March 2nd, 1903, contained a column article from the pen of the veteran and accomplished penman, A. H. Hinman, upon the subject of vertical writing. It were needless to say to those who are acquainted with Mr. Hinman that he sees anything but good in the vertical. With the exception of Mr. Huntsinger's speech against it two years ago, this is perhaps the strongest article we have seen.

A badge button and an aluminum card were received from the Globe Business College, St. Paul, Minn. The aluminum card has a calendar for 1903 printed on the back. Thanks, Brother Golder. We shall know "where we are at" this year, as we shall have your little card in our vest pocket.

Mr. F. S. Haroun, of the Philomath Business College, Philomath, Oregon, has purchased the business college in Medford, Oregon, assuming control about April 1st. Mr. Haroun is an enthusiastic friend and supporter of THE BUSINESS EDUCATOR. Success to him in his new field.

Professor Bookwalter, of Versailles, Ohio, has taken the place of Prof. Cyrus W. Field, in the Jackson, Mich., Business University.

Mr. Field, together with Mr. E. B. Winter, of Detroit, have founded the Detroit Commercial College at the corner of Woodward and Gratiot Sts. Their school will teach Gregg Shorthand exclusively. We certainly wish the new school and its proprietors success.

On February 21st, the California Business College had a daily enrollment of 380. They had enrolled during the month of January upwards of 100 pupils. Considering the fact that the school is but four and one-half years old, the number of students in attendance is something not often attained.

On February 19, 1903, Mr. L. E. Stacy, the well-known penman of Spencer's Business College, Kingston, N. Y., took unto himself a wife, in the person of Miss Bessie Lyons, of that city. They journeyed to Washington for a ten days' honeymoon, returning to Kingston about March 1st. We wish them all the happiness they deserve, with prosperity thrown in.

M. E. McMahon, who formerly had charge of the penmanship and commercial work in the Perry, Ia., Normal College, is now connected with the Western Normal, Shenandoah, Ia.

From the "Mt. Morris," Ill., "Index" we learn that Mr. G. E. Weaver, of that city, recently delivered one of his illustrated lectures or chalk talks. The nature of the notice leads us to believe that Mr. Weaver is not content with being an ordinary entertainer, but is ambitious to be one of the best, and consequently is reaping the rewards of his hard earned labor by larger audiences and highly pleased and entertained ones. Mr. Weaver is ambidextrous in writing and drawing, and this helps to make his entertainment doubly interesting and valuable.

P. W. Frederick, proprietor of the Mansfield, Ohio, Business College, reports that they have a larger attendence this year than they had last year, and that they have many more applications for their graduates than they can supply. Mr. Frederick was once a student in the Zanerian College, and we are much pleased to learn of his success.

H. G. Ranney, of Springfield, Mass., a former Zanerian boy, has been engaged as teacher of penmanship and the commercial branches in the North Hampton, Mass., Commercial College, Joseph Pickett, Prin.

Prof. A. F. Harvey, Waterloo, Ia., recently purchased the building in which his school has been housed, paying for the same $8,000 cash. Thus it is that prosperity, enterprise, and push have enabled another business school to become its own real owner.

F. B. McElroy is the new Principal of the business department of the Howard Payne College, Brownwood, Texas.

Mr. C. C. Crisman and H. D. Goshert, who for some time were connected with the Bryant & Stratton College of St. Louis, Mo., joined hands and organized the Columbia Commercial College of that city. Their enrollment thus far has been very good, and they therefore have the best prospects for success.

Good Words from Mr. Fulton.

Inclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same.

The originally high standard set for THE BUSINESS EDUCATOR continues to rise. Mr. Hinman's history is intensely interesting. Mr. Gaylord's department is filled with helpful instruction, and is on a high plane. Mr. Barber's efforts are a decided hit.

M. D. FULTON,
Auburn, R. I.

Hard Work.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Dear Friends:—I am greatly pleased with the lessons you are running in business writing this year, and both Mr. Lister and Mr. Keesling are to be congratulated upon the fine work they are doing. THE BUSINESS EDUCATOR is indeed a practical as well as a beautiful publication, and you should receive a very liberal patronage for the hard work you are doing.

Thanking you and with best wishes, I remain,

Yours very truly,
E. C. MILLS.

Trot Him Out

ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:

Usually in writing to editors of penmanship publications our hobby is penmanship, but I wish to depart from that line to a certain extent in addressing you this letter.

I am as much interested in rapid calculation as I am in penmanship, and will say that I have a young man in school at the present time who can add miscellaneous figures at the rate of 250 per minute. If you know of any other rapid calculation teacher who has a student who can beat it tell him to trot him out. I write this not boastfully but for the purpose of securing information along this line from other schools and teachers, as I should be very much pleased to learn whether or not this is below standard, up to standard, or above standard, as compared with the best in other schools.

Very sincerely,
C. E. BALL,
Mankato Commercial College.

The Future of Penmanship.

BY E. K. ISAACS.

The very subject implies prophecy.

Prophecy implies a prophet.

A prophet is one who is inspired.

With few exceptions all *in*spired people of the past have *ex*pired.

Can it be that those who assigned me this subject had designs on my life?

I suppose a person ought to consider it a compliment to be considered inspired, even though he expires in the attempt to prophesy the future of penmanship.

The art of writing is a matter of evolution.

And the question is, does the process of evolution tend toward simplicity or toward complexity?

Is civilization more simple, or is it more complex, than primitive life?

Which is more complex, nomad or man, miller or Milwaukeean, pelican or penman?

We have heard much during the past twenty-five years concerning simplifying penmanship.

But the fact is, that barring the vertical innovation of the past few years, the script forms are practically where Father Spencer left them.

True, there has been more or less lopping off of superfluous lines in capitals.

But what does that amount to?

Not very much.

What does the vertical innovation amount to?

Very little.

Take as an example the old standard Spencerian capital *T*. It was made with five strokes—two for the stem and three for the cap. Some of the later simplified forms are made with three strokes—one for the stem and two for the cap.

But the fact that some *lines* are omitted in the finished product does not necessarily lessen the labor or difficulty in executing the form.

I am not arguing for five-stroke letters in preference to three strokes.

Simple forms are more practical than complex and elaborate ones.

And here is a strange thing.

Reference has been made in the foregoing to evolution. In some of its phases evolution seems to tend toward complexity.

As instances we may notice the marvelous "systems" that are incident to modern civilization, such as transportation systems, political systems, educational systems, theological systems.

And last, but not least, that marvelously wonderful systems of systematic guess work called medicine.

Another strange thing is that when a "system" gets too complex and cumbersome it falls to pieces.

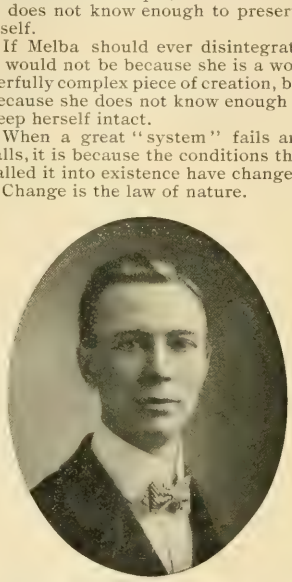
From amœba to Melba is a great distance.

The amœba falls to pieces, not because it is simple, but because it it does not know enough to preserve itself.

If Melba should ever disintegrate, it would not be because she is a wonderfully complex piece of creation, but because she does not know enough to keep herself intact.

When a great "system" fails and falls, it is because the conditions that called it into existence have changed.

Change is the law of nature.



E. K. ISAACS.

The "system" or the individual, to experience perpetual existence, must change constantly, so as to harmonize with environment.

A Fundamental Truth:

WHATEVER IS IS RIGHT.

Formers and reformers may go into hysterics about the defects and inconsistencies in the present order of things, but the truth still remains that, in its day and generation, whatever is is right.

Our present method or system of longhand writing is ridiculously cumbersome.

As an example, take any ordinary word, say the monosyllable "through." This word *spoken*, requires but one "impulse of the voice."

The word "through," *written in longhand*, requires *twenty-six* strokes of the pen.

The same word, *written in shorthand*, requires *two* strokes of the pen.

What *fools* these mortals be.

Shakespeare was everlastingly right.

And, too, Pope was everlastingly right.

Whatever is—*is* right.

Just think of the amount of time and energy spent by the humanity of the world in writing longhand—in executing *twenty-six* strokes to represent *three sounds*, or to take the place of *one* vocalized breath.

It is hard to see through "through," either orthographically or chirographically.

Orthographically, why should it take *seven* characters to represent *three* sounds?

But it does, hence the spelling reform agitation.

Spelling reformers, like all other reformers, have a hard row to hoe.

And so, those of us who have been tinkering with longhand simplification during the past twenty-five years, what have we accomplished?

We have lopped off a few superfluous lines in the capitals.

We have changed some of the capitals from the stem group to the oval family.

We have dropped the beginning and terminating lines in a few of the samll letters.

That is about all.

And again, I say these changes amount to very little when compared with the glaring absurdity of longhand writing as a *system* of recording or communicating thought.

In referring to existing longhand writing as a glaring absurdity, I am doing so from the standpoint of the idealist—the prophet, if you please—and not from the view-point of the crank or the soured reformer.

From the ordinary view-point, of course, longhand writing is wonderful enough.

So is a flower and a felon.

It is all right to be an idealist for purposes of private meditation and for purposes of prophecy.

To attempt to be an idealist in practice as long as one "lives in Rome," is not an ideal occupation.

Since the subject assigned me implies prophecy, I shall now speak from the standpoint of the prophet:

The future of penmanship?

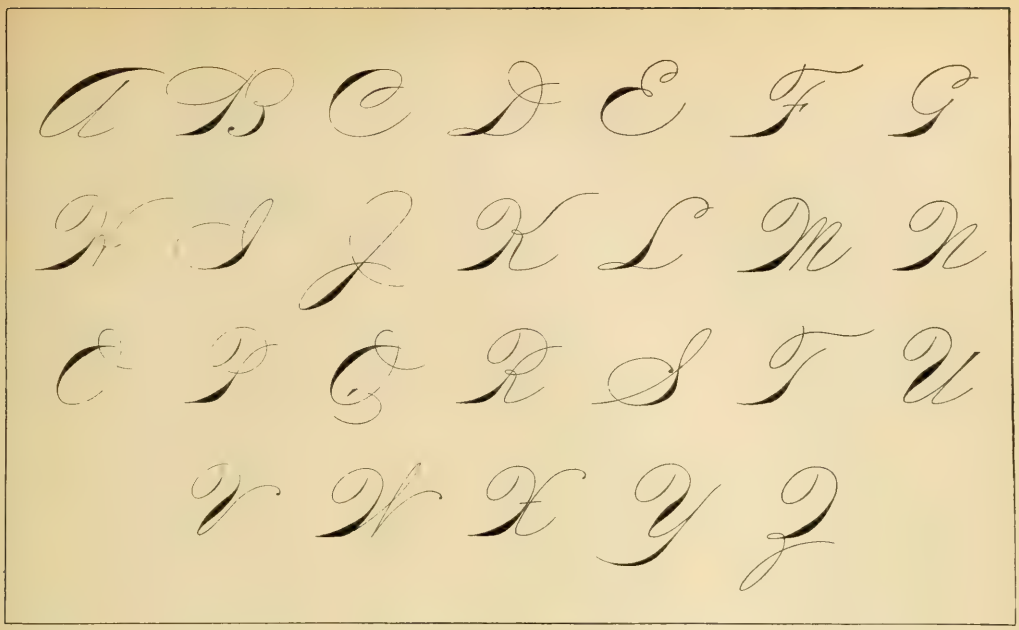
There will be no penmanship in the future; or rather, there will be a future time when there will be no penmanship.

Even as mortality is destined to be swallowed up in immortality, so is chirography destined to be swallowed up in telepathy.

This is the age of electricity, and a marvelous thing is electricity. Franklin gathered it from the skies by means of a kite—a childhood way of doing it.

We now "generate" it in huge dynamos—and we think we are at the very zenith of scientific attainments.

Yes, we "generate" electricity. But we have been on the plane of genera-



BY C. C. CANAN, DUKE CENTER, PA.

tion for ages. Regeneration is next.

Even as regeneration is destined to replace generation, so will electricity be replaced by still finer forces.

The coming storage battery is but a suggestion of the "kingdom within."

The immediate future of penmanship?

As long as the English orthography remains what it is, longhand writing will remain practically as it is now.

There will be a time on this earth when all its people will speak one language.

The orthography of that universal language will be simple and consistent.

The penmanship of that era will correspond in simplicity and consistency with the language.

This centry will be a shorthand era.

Shorthand will form a part of the public school curriculum.

Shorthand will eventually take the place of longhand for correspondence and private memoranda.

Longhand will continue for public and private records, legal and official documents.

But there will be a time when records and documents will not be needed.

There will be no divorce records, for there will be no marriages.

There will be no court records, for there will be no law suits.

There will be no bookkeeping records, for there will be no accounting.

There will be no way bills, or bills of lading to make out, for railroading, navigation, and airshipping will have ceased.

The commerce of the future will require neither railroads, ships, airships or records.

There will be no prescriptions or medical essays to write, for the present stupenduously complex system of "medicine" will fall to pieces of its own weight.

The present system of therapeutics requiring its hundreds of medical colleges and numbering its practitioners by the thousand, its victims by the million, *and its records by the ton*, will be reduced to a single affirmation of *three words*, namely:

I AM HEALTH.

There will be no sermons or theological discourses to write, for there will be no preachers or theologicians. The theological libraries of the world will consist of *three words* written in the intelligent consciousness of each individual, namely:

I AM SAVED.

All that has been said in the foregoing refers to conditions that will obtain on this planet.

And here endeth the prophecy.

If the future of *penmanship* is not now clear, it must be because *penmen* are not yet far enough in the future.

It has been maintained that where there is no ear there is no sound.

It has also been said that a prophet is not without honor save in his own country.

In conclusion, I would suggest that "The Future of Penmen" might make a good topic for discussion.

LOS ANGELES, CALIFORNIA.

WANTED A position as penman and commercial teacher with a good substantial school. Experienced. Competent. Fine Penman. Address,
EXPERIENCED, Care Business Educator.

SPENCER'S Business College

KINGSTON, N. Y., FEB. 2, 1903.

MR. L. MADARASZ,

Dear Sir: Before taking your course last summer, I was a doubter. After the first lesson I was a convert, and now I am your most enthusiastic supporter. Your manner of presenting the subject, together with the relation of each letter to some other part of the work, was of value to me, and I unhesitatingly recommend your course to any one who wishes to teach or learn business writing. The ornamental part of the course cannot be beaten by any other penman.

Very truly,
L. E. STACY.

This is the verdict rendered by a LIVE PENMAN to the work of a supposed DEAD ONE; an appellation accorded Madarasz by a person whose standing in the penman's profession is represented by an engraved signature trued up by a skillful engraver.

I have a circular that tells about the MADARASZ METHOD of teaching writing; it will be sent to you for a stamp, and if you've any questions to ask, write freely to

Madarász
New York

1281 Third Ave., New York

was elected chairman, with Miss Helen L. Follansbee, of Somerville, Mass., secretary.

A free expression of opinion was then given as to the purpose and value of the proposed association, Messrs. Lakey, Gaylord, Ellis, Anderson, Moore, Colton, Fulton and Read; and Mrs. Chandler of Boston, and Mrs. Hecker of New Britain, Conn., speaking. The speakers expressly disclaimed any intention of antagonizing any other association, and several said specifically that if they could believe that such a purpose were entertained, they would have nothing to do with a new organization.

On motion of C. B. Ellis, of Springfield, Mass., the chairman appointed, as a Committee on Constitution and By-Laws, M. D. Fulton, Auburn, R. I., C. B. Ellis, Springfield, and A. T. Swift, Providence.

On motion of Mr. Ellis, it was decided to meet in Boston during the N. E. A. convention in July, to complete the organization by the adoption of a Constitution and By-Laws.

On motion of E. S. Colton, of Lowell, the Committee on Constitution was instructed that only regular teachers of the distinctively commercial subjects should be eligible to membership.

It was also decided that the dues should be fixed at one dollar annually.

The following officers were then elected: President, H. G. Greene, Melrose, Mass.; Vice President, F. E. Lakey, Providence; Secretary, Helen L. Follansbee, Somerville, Mass.; Treasurer, F. H. Read, Providence. It was voted that the organization adopt the name under which this report is written.

It was decided to leave the charter open until after the regular meeting, which will be held during the fall, the exact time as well as the place—to be decided at the adjourned meeting in July. President Greene was instructed to appoint an Executive Committee to prepare a program for the fall meeting, a liberal collection was taken to defray accrued expenses, the usual votes of thanks were passed, and the meeting adjourned.

The meeting was full of snap and fire from the beginning to the end. An unexpectedly lively interest was manifested by the sixty teachers present. The need of such an organization for the comparison of methods of teaching, the improvement of courses of study, the approximating of uniformity in commercial teaching, the cultivation of a friendly spirit on the part of school authorities, and the building up of a professional standard, was emphasized. There is a bright future of useful work before this latest manifestation of the commercial element in education.

Open Letter

TO THE PROPRIETORS OF THE PRIVATE BUSINESS COLLEGES OF THE UNITED STATES AND CANADA:

What are you doing to promote and advance the best interest of your line of educational work? Are you a member of the Private Commercial School Managers' Association of the Federation of Commercial Teachers? If not, why not? If you are a member, are you actively engaged in lending your aid in building up the Association to what it should be? If you are not a member, are you standing idly by and saying, like some, that the Association has not done anything as yet and you do not care to join until they do something? Such parties exhibit the same principles as the fellow who waits until somebody else accumulates property or money and then come along and tries to slip it from him.

The time is drawing near when we must arrange for the meeting of the Private Business School Managers' Association to be held in Boston during the month of July next. The Executive Committee will meet with the Eastern Commercial Teachers' Association, April 9th, 10th and 11th, in Brooklyn, N. Y., where plans will be made for this meeting.

Mr. J. W. Warr, Moline, Ill., Chairman of the Executive Committee, would like to hear from every one of you concerning your ideas of the subjects and plans that should be discussed at the Boston meeting.

Mr. F. B. Virden, 67 Wabash Avenue, Chicago, Ill., Chairman of the Legislative Committee, wants suggestions and plans for his line of work.

Mr. E. H. Fritch, 810 Olive Street, St. Louis, Mo., Chairman of the World's Fair Committee, desires to hear from every Private Business School as to their ideas of an exhibit at the fair, and suggestions as to plans and arrangements, and whether or not you will make an exhibit of your work. He should have your ideas at once, as his committee is now actively at work.

Mr. H. M. Rowe, No. 9 W. German Street, Baltimore, Md., Chairman of the Organization Committee, wants your ideas concerning plans of organization, the incorporating of business schools and everything along that line.

Mr. Geo. P. Lord, Secretary and Treasurer, Salem, Mass., wants to hear from you with a remittance for your annual dues, if you have not sent them, or with a full explanation as to why you do not become a member of the Association.

I want to hear from you with your ideas as to how this Association should be conducted to make it effective. Now please wake up and get a move on you. Let us demonstrate the fact that we are business men capable of looking after our interests. Let us join hands for the promotion of our general welfare. All other businesses and professions are doing so. Why should not we? If we do not, it will be simply because we have not the business snap and hustle about us to entitle us to the distinction of being business men.

Every one of you have ideas, so break out of your shells and let the members of the different committees have your plans. It will do you good. It will make you feel more like you are living for the benefit of mankind, and that there is some show of the world being benefitted by reason of your existence.

Yours resp'y,
ENOS SPENCER,
Pres. Com. School Managers' Ass'n.
Address, Louisville, Ky.

It's O. K. Now.

In the program of the Eastern Commercial Teachers' Association as printed in the professional papers, there was no provision made for penmanship on that program, but since the publication of the same the official program has come to hand in which we find that penmanship has had recognition.

On Thursday afternoon Mr. H. G. Healey, editor of the Penman's Art Journal, of New York city, will touch upon the subject as follows:

Query: "What Effect, if Any, Has Vertical Penmanship Had Upon Practical Business Writing, and What Effect Will it Have in the Future?" Furthermore, the subject is expected to receive attention in the general free-for-all meetings entitled, "My Hobby."



If you are struggling alone at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well. **Mills's Correspondence School of Penmanship** stands at the head. Send stamp for full information. *Do it now.* Address, E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

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etc., taught successfully BY MAIL during your spare hours. Pay $10 for tuition, books, etc., **AFTER POSITION** that pays $10 or more per week is **SECURED.** Better than personal instruction at half the business colleges. **HOME STUDY** Business men indorse our original, copyrighted methods as the best. Prices and strong testimonials, in our 98-page "Booklet B," sent free. Address Cor. Department, **DRAUGHON'S P. BUSINESS COLLEGE, BOX E E 3. Nashville, Tenn., U. S. A.**

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Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid 28c
500 by express 75c
1000 by express $1.35

Black Cards—Best made for white ink.
100 by mail postpaid 28c
500 by express 75c
1000 by express $1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ..... $ .60
12 sheets by express 1.00
2 sheets by mail postpaid ..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 25.
6 sheets by express ..... $ .40
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Black Cardboard—Finest for white ink. Sheets are 22x28.
6 sheets by express ..... $ .50
12 sheets by express ..... .75
2 sheets by mail, postpaid ..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.
6 sheets by express ..... $ .50
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
1 bottle by mail, postpaid ..... $ .30
1 dozen bottles by express 2.00

Arnold's Japan Ink
Nearly ½ pint bottle by mail, postpaid 40c
1 pint by express 45c
1 quart by express 75c

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25
12 bottles by express 1.85

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express $2.25

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express $2.00

Practice Paper—Best for the money to be had. 1 ream by express $1.50
Send stamp for samples of paper.

Envelopes—100 fine blue by mail, postpaid 40c
" 100 fine white by mail, postpaid 40c
" 1000 either kind by express $1.50

Address, ZANER & BLOSER, Columbus, O.

Mr. Harvey Gridley Eastman.

(Continued from page 19.)

the students left the college within three months eager to go out into the business world to do and be something. Mr. Eastman's success lay in the confidence he inspired in others to will and to do for themselves. Luck he called a fool, but pluck a hero, and his lectures thrilled thousands of his students to resolve to make the most of their possibilities in life and to attain the highest success within their powers. By thus enthusing his students he kindled the fire of ambition in the minds of thousands who, by ever keeping alive the flame, have achieved wonderful success, though starting with but a limited commercial training. Thus, by winning the admiration and love of his students, they not only became enthusiastic advertisers of the college, but through the effect of his magnetic personality, they retained the inspiration awakened by his influence through all their after lives. In a sense Mr. Eastman was a revivalist and possessed the ability to arouse young men to a belief in themselves and their slumbering powers, which set them on their feet, inspired with self confidence that earnest exertion would be followed by honorable achievement. In the '60's he showed a friend $360,000 in bonds. He bought the site on which the college building now stands, also Eastman Park, wherein he built a beautiful home, and ornamented the grounds at great expense.

In politics he was elected Mayor three times, and twice to the legislature, where he was one of its broadest minded, far seeing members. Through his efforts was built the great Poughkeepsie bridge across the Hudson. He was also made chairman of the board of charities of the city of New York.

NOTHING BUT LEGS AND BRAINS

In an address delivered before the officers of the New York Central R. R. at their thirty-seventh anniversary, Hon. Chauncey M. Depew said:

"I know Eastman intimately, knew him for years. Eastman was a magnificent specimen. No man did the work that he had to do with more intelligence, more energy and more resolution or power than Eastman. No man went into fun and sport with more vigor and enjoyment than Eastman. No man had so much time in Poughkeepsie for the public work of Poughkeepsie, or in Albany for the public work of the state, as Eastman. No man could drop into a seat alongside of you in a railroad car and make life as enjoyable between Albany and Poughkeepsie, or Poughkeepsie and Albany, as Eastman. Eastman could absolutely make a stranger interested in Poughkeepsie. Ordinarily when you are travelling in a railroad car and a man is alongside of you, in fifteen minutes you either want to commit suicide or murder him; but with Eastman you were sorry when the journey was over. Eastman started to build the Poughkeepsie bridge. He built it; nobody can tell what it would have accomplished if he had lived. No human being but Eastman could have diverted traffic to the bridge, created new conditions in the relations between the East and the West, except a man of the energy, creative power and terrific force of our friend. He had no great ancestry behind him; he had no aids of fortune; he had nothing but legs and brains, and he used them both all the time."

SET A PACE UNEQUALED

The fame of Eastman's College was so great that it was known in all parts of the United States as the largest school of its kind, and was therefore thought by many to be the best; for they estimated its worth by its success. Students from all sections of the country would pass by their local business schools to go to Eastman's. This created a bitter jealous feeling among business school men, which caused many managers to condemn Eastman's College. This was especially so with Messrs. Bryant & Stratton, a firm with a chain of schools who were ambitious to monopolize commercial teaching. This bitterness of feeling on the part of Bryant & Stratton and some of their associate principals, was so great that an attempt was made, in about 1864, by Bryant & Stratton, to open a competing school at Poughkeepsie, if possible, to defeat the Eastman College. They employed Henry Spencer, John D. Williams, C. C. Curtis, and other famous teachers, yet failed to check the flow of patronage to Eastman's college. Mr. Eastman, for fun and business, returned the compliment by going to Chicago, and in Metropolitan Hall and other buildings, opened a Chicago Eastman College. Then by advertising boldly, far surpassing that of Mr. Bryant, of Chicago, Eastman College enrolled about five-hundred pupils. Mr. Bryant, after one or two years of this very strong competition, was glad to approach Mr. Eastman with the proposition, which he accepted, to close the Bryant & Stratton College of Poughkeepsie, and purchase the interests of Mr. Eastman, in Chicago. Mr. Eastman's bold, successful methods were in many ways copied by other active men who, in his time studied his ways of achieving success. As the custom of employing celebrated lecturers began with Mr. Eastman, numerous schools then and since adopted the same method with good results.

In originality and boldness of methods, Mr. Eastman set a pace which no schools of his time or since have been able to equal, and in this he gave an object lesson to the business educators of the country which has been of value to many. His plans were broad and backed with push, pluck and money, he won patronage and success by startling methods which attracted attention, and secured to him the confidence of the people throughout the country. In broadly advertising commercial education and bringing it in its early days before the public in all parts of the country, Mr. Eastman did more than has been accomplished by any other one individual.

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Penmanship

One dozen colored cards, white ink, any name, for but **25c**

One dozen white cards, plain or ornamental style **20c**

Letter, showing style of business writing **15c**

Twelve lessons in business writing.... **$5.00**

Work will please you. Order and be convinced.

Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples

C. Fowler

ARLINGTON, OREGON.

WANTED—PARTNER

As principal of the Commercial Department of an only Commercial and Normal College in a city of over 30,000 Established 20 years. An excellent opportunity for the right man. Address,

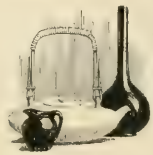
E, Care of Business Educator.

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I WILL WRITE 14 of the finest cards you ever gazed on for only 20 cts. Colored Cards written in white ink at 20 cents per doz. 24 ink recipes, gold, silver, white, black and 20 others, 10 cts., worth $5 to any penman. Each letter of the alphabet written in from four to nineteen ways, 40 cts. A beautiful bird flourish 20 cts. Address,

M. A. ADAMS, Marietta, Ohio

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During the summer months the wise drawing teacher plans his work for the coming year. Order a set of our Colored Ceramic Art Models, 40 pieces and twelve colors, use them during this coming spring term, and the question of art supplies for the coming year will be settled. We are so confident that you will buy more next year that we will make you a special price on a sample set.

This is just the thing for the art department in a *Normal*. The decorative feature alone is worth the price of the set; as art models they can't be beat. Just the thing you are looking for in the art department of a *summer* school.

School Model and Supply Co.,

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The Writing Master in the Public Schools.

The work of the writing master is always a mark of excellence and progress in our public and private schools, and the great importance of this office is beyond doubt or question. Writing should receive extraordinary attention in our schools and no one should feel satisfied short of the best that can be had for improvement in writing. Under the supervision of a competent writing master, and the aid teachers are always ready and willing to give, it would indeed be hard to find a better method for the highest and best results in the advancement of good writing; but leave the teachers without a supervisor and you will have a ship without sail or rudder, an army without a general, or an orchestra without a leader. The writing master is always a welcome visitor to the pupils and teachers alike, and his kind words of encouragement and his skillful methods of teaching are a never-to-be-forgotten inspiration to all. Under the supervision of the writing master the teachers are taught how to teach the pupils, and the pupils are taught how to write in a most satisfactory manner.

WRITING FORCED TO THE WALL.

The chief qualification of the school master of less than fifty years ago was the ability to write well. In the early history of our public schools writing was considered one of the most important subjects, and while many new subjects have been added to the curriculum it still remains one of the most important branches of modern accomplishments. The addition of many new subjects and the thoroughness in which they are taught has forced writing to the wall (not the blackboard) and is looked upon by some as a bit of ancient history and art. The inability of the common school teachers of today to write well is not altogether their fault. Room had to be made for new subjects as well as for modern methods, and they find little or no time to qualify to teach penmanship successfully.

FEW HAVE PROFESSIONAL TRAINING.

The public school teachers today make no pretentions at being at all prepared to teach penmanship as it should be taught, but they willingly yield to the instructions of the writing master for their own good as well as for the good of the school. The State schools and universities, from which our public school teachers are selected, are busily engaged in preparing students to teach a large course of studies without giving much, if any thought, to penmanship, consequently but few public school teachers have any professional training in penmanship, and therefore cannot be expected to teach penmanship scientifically nor have they acquired as much as a good hand. Fully eighty per cent. of our public school teachers are poor writers, and cannot inspire students to reach anything but humble efforts, and about all they can do is to tell the pupil what should be done, which alone falls short of accomplishing very much. It has been proven time and time again that writing done under the supervision of the writing master who has had time and opportunity to prove his worth, is far superior in legibility, rapidity and beauty.



H. B. LEHMAN.

Business men are not at all satisfied with what is generally termed a school hand. Writing which is legible, rapidly written and beautiful, has the winning merits, and anything short of this qualification will not win the approval of business men. The fore-arm movement, about which the average school teacher knows but little, is the source of true success in mastering a lasting handwriting. The writing master who is familiar with the latest and best methods of teaching writing, and who is skillful in handling pen or chalk can inspire pupils to higher and nobler efforts than can possibly be reached in any other way. To give pupils a copy to imitate, unaccompanied by instructions in movement drills, position for holding the pen, sitting at the desk, etc., is not teaching writing.

H. B. LEHMAN.



The Gloversville, N. Y., Business School, Patterson & Burr, proprietors, issues a very creditable catalogue; above the average in quality received at this office. They own their own school building, being a beautiful three story dwelling on a two-acre lot with beautiful surroundings, tennis garden, etc., in the residence section of the city, the first floor of which is devoted to office and residence purposes, the second floor to shorthand and typewriting, and the third floor to business. This certainly gives the school a tone that is quite select, and we should therefore judge that they have no difficulty in interesting the best class of citizens in their work.

Friday morning programs keep dropping in from the Capital City Commercial College, Des Moines, Ia., indicating a weekly exercise that is instructive, entertaining and inspiring. Prominent speakers are engaged for these exercises, and we know of nothing else that is doing so much for commercial education, especially in a secondary way, as work of this character.

Northwestern Business College, Madison, Wis., is sending out a neat little souvenir of penmanship, containing work from the pen of Mr. G. E. Spohn.

The Normal Bulletin, Shenandoah, Ia., published in the interests of the Western Normal College, reaches our desk and receives attention not accorded to all papers of this class. In it we learn that prosperity has been smiling upon this worthy institution, as it is now free from all debt. A $10,000 Carnegie Library has been secured for the city, which will be free of access to all students, and the college has also been accredited by the State Board of Examiners for the State of Iowa, which enables their graduates to secure state certificates. This is gratifying not only to the president, Prof. Hussey, but to the friends of the institution.

"The Commercial College Reflector" published bi-monthly by the South Bend, Ind., Commercial College, reaches our desk regularly. It conveys the impression of a successful school. Mr. F. B. Bellis, a former Zanerian boy, is secretary, and is a penman of more than average ability.

A circular entitled, "A few words in regard to school literature," is received, and at the bottom we find the graceful, forceful signature of C. C. Rearick, School-Advertising Specialist, Masonic Temple, Chicago. This means that Mr. Rearick is one of the first, if not the first, experienced school man who has taken up school advertising as a specialist, and from what we know of him we have every reason to believe that he will make a success of it.

Mr. Rearick is president of the Standard School-Advertising Association, with offices in New York, Chicago and Denver. We wish the firm success.

The summer school of the Nebraska State Normal School, Peru, Nebr., is issuing a very neat booklet of twenty-four pages, advertising the work and worth of the institution.

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The "Official Program" of the Eastern Commercial Teachers' Association, which is to be held in Brooklyn April 9th, 10th and 11th, 1903, is received, and it is a handsome number. Those interested in the meeting (and who is not interested?) should secure a copy of the same by addressing the President, Chas. M. Miller, No. 1133 Broadway, New York City.

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Reforms and Reformers in Writing

Part Five—Movement and Speed.

History discloses the fact that when the world demanded faster writing reformers endeavored to meet the demand, not by trying to train people to write the old forms faster, but by creating such forms as were more rapid in construction and simple in execution. Speed was thus increased, not by increasing human activity, but by abridging and simplifying form. For a quarter of a century following 1850, the Spencerian system was well nigh universally taught and used, and until within a few years it was used more than any, and perhaps all, others in public schools.

About a quarter of a century ago business people and business colleges began to realize that writing, as it was then being taught, was not as business like as it should be. Gaskell began the cry of movement as a panacea for the shortcomings of writing. He emphasized the need of more freedom in the practice of writing by means of exercises, the purpose of which was to train the arm rather than the hand. He saw that the fingers were doing more than their share of the work, and, as a means of counterbalancing excessive finger movement, he, and contemporary workers, advocated the so-called muscular movement. Many of his followers assumed that finger movement of any sort was an evil, and as a consequence, the "simon-pure muscular movement" theory as an end, instead as a means, was born.

About this time Michael began to advocate speed as a means of developing practical writers. His cry was "sacrifice form for speed," but in due time people learned that a thing sacrificed could not be regained. Many who now sacrifice form for movement would do well to profit by others' experience. These two reformers possessed energy and enterprise, but they lacked originality. Both appropriated the Spencerian forms and at the same time denounced the system as being slow. This was inconsistency, though few at the time detected it. While nothing was thus added of real and lasting value to the penmanship world during this period, yet there was an immense interest awakened and the people practiced penmanship as they had never practiced before.

Through these agitators and their followers, arm movement and speed were overestimated and legibility and finger co-operation were underestimated. The Spencerian system was slow and unbusiness like because of the beauty, delicacy or intricacy of its forms. The reformers thought it was slow because people had not been taught to write rapidly and without the aid of the fingers. It was simply a case of wrong diagnosis. Then, too, it was a case of people endeavoring to revolutionize the art of writing without changing or improving the forms. To attempt to make the beautiful letters faster than they were intended meant the same havoc to the reader as befell the one who raked and bound the grain that was thrown from the cradle of one who swung it faster than he could swing it well.



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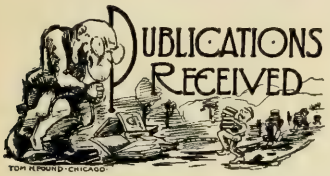
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"The Chimes," by Charles Dickens, engraved in the correspondence style of Pitmanic shorthand, published by Isaac Pitman & Sons, No. 33 Union Square, New York City, is the title of a book of 128 pages of beautifully engraved shorthand characters. For the purpose of developing easy reading as well as correct writing on the part of shorthand pupils and teachers, these books are quite valuable. Price 50 cents.

"The Cricket on the Hearth," is another publication of similar size, character and price, by the same firm.

Isaac Pitman & Sons have recently published "Pitman's Shorthand Teacher's Handbook," which is a work of unique character. In view of the growing importance of shorthand teaching, and the constant increase in the number of teachers, we think the announcement of this work will be received with considerable interest, and as far as we know, it is the only work of its kind published. The work consists of 120 pages, bound in cloth, and the price is 50 cents.

Letters from a Self-Made Merchant to His Son, by George Horace Lorimer. Published by Small, Maynard & Co., Cambridge, Mass. Extracts from this most interesting, witty, humorous, and delightful collection of business philosophy, have appeared in the EDUCATOR for several months. The author is the well-known and remarkably successful editor of *The Saturday Evening Post*, in which these letters originally appeared. It seems that the spirit of Doctor Franklin, who founded the Post, must pervade the sanctum of Mr. Lorimer, brightened and modernized by the spirit of the age. The man who reads five pages of this 312-page book, will read it all, and he will be even less anxious to lay it down between times than if it were "David Harum." Here is one of the philosophic gems that sparkle on every page: "Say less than the other fellow and listen more than you talk; for when a man's listening he isn't telling on himself and he's flattering the fellow who is." This is pre-eminently a business book, and, as such, it should be in a collection of business books which every commercial school should have, available for the use of its students.

Many will no doubt be interested in the announcement of a new and helpful book for advanced book-keeping classes, that has been prepared during the past year by Mr. Carl C. Marshall, entitled "Marshall's Double Entry Drills," comprising a carefully developed series of drills in journalizing, covering some six hundred business transactions intended as "quick-thought" exercises in debit and credit. These transactions are in "Drills" of twenty each, grouped according to the accounts involved, and accompanied by practical instructions relating to the various accounts, at the time they are introduced. The work is intended for advanced students only, and may be used advantageously with any standard book-keeping course. If you are interested send 25 cents, and a sample copy will be mailed. Goodyear-Marshall Publishing Company, Cedar Rapids, Ia., publishers.

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PAGE WRITING BY MR. C. E. DONER, WITH PENMAN'S ART JOURNAL, NEW YORK CITY.

"All that we call evil in the material and spiritual world is good, so long as we hold it in subjection as servants to the spirit, and only becomes evil when we succumb. All evil consists in the dominance of the lower over the higher; all good in the rational use of the lower by the higher.

If we cannot practice the higher virtue of temperance in all things, we must even try the lower virtue of total abstinance in some things."

Lettering and Designing

Number Twenty-two

BY F. L. BROWN, ROCKLAND, MAINE.

Modern engrossing embodies the greatest variety, drawing and designing, including brush work and color illumination, and the successful engrosser must not only be able to write the shaded rounded hand well, and execute the rapid text letters with accuracy, but he must be proficient at designing as well. A careful study of the specimen given herewith will bear out this statement.

OUTFIT. The outfit should at least include the following articles: Drawing board, T-square, dividers with pen and pencil points, ruling pen, aside from the regular outfit of pencils, holders, pens, etc. In addition, the practical engrosser must have a variety of colors, and for the benefit of those who desire to fit up a color box, we will name the following colors: Light red, Antwerp blue, cobalt, warm sepia, yellow ochre, rose madder, crimson lake, brown madder, vandyke brown, Hooker's green, No. 2, Payne's gray, lamp black, lemon yellow, cadmium yellow, Chinese white, vermillion and burnt sienna.

BRUSHES. Two No. 7 brushes will answer for many purposes, one for the color and the other for pure water for blending purposes. Use care and judgment in selecting your brushes, as it is almost impossible to do creditable work with a poor brush. In testing do not wet the brush, as poor brushes will sometimes show a good point when wet. Test the brush dry by passing the finger tip several times across the point, and if it still retains some of its pointed form it is doubtless good. If it becomes irregular and spreads, it is worthless. A fine pencil point is necessary for the best results in all classes of work.

INSTRUCTIONS AND SUGGESTIONS. The elaborateness of a set of resolutions is governed by the price received. Rapid text lettering is used for prominent headlines on the cheaper pieces, while the more elaborate and intricate styles of lettering and decoration on the more expensive ones.

It should be remembered that elaborate work is not always artistic and pleasing, and beginners should strive for judicious display, and keep in mind the principles of simplicity and harmony. Each detail should be worked out in such a manner as to produce an artistic combination.

The design given herewith was reproduced from pen and brush work, and is presented as a specimen of high grade, up-to-date engrossing. The decorative matter in this design is confined almost wholly to the second word "Whereas," and perhaps the word and its ornaments was given more thought and study than any other part of the design. Note the arrangement of the solid and shaded face letters, and the artistic and dignified effect obtained.

The original of this design was executed on three sheet white Strathmore drawing board, white, $19\frac{1}{2} \times 22\frac{1}{2}$ inches in size. It will profit the student to observe the following measurements: Length of line "The Taconnet Club," $13\frac{1}{2}$ inches, height of letters $1\frac{1}{8}$ inches, length of "H. & W. Co." lines $10\frac{1}{2}$ inches, height of letters $\frac{3}{4}$ of an inch, height of script and engrossing letters, $\frac{1}{4}$ of an inch. Space between lines about $\frac{1}{16}$ of an inch.

In laying off the design first draw vertical center line, and with the dividers strike curve for "The Taconnet Club," reversing the curve at the ends. Roughly suggest the cartousche and laurel in pencil and the word "Whereas," following with the line "Hollingsworth & Whitney Co.," text, etc. Pencil in the text, and ascertain as near as possible the exact space it is to occupy. It requires no little experience to size up a set of resolutions, and see at a glance how the prominent headlines should be arranged and elaborated to produce the best effect, also the space the set should occupy to show up to the best advantage. Much careful attention should be given the elaborated word "Whereas," and every detail should be carefully pencilled. The ornaments should be free and graceful, and the pose of the female figure spirited and lifelike.

Use waterproof ink in filling in all the lettering, ornaments, etc., that are to be shaded in wash. The script and engrossing text may be added in ordinary India ink diluted with water to the proper consistency, after the washes have been applied. Remember that the effect of the piece depends much upon the accuracy of the lettering in the way of form and proportions. Use the square in smoothing up the edges of the letters, etc.

COLOR AND SHADING. Handling color is a knack that can be acquired by practice. We advise beginners to lay off spaces on a sheet of cardboard, large and small, and beginning with the smallest try to cover the surface with a smooth, transparent wash, and when this is done successfully, try the next larger and so on, until the object is acquired. See that the brush is well filled with color when large surfaces are to be washed. Place the brush at the upper part of the square and work the color downward. Do not allow the edges to dry, and avoid brushing the surface until it becomes muddy. These are very common faults with beginners.

When you have acquired the knack of handling color on large spaces with clean transparent effects, you are thus prepared to do shading and tinting similar to that used on this set of resolutions. The base shade on the line "Taconnet Club" was made with two washes, the wide shade being made first. Of course the width of the shade must first be pencilled in order to maintain uniformity. Study the light and shade effects with critical care, and if one wash fails to give the proper tone, add another and so on until the desired effect is obtained.

Now, if we have failed to make these instructions plain and to the point, we would be glad to know the fact that we may explain them in a future number of this journal. We have tried to make these instructions as complete as possible, and we hope the student may be able to find something in this lesson which will prove instructive and useful.

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THE KENNEBEC CLUB

OF WINSLOW, MAINE.

Held May 3 1902. The following Resolutions were unanimously adopted:

WHEREAS,

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has erected a magnificent Club House for the use of its employees, members of this Club, and equipped the same with every means for our social, physical and intellectual welfare, and

WHEREAS, The HOLLINGSWORTH & WHITNEY CO. has shown such confidence in its EMPLOYEES as to entrust to them the management of an institution upon the success of which so much depends,

THEREFORE BE IT

RESOLVED,

That our sincere thanks are due and hereby extended to the

HOLLINGSWORTH & WHITNEY CO. AND ITS OFFICIALS

for this very thoughtful expression of their good-will and for the many advantages they have so freely given us.

Resolved,

That our appreciation of this most generous act can best be demonstrated to our benefactors by faithful service while in their employ, and that by no act of ours shall they have reason to regret the method taken to improve the condition of their workmen.

RESOLVED,

That these resolutions be spread upon the records of our Club, and that they be engrossed and forwarded to Charles H. Dean, President of the Hollingsworth & Whitney Co.

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Henry Replies to Peirce.

KANSAS CITY, MO., Feb. 28, '03.
EDITOR BUSINESS EDUCATOR,
Columbus, Ohio.

I should like to answer the question, "How Shall the Pen be Held," by Mr. C. H. Peirce, in the last issue of THE BUSINESS EDUCATOR. Mr. Peirce may have answered the question according to the position he uses in writing, but it seems as though he has been a little narrow and somewhat positive in his statements. The position of the hand and fingers depend entirely upon the individual, and no iron rule can be laid down that will fit every hand. I agree with Mr. Peirce upon the position of the thumb and the first and second fingers, but I do not agree with him on the position of the third and fourth fingers. Nor do I agree with him on the position of the penholder.

If Mr. Peirce will study the anatomy of the forearm he will find that the thick muscular part of the arm rests more fully on the desk when the hand is lying flat upon the table. If the hand is turned over on the side the arm rests on the bony part, and the movement is thereby restricted. Therefore, the position of the penholder should be pointing toward the right shoulder, although not directly over the shoulder. The student must hold his pen in such a position that he can get the best movement, and that position is with the holder pointing toward and nearly over the right shoulder. The exact angle of the pen depends upon the arm of the individual and cannot be determined by any one but the person who is holding it. I contend that "half way between the vertical and horizontal" is too far over on the side. The nearer the hand is held in a horizontal position the more freedom the writer will get.

I should like to ask Mr. Peirce what becomes of the third finger? According to his explanation we may as well cut it off as far as use in writing is concerned. Here again the individual decides. I believe that the third finger should also rest on the paper in order that the hand may have a better support. It is true, I presume, that some penmen use the hand in Mr. Peirce's position, but I believe the most of them use the position I have described with the third and fourth fingers resting on the paper.

I suppose I have committed an "atrocious crime" by advocating the position that I have, but if that be true I am willing to stand the punishment without a complaint. The tendency of the penmen of today seems to be a radical departure from anything that has ever been used before. Then they turn upon those that advocate anything similar to the old way and say that he is committing an "atrocious crime," and that his methods are "hideous and monstrous." It would be much better to be a little broader on the subject of penholding and allow the hand of the individual to play some part in the position of the pen. No two heads are alike. No two hands are alike, and no two individuals can use exactly the same position and produce the best results. I do not like to see some of the old methods torn to pieces so unmercifully, while so many penmen are teaching and using them everyday. Yet these same penmen that are committing such "atrocious crimes" are producing results both with themselves and their students.

I again agree that, "A proper selection determines your destiny," but in making your selection don't select anything that is so radical that it amounts to narrowness. Select something that will stand the test.

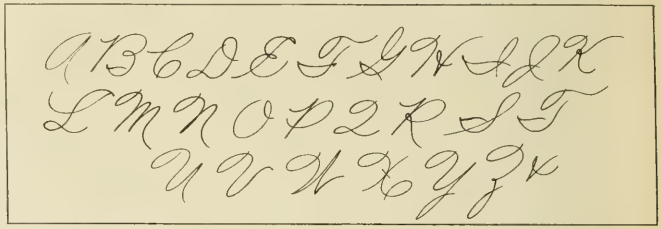
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BROOKLYN, N. Y., 357 FULTON ST.

Number Six.



These birds are called *eagles*. To penmen, it is not necessary to name them, but to many who haven't been initiated into the mysteries of the penman's art—off-hand flourishing, such creations are simply a confusion of tangled up lines and curves. To make with an off-hand continuous flourish a design having the semblance of an eagle, and have the strokes all graceful and harmonious, is of course a work of *skill*, though an artist might say there is not much *art* in it. But for cultivating boldness, confidence and freedom of movement the penman who wishes to do something beside plain writing will find this a first rate exercise. Those who have practiced the Swan design considerably will see at once the same elements in the eagle; the main lines that form the body, the wing strokes and the tail are very similar. So if you can flourish one you will have very little trouble with the other.

But little can be said as to how it is done, the main thing is a very free movement of the whole arm, at the same time aiming to place the strokes in such a position as to resemble something. Loose, free curves may be well executed, but they must form something or there is very little meaning to them. There is no doubt but this kind of practice greatly facilitates the hand for other artistic or skilful work, so it may not be altogether a waste of time to practice these designs.

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BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Brush Lettering.

NUMBER EIGHT.

If you have practiced faithfully on the alphabet given in October number, you will now be able to master this alphabet very readily. In this style of alphabet outline a letter complete with No. 1 lettering pencil before filling in. Be careful not to get the light lines or joinings too heavy, as this will have a tendency to make your work appear heavy and clumsy. Note the form and make up of open letters in above illustration. The small figures show the order in which each letter is made. Make the upper part of *B* smaller than the bottom, the bottom stem of *E* a little larger than the top stem. First stroke of *G* the same as *C*, but a little wider, so as to allow for *G* finish. Make the bottom part of *K* as wide as bottom of *A*. Let the slant line of *K* that forms the lap strike the perpendicular stroke a little below the center. First stroke of *X* and figure *6* should slant more to the left, than the first stroke of either *V* or *W*.

For general proportion of letters read Number Two, (October issue). Always have your lettering pencils or brushes in good working order before charging with color. Aim at all times to practice thoughtfully and with a view of improving each and every form. The small or lower case letters should be about two-thirds the height of large letters, and the extended letters as in *b, d, f, h, k, l*, to run as high as the capitals. The size of letters in this alphabet may be varied for any kind of work, and look well when in proportion.



A letter and some cards from Mr. R. A. McDevitt, of Ypsilanti, Mich., indicate practical and artistic ability far above the average.

Mr. McDevitt is not only a successful penman, but a fine young man and a practical teacher of a practical writing.

E. F. Whitmore of Easton, Pa., penman in the Easton School of Business, inclosed specimens of ornamental penmanship and card writing which are above the average received at this office, which means considerable.

Mr. Whitmore also inclosed a batch of specimens of business writing from students under his tuition, which reveal the fact that he is not only teaching good writing and easy writing, but rapid writing as well. A set of capitals by Mr. Frank Fitts made in twenty-nine seconds is something exceptionally good. One hundred and ten capital O's made by Miss Maud Sexton in a minute are exceptionally fine.

Mr. G. A. Henry, penman in the Central College of Business and Shorthand, Kansas City, Mo., sent specimens of business writing by students under his instruction, which indicate that he is giving them a free, easy, rapid, legible style of writing, such as is in demand in the business world today.

Mr B. B. Baker, Principal of the Buckeye Business College, Sidney, O., favored us with quite a large batch of specimens of business writing from students of that institution. The same indicate that Mr. Baker is teaching practical writing, and a number of them indicate a flourishing school.

Mr. A. A. Heim of Philadelphia, Pa., recently favored us with a sheet of monograms of the style used by jewelers and engravers, which indicate more than usual ability, as some of them were quite intricate and elaborate.

E. R. Knapp, pen artist with Rothschild & Co., Chicago, sent us a lot of cards written in ornamental style, such as he is turning out every day in large quantities. Mr. Knapp is an enthusiastic friend of the Zanerian College, and advises all young men and women who think of taking up this work to come this way.

A number of well executed signatures, ornamental style, have been received from P. B. McElroy, penman in the Howard Payne College, Brownwood, Texas. Mr. McElroy swings a pen that is quite professional indeed.

Some unusually bold and graceful penmanship has been received from Mr. J. G. Christ of Lock Haven, Pa. Mr. Christ not only writes well an ornamental hand, but when it comes to simplified, he is stepping into the front ranks, he being an ardent believer in and supporter of that style.

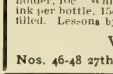
Mr. E. W. Stein, penman in the Iron City College, Pittsburgh, Pa., sent a package of specimens of actual business writing from the students under his instruction, which show a practical proficiency not frequently acquired. Much individuality as concerns slant, angularity, rotundy, etc., is shown. Each pupil seems to be endeavoring to solve his own handwriting problems, and is doing it, as is evidenced by the specimens. Among the very best might be mentioned those of James Davis, Wm. E. A. Mooney, Marie Tegethoff and Nellie E. Gannon.

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Your name written on 1 doz. cards, can't be beat, only 15c Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, $1.15, 1000 by express, $1.75 Pen holder for business writing, 10c, oblique pen holder, 10c White ink per bottle, 25c, glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail etc.

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Business Tips.

(Continued from page 9.)

faction out of your smartness. A busy man has no time to bother with it. He can always find plenty of old women in skirts or trousers to spend their days worrying over their own troubles and to sit up nights waking his.

ABOUT MONEY AND MARRIAGE.

Money ought never to be *the* consideration in marriage, but it always ought to be *a* consideration. When a boy and a girl don't think enough about money before the ceremony, they're going to have to think altogether too much about it after; and when a man's doing sums at home evenings, it comes kind of awkward for him to hold his wife on his lap.

A good wife doubles a man's expenses and doubles his happiness, and that's a pretty good investment if a fellow's got the money to invest.

There's a point where economy becomes a vice, and that's when a man leave it's practice to his wife.

The great trouble with a lot of these fellows is that they're "made land," and if you dig down a few feet you strike ooze and booze under the layer of dollars that their daddies dumped in on top.

I always feel that there's more hope for a fellow who's an out-and-out cuss than one who's simply made up of a lot of little trifling meanneses.

Program of
The Iowa Commercial Teachers' Association,
Des Moines, Iowa.

FRIDAY, MAY 15, 1903.

Capital City Commercial College. 11:30 p. m., enrollment.
Committee: Miss Carrie Clark, Des Moines. H. C. Cummins, Cedar Falls. Clay D. Slinker, Des Moines.
Music, ——
Address of Welcome: Hon. A. B. Cummins.
Response: C. Bayless, Dubuque.
President's Address: A. F. Harvey, Waterloo.
Course of Study. The High School Commercial Course, Clay D. Slinker, Des Moines.
Discussion: J. C. Grason, Council Bluffs, F. L. Smart, Dubuque.
Extended Commercial Course in the Business College: W. A. Warriner, Des Moines.
Discussion: C. D. McGregor, Des Moines.
Banquet, 7 p. m., at the Savory Hotel.
Toastmaster, J. W. Warr, Moline, Ill., President National Commercial Teachers' Federation. Toasts to be announced later.

SATURDAY, 9 A. M., AT HIGHLAND PARK COMMERCIAL COLLEGE.

Methods of Teaching. Book-keeping, "My Method," A. W. Dudley, Marshalltown.
Discussion: G. E. King, Cedar Rapids. M. E. Austin, Iowa Falls.
How I Teach Shorthand: L. E. Stamm, Des Moines.
How I Teach Typewriting: Elizabeth Irish, Iowa City.
Discussion of above two topics: Mary S. Horner, Waterloo. C. Maude Mettler, Marshalltown.
Penmanship: Transition from Movement Work to Its Application, W. F. Giesseman, Des Moines.
Discussion: A. N. Palmer, Cedar Rapids.

SATURDAY, 1:30 P. M.

Capital City Commercial College.
English: Matter and Method in Teaching. B. F. Williams, Des Moines.
Discussion: S. H. Sheakley, Des Moines, Olive McHenry, Des Moines, O. H. Longwell, Des Moines.
Annual Business Meeting.

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Is the way a humorist parodied a well-known saying. It is that natural touch that makes us all love Mark Twain. He likes to be comfortable; he wants to take things easy. He dislikes to be "fixed up." He very much prefers to spend the day in his pajamas, it is said, to dressing for dinner. Of course everyone knows that his home for many years was in Hartford, Conn., not a long way from the excellent school of E. M. Huntsinger. Near him lived Mrs. Harriet Beecher Stowe, on whom he called one day. On his return his watchful wife saw that he had worn no necktie, and she lectured him roundly for his inexcusable disregard of the commonest proprieties in the matter of dress. She finally succeeded in reducing the poor man to a very abject state of mind. It appeared to him that he could do no less than to apologize, and so he wrote to Mrs. Stowe a very humble letter of explanation and apology, and enclosed the necktie to complete the call.

And this reminds us that some of the good people, who for many years used our Practical Letter Writing, thought that it lacked something, and so to be up with the fashions of the day, we prepared a little companion book of lessons in the writing of letters, and exercises in the correct use of words and in intelligent punctuation. It has proved to be the "necktie" and *more*. A postal card will bring you our special circular, which not only describes these books and gives sample pages of them, but which also contains scores of letters from well-known teachers in all parts of this country and Canada, telling why they think these incomparably the best books for school use on the subject of Correspondence.

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Time. After carefully considering *when*, the date finally decided upon is June 22—26, inclusive, 1903. During that week the Zanerian will keep "open house" as never before. It is now located at the corner of High and Long Streets, where all students of the institution will be doubly welcome.

Program. A program of unusual interest and helpfulness will be arranged to meet the needs and wishes of the hand, the head, and the heart. This will consist of Lessons by the leading lights of the Profession, and Lectures by Men and Women who have won and are still winning, success. It will be a real reunion of the G. A. P. (Grand Army of Penmen.

Convention. It will be a veritable penman's, artist's and teacher's Convention, Institute and Love Feast all combined by Knights and Ladies of the Quill. The Past, the Present and the Future of the Zanerian, of its Students and of Penmanship, will all be presented by those competent to speak and whom you cannot afford to fail to hear.

Banquet. A Banquet will be given by the Zanerian at the finest hotel in the city *free* to all who journey to Columbus, on Wednesday evening, June 24, 1903.

Visits to parks, a picnic, sketching expedition, interurban ride, etc., etc., will all be in order from day to day.

Mid-Summer Day-dreams of Zanerians from far and near—all dear to the hearts of the faithful, will be doled out to those who *do things* and win. There will be cheer without beer, joy without jag, and a heartfelt farewell.

Gold Medal. The winner of the Zanerian Gold Medal will be made known at this time, and we sincerely hope that the giver, Mr. Gause, can be present to make the announcement and presentation.

Welcome. To all Zanerians we say COME. Accommodations at private residences and hotels will be arranged for at special prices so that board and room need cost no more than at home, unless otherwise desired.

Information Wanted. Let us know *immediately* whether you will be on hand and at what time (whether the whole week or but part) so that arrangements can be completed and notifications sent accordingly. It is really necessary that we hear from each one at once, whether you can come or not. Please to decide early and notify without delay, and thereby contribute to the success of the gathering, as the time is now limited.

Such a Gathering of Penmen, Artists, and Teachers cannot fail to be most beneficial. Indeed, it will be worth more than a month's schooling, as it will be the means of giving and getting invaluable information and inspiration.

Parliament. The Zanerian Parliament, which meets every Friday morning, may arrange a debate between the intellectual giants of our beloved family.

New Students. Persons who intend to attend the Summer Term of the Zanerian, beginning July 6, will do well to come in time to attend the greatest gathering of the kind ever held.

Doubtless such men as Weaver, the Comic; Wise, the Wit; Faust, the Entertainer; Fahnestock, the Substantial; Crane, the Orator; Cole, the First Canadian; Doner, the Skillful; Laird, the Progressive; Pound, the Artist; Canan, the Artist-Penman; Ware, the Author; Witter, the Publisher; Miss Hood, the Art Teacher; Whitmore, the Rustler; Utterback, the Aggressive; Wessel, the Worthy; Barnhart, the Brilliant; Harris, the Reserved; Hummel, the Humorist; Harman, the Handsome; Hayward, the Hustler; Holt, the Genteel; Gilmore, the Great; and a host of others quite as entertaining, will all be on hand.

Come. We bid you a heartier welcome than when we relieved you of your money upon your maiden trip to Columbus. COME.

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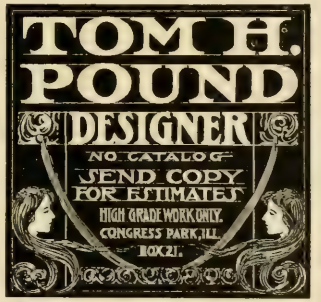
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EASTER NUMBER

THE BUSINESS EDUCATOR

Vol. VIII No. VIII

APRIL 1903

Whole No. LIII

EASTER is a moving festival which is celebrated annually throughout Christendom in memory of the Resurrection of CHRIST the observance of which dates back to about the year sixty-eight. Socrates attributed the introduction of the FESTIVAL OF EASTER into the church to the perpetuation of an old adage.

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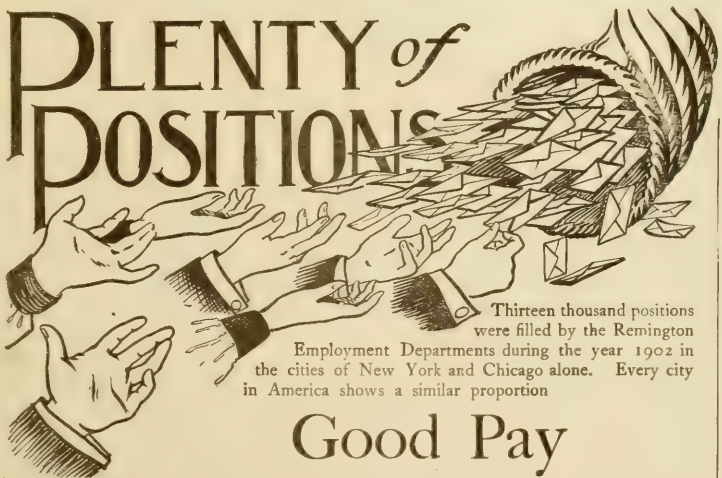
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It is just the book you need if you wish to do pen lettering, such as filling or making diplomas, engrossing resolutions, designing attractive advertisements, etc. It instructs and illustrates how to do the work that commands big prices, and for which there is an increasing demand. Ideas and secrets as to processes employed in engrossing are here given to the public for the first time.

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NORMAN P. HEFFLEY, BROOKLYN,
TOASTMASTER.



DR. H. M. ROWE, BALTIMORE,
PRESIDENT, 1904.



EDWARD M. HULL, SPRINGFIELD,
MASS.

The Banquet.

The seventh annual banquet of the E. C. T. A. was one of the most successful, and altogether delightful affairs of the kind that the organization has ever enjoyed. High credit is due to Mr. J. E. King and Mr. G. W. Harmon, the Banquet Committee, for their enterprise and skill in bringing together 210 banqueters to listen to such a man as Mr. Lewis Nixon, president of the United States Ship Building Company, the great ship-building trust of this country, employing 25,000 men.

Mr. Nixon spoke in favor of an enlarged navy, an American merchant marine and governmental encouragement. He said that in writing for a New York paper recently on the subject of success for young men, his first rule was, "Take a year's work in a first-class commercial school."

The speech, though excellent, was no more than can be read any day in any of our good magazines, but to meet and listen to such men is a part—and no small part, either—of a liberal education. Mr. C. W. D. Coffin is entitled to the distinctive honor of having secured Mr. Nixon's consent to speak.

Assistant Superintendent Henry W. Jameson, of the New York High and Training Schools, paid a high compliment to commercial schools, saying that "the new movement in favor of commercial education is to be credited to the efficient work of private commercial schools." Mr. Jameson was once a commercial school teacher in St. Louis, and he induced his own son to take a one-year course in a good business college before entering Yale.

Mr. A. L. Osborn, of Rochester, N. Y., chose to speak on "Opportunity." His remarks were listened to with the close attention and the sympathetic interest that this high-minded gentleman and teacher always commands when he rises to speak. He strongly recommended that every commercial student read "The Letters of a Self-Made Merchant to His Son."

The last speaker was Creswell MacLaughlin, editor of The School Master, Cornwall-on-Hudson, N. Y. He was introduced as the Mark Twain, of the Hudson, and he richly deserves the title. At last we have found in the East, a match for our own J. W. Warr, president of the National Federation of Commercial Teachers. Mr. MacLaughlin has an extravagantly woeful countenance while he, with apparent hesitation, perpetrates the most delightful pleasantries. His plea for an education that would fit for more than mere money getting was earnest, and his finale was the most artistic touch we have ever heard.

Mr. N. P. Heffley presided with ease and readiness, and he was commendably brief and to the point in his introductions. The music was well rendered; the menu was tasteful, and the viands satisfactorily served. The large company broke up at the seasonable hour of eleven o'clock, apparently delighted with the evening's entertainment.

General Sessions of the Convention

E. H. Fisher, Burdett College, Boston

At 10:30 A. M., April 9th, the convention was called to order by President Charles M. Miller, there being about 125 delegates present.

The address of welcome, a scholarly production, by N. P. Heffley, gave to all the assurance that we were thrice welcome at the headquarters of this splendid school, and that the opportunities and advantages in seeing the educational and historic places while sojourning here, were quite as numerous as in other cities previously visited.

The President's address was full of good thought and recommendations for the future advancement of the Association, chief of which were recommendations to appoint a committee to amalgamate the forces of the lately organized New England

COURT E. WOOD, WASHINGTON,
1ST VICE-PRESIDENT, 1904.



WILLIAM E. DOGGETT, BROOKLYN,



W. L. ANDERSON, BOSTON,
2ND VICE-PRESIDENT, 1904.



High School Commercial Teachers' Association—and our own—the Eastern Commercial Teachers' Association; and another committee to draw up resolutions against the short term, fake schools.

The first paper of the day was by Edward M. Hull, Principal of the Home Correspondence School, Springfield, Mass. It was entitled "Commercial Education by Correspondence." Mr. Hull made plain the main objects of the correspondence schools, in a manner that cleared up, in the minds of many, points that needed light. "The Correspondence School," he says, "is not to take the place of resident schools, but is intended to supplement them, and eventually will be conducted by the resident schools."

To show that Correspondence Instruction is not without able advocates he quotes such men as Dr. Harper, of Chicago University.

"One of the chief values of correspondence instruction is the development of self-reliance, which the student acquires when studying alone. He does not rely so much on being told. Such students become more self-reliant, more confident, because, through necessity, they read more intelligently, think more clearly and meet emergencies as they come."

"The work done by correspondence," says Dr. Harper, "is even better than that done in the class room. Students who come to us after a year of such work are better prepared than those who have taken it with us in the class room. The correspondence student does all the work himself; he does it in writing and does twenty times as much reciting as he would in a class of twenty persons. He works out the difficulties himself and the results stay with him." Mr. Hull places first in a list of representative correspondence schools the Correspondence Department of Chicago University; second, American School of Correspondence affiliated with The Armour Institute of Technology; and third, The International Schools of Correspondence.

Edward Everett Hale says: "After the general system of public school instruction this system is the next most important organized system of education at work in the nation. Indeed I look to it for the accomplishment of John Adams' hope—that every man and every woman in the nation might receive a liberal preparation for the business of life."

"A Contribution to the History of Commercial Education," by Edgar M. Barber, Supervising Accountant in the Appraiser's Office, Port of New York, was one of the ablest articles ever contributed to the cause of Commercial Education, and has already been termed a classic in its line. A unanimous vote of thanks was extended to Mr. Barber, and it was also voted by the body to have the article published in pamphlet form for distribution among its members. This paper will be found in full in this number of THE BUSINESS EDUCATOR.

Mr. W. E. Doggett, of the Brooklyn Commercial High School, was not present, and hence we were not permitted to listen to his remarks on "What the Commercial High School Owes to the Business College."

"Office Economy in Commercial Education, Particularly Filing Methods and Labor Saving Devices," illustrated by lantern slides and exhibits, by Geo. Harvey Seward, Ph. B., Lecturer on Office Appliances, New York School of Commerce, Accounts and Finance, was a rare treat to convention goers. This article will appear exclusively in the June issue of THE BUSINESS EDUCATOR.

Mr. H. C. Wright, of Brooklyn, did not respond to his article, "Positions for Graduates; How I Get Them," explaining that he had refused to speak on that subject, but did read a most commendable article on "Opportunity," placing in the following order these three requisites to success: 1. Health. 2. Appearance. 3. Education.

BUSINESS MEETING

The business meeting was called to order promptly by President Miller, Saturday afternoon at two o'clock.

The report of the committee appointed to draw up a resolution in regard to schools that guarantee positions was discussed freely. Messrs. Harmon, Hinman and Cobb, favoring the guaranteeing of positions under what they considered appropriate restrictions, while Messrs. Blackman, Coleman, Norman, Spence, Platt, Bussard, Merville, and Court F. Wood were opposed to guaranteeing positions. It was resolved that the Association condemn the practice of guaranteeing positions.

The Membership Committee presented 109 new names, which were accepted.

The Committee on Resolutions presented the usual resolutions of thanks, and these were adopted.

Enos Spencer urged interest in the Commercial School Exhibit at St. Louis, and in the Private School Managers' Association, speaking vigorously in advocacy of the Boston meeting of the N. E. A.

Treasurer M. D. Fulton read an interesting and encouraging report which showed a balance of $198.88 on hand April 1, 1903, with a net increase of about $100 at this meeting. The report was adopted with applause, and, on motion of J. E. King, it was decided by a unanimous rising vote to pay Mr. Fulton $50 in recognition of his self-denying usefulness.

The Nominating Committee brought in the list of candidates named at the beginning of this report, and the Secretary was ordered to cast one ballot for all.

But one invitation was received for next year's meeting place. This was from Acting-Dean James F. Johnson, of the School of Commerce, Accounts and Finance, of the University of New York. The invitation was unanimously accepted, and the meeting adjourned.

JOHN ROBERT GREGG, CHICAGO.



G. H. SEWARD, NEW YORK.



A. S. HEANEY, PROVIDENCE, GENERAL SECRETARY.





GEO. P. LORD, SALEM, MASS.



MISS NORA G. WRIGHT, OLNEYVILLE, R. I.



J. H. EASTERDAY, BALTIMORE.

Meetings of Business Teachers' Section

E. H. Fisher

Thursday afternoon, Vice-President W. H. Sadler called the meeting to order, and R. J. Maclean, of Goldey College, Wilmington, Delaware, in speaking from the Business Manager's point of view, talked, not from a prepared paper, but extemporaneously. He said: "It is not what I think of you, not what you think of me, but it is what the business man thinks of us, that must interest us." We pay too much attention to the trimmings of business education, and not enough to the body of the garment; we must give more heed to rapid calculations, legible, rapid penmanship, and business correspondence.

This talk was one of much interest and profit to the convention, and was prepared after much labor and research for facts. Many members were on tiptoe, ready to say something regarding it, when the time came for discussion. They were denied this privilege, however, and are still waiting for a chance to talk.

"Can Books of Original Entry in Bookkeeping Be Used Successfully From the Start, and to What Extent?" was answered by George P. Lord in the affirmative. This talk brought out the two contrasting ideas as to which method shall we use in starting a student, Journalizing or the Skelelon Ledger?

Mr. Lord and Mr. Rowe held to the former method, while Mr. Marshall and Mr. Osborn insisted on the latter.

Horace G. Healey, of the *Penman's Art Journal*, opened the subject of "Vertical Penmanship and Its Effect On Business Writing." This subject brought the "Penmanistic" delegates to their feet in goodly numbers, and the discussion was participated in by Messrs. Harmon, Rowe, Reed, Fulton, Gaylord, and others. Practically they were of one voice and mind, agreeing that vertical penmanship is a fad, and has done much to hinder the progress of teaching the subject, in our public and private schools.

The interest in penmanship was so marked, over that of previous subjects for discussion, that the chair promised the penmen an extra session later in the week.

Friday afternoon, the first speaker on the program was W. Payson Richardson, Dean of Brooklyn Law School, who spoke to the subject "Commercial Law for Commercial Schools, Its Content and How It Should Be Taught." During his very able and elaborate discussion of this subject he suggested among other things, the following: Leave out of your courses such subjects as Real Estate, Corporations and others that are seldom handled in the first year work of regular law schools, because they are so difficult to grasp by the beginner.

Teach law as you teach Arithmetic, Bookkeeping, or any of the regular branches, by the Recitation, not by the Lecture Method, the lecture method, even in our best law schools, being a thing of the past.

Teach law as it is, not as it has been; teach it according to the statutes of your own State, applying the home State law to your regular class work, and being satisfied to let go untaught the laws applicable to other States than your own.

Discussions followed in lively order by Messrs. Norman and Dorney, showing that there was much interest in this subject.

"How the Providence English High School Secured its Collection of Commercial Products," was the subject of a most excellent and carefully prepared paper, written by Miss Nora G. Wright, and read by Mr. F. H. Read. A future number of THE EDUCATOR will contain this paper in full.

HORACE G. HEALEY, NEW YORK.



"How I Conduct Business Practice," by J. H. Easterday, of the Sadler B. & S. College, Baltimore, was an off-hand talk, filled with vim and enthusiasm. He illustrated quite fully his method of conducting exchange among his own students as well as that of intercommunication.

About 10:30 Saturday morning, April 11, the business section was called to order by Vice President W. H. Sadler, who announced that the subject, "My Hobby," would be postponed until after the special session of the penmen.

This meeting was doubtless the most spirited of the entire convention. C. C. Lister, M. K. Bussard, R. S. Collins, L. M. Thornburgh, and A. H. Hinman, spoke at some length in regard to their methods of teaching, illustrating, meanwhile, at the board. Mr. Hinman's work was of an ornamental character. The other teachers devoted their attention to business writing, and much helpful, practical information was given. This meeting attracted a large attendance.

In order to give an idea of the unusually high professional character of the members present, the names of some of the well-known teachers noticed there are given herewith:

A. S. Osborn, C. C. Lister, E. M. Huntsinger, W. H. Patrick, C. E. Doner, L. C. Horton, R. S. Collins, F. B. Moore, A. J. Scarboro, L. M. Thornburgh, A. H. Hinman, R. G. Laird, T. J. Risinger, F. A. Covert, G. W. Harmon, W. H. Beacom.

It seems as though the interest manifested in this session should have made sufficient impression on the Executive Committee, to insure provision for adequate treatment of the subject of penmanship at the next meeting.

The meeting for the discussion of "Hobbies" was called to order immediately after the adjournment of the penmen. Although advertised to be a free discussion, by everyone willing to speak, it turned out that a list of speakers had been prepared, and these were called on. The hour was late, comparatively little interest was shown, and the meeting was soon adjourned.

Meetings of the Shorthand Teachers.

William Hope, Harlem Business Institute, New York City.

On Thursday afternoon we were half an hour late in being called to order at general session, and this made us twenty-five minutes late in being sent to lunch, which may be the excuse for commencing the Shorthand Section work at 1:45 instead of one o'clock as scheduled. O, Punctuality, thou art the thief of time in all our business meetings, associations and conventions! The genial presiding officer, Mr. Archibald Cobb, of Philadelphia, was ill at ease on account of the exasperating delay, but he could not help it. We had been a hungry crowd and now we were a satisfied, good-natured, happy lot, and cared little whether "school kept" or not.

THE FIRST PAPER.

As the first speaker, Mr. J. E. Gill, Trenton, N. J., was called to the platform, a good Methodist brother near me whispered, "Wherever *two* or *three* are gathered together in my name, there am I in the midst of them, to bless them and to do them good." The audience was not large, but it was jolly and considered itself the salt of the association, if not of the earth.

The subject was, "What Proportion of Time Should be Given to Each Subject in a Well Balanced Stenographic Course." Brother Gill stuck to his text, and if 99 per cent. of those we interviewed afterward, knew neither beginning, middle, nor end of what was read, it was their misfortune and not J. E.'s fault. It was a good paper, vigorously read, scintillating, illuminating sparks as if the motive power behind the language was electricity. If I read my notes correctly the course of a first-class short-hand school should not be less than eight months. All others are "get-rich-quick concerns." There should be at least an A and B spelling and an A and B grammar class with first week examinations, to determine the student's standing in English. Little time should be given to letter writing, but every transcript should be treated by the teacher as a lesson in punctuation and mechanical arrangement. Syntax and one or more classes in penmanship must be included. A class beginning shorthand should have 45 minutes of daily class-work, 40 minutes of grammar, 30 minutes of spelling, 30 minutes of penmanship, and 120 minutes of typewriting. The remaining 40 minutes, it is presumed, are for *etceteras*. The time and work arrangements appear workable and are followed generally by business schools. The two weeks of practical office work is wholly inadequate to meet the demands of New York business men, but it is better than those—even so-called "good schools"—that have no practical work whatever.

The discussions—warm, hot, at times comical—showed that not a soul understood the text, much less the subject, because several members, led by Brothers Huntsinger of Hartford, and Blackman, of Allentown, pawed, chawed, stamped upon and kicked the unfortunate essayist, because he had not told them how he "Taught Spelling." Brother Gill vainly protested that he was not teaching, preaching, or exhorting on that text. It did no good. Evidently not knowing what the subject read was, they continued to wipe the floor with Brother Gill with the *Spelling* mop. This continued with "fun and frolic" until the referee called "time."

HOW I TEACH ENGLISH.

It was now the turn of Dr. J. S. Burton, Eagan School, Hoboken, N. J., to "say his piece" on "How I Teach English." Faultless in diction, polished to please the most fastidious, we felt as if the thesis deserved a better fate. It was too good, too valuable, for the group of teachers gathered into the Shorthand Section. It was like "casting pearls before swine," and the writer was one of the swine. It provoked no discussion. Too bad, cruelly bad. "A shame, a measly shame."

HOW I TEACH PUNCTUATION.

F. A. Spence, Salem, Mass., bravely came to time, confident he had a hidden secret to reveal. A Salem pupil could doubtless follow him intelligently, but some New York teachers could not. The end of the paper was not the finish of Punctuation, although the discussion came near to being the ending of Brother Spence.

Brothers Huntsinger, Blackman, Walworth, and others, edited the sample letters, not with pen or blue pencil, but with tongues dipped in wit, humor, drollery, sarcasm and vitriol. Despite Brother Spence's earnest protests, the active members held him responsible for the English of the letters, instead of for the punctuation. Every one had a good time, but they left not any wiser as to "How I Teach Punctuation." No synopsis can do these papers justice. They are excellent contributions in their respective lines and should be printed in full.

Friday afternoon, Mr. Cobb, presiding officer, had the sympathy of business men, if not of the teachers, because from one o'clock to 1:44 he could not get an audience sufficient to begin work.

HOW I INSTRUCT IN SHORTHAND.

A sea of smiling faces welcomed the leaders this afternoon. As the strange preacher said to the large afternoon congregation, "In the name of the Lord Jesus, where were you all in the morning?" So said we, "Where were you all yesterday afternoon?" If it was not a "Model *Class*" as the program called for, we are certain Brother Chas. T. Platt, Eagan School, Hoboken, N. J., proved to be a "Model Teacher," and no mistake. In an introduction, couched in words as sweet and tender as the dawn, he wooed his magnificent audience to earnest, expressive sympathy. He handled an average class of young men and women, in what may be termed the intermediate division. He did it in a business way, easily, earnestly, naturally, and with most desirable results. Three phases of the work were illustrated:

DR. J. S. BURTON, HOBOKEN.



WILLIAM HOPE, NEW YORK.



JOHN E. GILL, TRENTON.





F. A. SPENCE, SALEM, MASS.



MISS STELLA SMITH, HOBOKEN.



CHARLES T. PLATT, HOBOKEN.

1. Home preparation for next day's class work. The recitation consisted in one or more taking positions at the blackboard. While they wrote from dictation, on the board, the others wrote in their note-books. The chalk outlines were read and corrected and uncommon words were defined and the subject matter discussed e. a. d. s.

2. New matter was dictated, written on the board and in books, then read and the outlines, words, phrases, clauses and subject matter criticised *ad libitum*.

3. New matter in correct shorthand is put on the board and a reading class is conducted, and so on *ad infinitum*.

There was no playing to the "gods in the galleries," nothing but honest, faithful, earnest, intelligent, hard work. An injustice was done Mr. Platt, and a more grievous one to the attending teachers, by cutting the work off and preventing discussion, on account of the management having commenced forty-four minutes late. The writer of this desires to say, and the editor may cut it out if he pleases, that he has conducted his shorthand classes according to Mr. Platt's plans, with some modifications, for over twenty-five years, and has been unable to find a better. It should also be understood that not one teacher in a hundred, behind that system would get the results Mr. Platt did. He has brains, experience, education, tact, and a hundred other essentials, and knows how to apply them all.

HOW I INSTRUCT IN TOUCH TYPEWRITING

Without any abatement in the interest, Miss Stella Smith, Eagan School, Hoboken, commenced her paper and illustrated her method of teaching typewriting through the medium of a "Model Class." Her many friends enjoyed her introduction and were delighted with the many letters she had received from past graduates testifying to the countless advantages they had received through the acquirement of touch typewriting. She had no patent process and no prize recipe to sell or give away. All she did was simply to teach, TEACH, TEACH. The standard of measurement of success or failure was the teacher. Show her a failure, for she prudently admits failures, and the cause is the teacher. If the model class fell short of the wishes of the teacher or the expectations of her many friends, do not blame the operators, because "old timers" could not do average work under such surroundings. Somebody is to blame—certainly not Miss Smith, nor her Model Class. The effort was superior to the fraud at Detroit, an improvement on the farce at Providence, and will be much better at succeeding conventions. Questions and discussions being shut out caused general dissatisfaction, engendered bitter feeling, and rendered the advocates of touch typewriting liable to the suspicion that they were afraid of the searchlight of truth and experience. Such suggestions would be an outrage; the blame lies elsewhere.

TABULATING AND BILLING

John F. Soby, of the Remington Typewriter Co., read a paper entitled "A Rational Plan for Six to Ten Weeks' Instruction in the Use of Tabulating and Billing Typewriters." The fact that the paper elucidated to the average mind no "plan" at all, but was a well prepared plea for the use of certain makes of typewriters was no excuse for the rudeness displayed by so many leaving the room during its delivery. The Executive Committee secured the services of Mr. Soby and doubtless named the subject and he was entitled to a larger audience and a more respectful attention.

JOHN F. SOBY, NEW YORK.



The concluding session of the Shorthand Teachers, Saturday morning, was designated on the program as a "Round Table Discussion" on "My Hobby." Each speaker was limited to five minutes and discussions to two minutes. We again record our regret and disappointment at having fifty minutes cut off the privileges of members by commencing late. A business concern would have discharged every "man and mother's son of us" if we had attended to business for it in such a manner. But we are teachers of business not doers of it, and we are all away from home on a bright Easter holiday, and the spirit of good fellowship, more than rigid money-making principles dominate us.

The "Hobby" discussion was a new feature this year, and in this section was a grand outlet for pent up eloquence and glorification. Its success was not in what was said, perhaps, but in the large number who were permitted to say them. Many persons, many minds and many thoughts and many diversities—fools enjoy them. It is impossible for men and women with zeal, earnestness and good nature like Smith, Platt, Kennedy, Gregg, Bridges, Gill, Gleason, Spence, Miller, Morse, Bird, Powers, Cobb and others, to talk five minutes without being benefitted and entertained. It was a grand good session and all were sorry when the presiding officer, Mr. Cobb, announced that we were thirty minutes late for luncheon.

TYPEWRITERS REPRESENTED

All the standard typewriters and others aspiring to become entitled to a place on the "Standard" list, were well represented. Commercial teachers and private school proprietors have proved themselves good friends of the machine companies. It is therefore courteous good business for them to place the machines and their operators at the services of visiting teachers. The gentleman and ladies in charge of the exhibit rooms and machines have certainly, from all points of view, been well chosen. They were obliging, affable and considerate in a high degree. They were a valuable adjunct to the success of the convention.

Convention Notes

The penmen had to fight for a chance, but they got it, and Vice President Sadler had a right to feel proud of his "boys," Lister, Beacom, and Collins. Eighteen of the foremost penmen of this country were assembled in one room along with twice as many who had taught penmanship. It was a good sight.

Carl C. Marshall should have come to New York in the days of S. S. Packard, for Mr. Packard would not have permitted this genial educational "bubble-buster" to pay three cents for a ticket to walk across the Brooklyn bridge, which is a free bridge. Mr. Marshall says he won't do it again.

Mr. Marshall told Mr. Lord that the Cash Book was in no sense a Journal, nor a part of it, and then Enos Spencer told Mr. Marshall, in a roundabout way, that he (Marshall) was the distinguished author of some drill exercises that were useless. It was all done pleasantly, but earnestly.

Commercial teachers on their knees is not a common sight, but several of them willingly assumed that position on top of Heffley's office counters, in order to observe Miss Stella Smith's demonstration of Touch Typewriting as done by her students. Crowded house.

English as an indispensable subject of study is coming to the front. Papers by F. A. Spence, on Punctuation, and Dr. John S. Burton, on English, were of the very few that by common consent were practical and satisfactory.

Publishers and manufacturers were well represented, Mr. Barker, of the Bobbs-Merrill Co.; Mr. Curry, of the Burrows Bros. Co.; Mr. Rutherford of the Fay-Sho Typewriter Co.; Mr. Beale, of the Beale Publishing Co.; Mr. Funk, of Powers & Lyons; Mr. Marshall, of the Goodyear-Marshall Co.; Mr. Geo. Wagenseller; The Howard Pen Co., of New Jersey; The Smith Premier; The Densmore; The Remington Typewriter Companies, and the Practical Text Book Co., represented by Mr. Gaylord.

The acceptance of the invitation of the School of Commerce, Accounts and Finance, commits the Association definitely to a policy of fraternity with the schools of higher commercial training. This is commendable.

The $50 paid to Treasurer Fulton was a well merited appreciation of valuable, unselfish service.

The many friends of T. B. Stowell, of Providence, were glad to see his sunny smile in convention again. It will be a long while before his ideal hospitality during the Providence meeting will be forgotten.

A. H. Hinman's skill at the blackboard was much in evidence and was the subject of general admiration.

E. M. Barber demonstrated, in his able paper, that he is a worthy alumnus of Valparaiso College. When he goes on a tour of investigation, he generally gets to the lower stratum of facts, be the subject Japanese Silk Frauds or Early Commercial Education in America. Enough praise was bestowed on Mr. Barber to have turned the head of an average man, but he is so far above that plane that praise does not spoil him.

Healey, Keefover, and Gaylord were found among the barn swallows of the sky parlor of the Casino theater, looking intently at "A Chinese Honeymoon." Carl C. Marshall declared that Mr. Gaylord's unconscious attitude reminded him of a methodist deacon in a Missouri prayer meeting. Enos Spencer was deeply impressed with the novelties of the Casino, until it was explained to him that the liquid on tap was Vichy water. That was too much for a loyal Kentuckian, and in a plaintive, I'm-so-far-from-home tone, he ejaculated "Water!"

Marhall got his trousers pressed, so he put his valuables into his dressing case. Next morning, donning his properly-creased nether garments, he boldly launched into the turbulent sea of Broadway, and entering a good restaurant, ordered an excellent meal. Full of satisfaction and breakfast, he approached the cashier's desk and—found his empty pockets. His badge and his face saved him. He said he found out that while it is disagreeable "to feel like thirty cents," it is worse to feel for thirty cents and not find it. The editor can sympathize with Mr. Marshall for he made a monumental donkey of himself by walking away from his steamer, and leaving his pocket book in his stateroom, under his pillow, where some enterprising employe found the result of a few days of toil. We wish him well.

Everyone was glad to see Doctor C. A. Herrick, of Philadelphia, who is editor-in-chief of the new series of commercial textbooks about to be brought out by MacMillan's.

Guaranteeing positions is distinctly frowned on by the E. C. T. A.

Heard on the Floor of the Convention

BY WILLIAM HOPE.

The reception of visitors at Heffley's School gave universal satisfaction.

The arduous duties of President Miller were greatly lightened by his able, energetic assistants.

Commencing work about an hour after the announced time is a bad advertisement of our executive ability.

The admission of 109 new members was one of the many delightful features of the convention.

Many did not vote for the adoption of the "Guarantee" resolution because they did not think it right to interfere with a neighbor's manner of doing business.

While all papers were good the "Model Classes" by Platt and Smith were by far the most popular and profitable. A hint here for the new officers.

The paper ordered to be printed and distributed was a good one, but selecting it from among others equally as good in their respective departments engendered—well—engendered. Guess the rest.

Brother Blackman may not be always judicious and opportune in his remarks, but he is always lively and entertaining.

The subject of "prayerful consideration" in the "Amen Corner" was, "May the old timers and self-conceited school proprietors go way back and sit down next year and let the teachers and young men and women have a lead on the program." May the petition be granted next year.

If ten o'clock is an hour too early to commence program work, for suffering punctuality's sake, make it eleven a. m. If the president and officers cannot cure this reprehensible habit, the Association will never be able to either kill or cure "Fake Schools."

Some disloyal private talk was carried on out of session. It's a mistake, brethren. Assert your right to have your say and speak your piece during the session and ever after hold your peace or uphold and defend your Association.

Problem: Is there a difference and what, between guaranteeing positions to prospective students, and telling them we do not guarantee positions, but we have always obtained positions for all graduates and have vacancies left over?

Problem: Has a school proprietor any moral or other right to say that others shall not and cannot guarantee positions because he cannot?

Question: Is it wise for the E. C. T. Association to pass any resolutions in restraint of the methods of any school, which it cannot carry out?

J. CLIFFORD KENNEDY, SALEM, MASS.



M. D. FULTON, AUBURN, R. I.



ENOS SPENCER, LOUISVILLE.



A Contribution to the History of Commercial Education

BY EDGAR M. BARBER, B. SC., C. P. A.

[A paper read before the Eastern Commercial Teachers' Association at the Heffley School, Brooklyn, April 10, 1903.]

ANCIENT ACCOUNTANTS AND THE ORIGIN OF DOUBLE ENTRY BOOKKEEPING, 1494.

A recent writer on the history of early business education in America, states as follows:

"The science of double entry bookkeeping as known and used today was not known in 1840. An earnest young man then living in Philadelphia wishing to learn bookkeeping applied to many merchants, but none would teach him or accept him as a bookkeeper without experience. He went to New York and found no one there to employ him or teach him bookkeeping, as each merchant had his own way of keeping accounts.

"Bookkeeping was not then as it is now, a system. It had no well defined rules and was not taught save under the eye of business men themselves.

"About 1845, the first business school in New York City was started by Benjamin Foster, a native of England, and the instuction given was in penmanship and bookkeeping."

The date quoted, it will be observed, is 1845. Now, these statements come into collision with the truth at so many points as to remind one of the famous Academician who defined a crab to be "a small red fish that walks backwards," a definition which proved to be true excepting in three particulars; it was not red; it was not a fish, and it did not walk backwards.

Prompted by curiosity, some weeks ago, I determined to ascertain, if possible, why the city of New York, foremost in commerce and finance, should have been ignorant of double entry bookkeeping and deprived of commercial teachers and schools, prior to the year, 1845.

A brief sketch of the history of bookkeeping may aid us, therefore, in determining whence originated much of that which now constitutes the curriculum of our modern business schools, perhaps revealing also some relationships and personalities not generally known to commercial teachers, and help us to realize that some things were done in the world at large, and in New York city in particular, along the line of commercial education, a considerable number of years before most of us were born.

It is generally accepted that the first writer on double entry bookkeeping was Luca Pacioli, an Italian mathematician and professor of sacred theology, whose "Summa de Arithmetica" was published in 1494. He was not the creator of the system, however, for single entry appears to have given way to double entry gradually in Venice, beginning about the year 1000, and was known to Pacioli as the Venetian method.

Being founded upon the equation, bookkeeping in those days was considered as a branch of mathematics co-ordinate with algebra, and the public accountant, therefore, was primarily a mathematician. It may be interesting to take note also in this connection of the coincidence between the development of bookkeeping and of banking. The Bank of Venice was founded in 1171; the Bank of England in 1694; the Bank of New York in 1784.

These periods correspond, loosely speaking, with the growth of accounting in the countries specified.

A college of accountants was established in Venice in 1581, and works bearing upon this theme almost without number, have since been written.

In 1810, Dr. Kelly states that Isler, of Brussels, compiled a list of 150 writers on bookkeeping, of whom seventy were in Germany, twenty-five in France, seven in Holland, three in Italy, and thirty in England.

Without going into the bibliography of the subject, I will set down a few of these chronologically:

1494, Luca Pacioli, Italy.
1531, Johann Gottlieb, Germany.
1533, Hugh Oldcastle, England.
1569, James Peele, England.
1652, John Collins, England.
1721, William Webster, England.
1736, John Mair, England.
1737, Hustcraft Stephens, Ireland.
1770, Ishac de Souza Brito, Holland.
1789, Benjamin Booth, England.
1796, Edward Thomas Jones, England.



EDGAR M. BARBER, NEW YORK.

1802, Patrick Kelly, LL. D., England.
1804, William Jackson, Ireland.
1810, Charles Hutton, LL. D., F. R. S., Scotland.
1816, Cronhelm, England.

Prior to the textbooks of Dr. Kelly and William Jackson, Mair's bookkeeping was more extensively used in America than any other author. Of Mair's work, Dr. Kelly says that the principles are explained with great perspicuity and correctness, but the system is too elaborate and verbose for school practice. The same criticism applies to the work of Hustcraft Stephens, a copy of which is in my own library.

BENJAMIN BOOTH, A NEW YORK MERCHANT AND AUTHOR, 1789.

Nearly all the textbooks on bookkeeping published in this country prior to 1835, go back for their material to Dr. Kelley's work (1802), and through him to Benjamin Booth's (1789), and practically all of the encyclopedia articles bearing on the subject, appear to be drawn from the same sources. Mr. Booth spent half of his life in New York and half in London, and to that extent New York can claim his authorship. He was experienced both as a bookkeeper, and as a merchant. His work was entitled, "A Complete System of Bookkeeping," and it contained a large variety of forms as used in the actual business world, devoid of fanciful theory.

Edward Thomas Jones, an accountant, followed in 1796 with "Jones's English System of Bookkeeping," a work which Dr. Kelly informs us was "chiefly remarkable for the enormous subscription raised for the occasion." It contained 140 pages lithographed, and 120 pages printed; one set by single entry and one by double entry, and sold for 4s. Jones introduced two columns in the journal, and he devised a separate balance book into which the results were gathered from the ledger at the end of each quarter. In attempting to exploit single entry, however, he was not entirely successful.

The Mercantile School of London

DR. PATRICK KELLY, 1802; HIS INFLUENCE ON AMERICAN WRITERS.

Patrick Kelly, LL. D., to whom reference has been made, was born in 1756 and died in 1842. He was Master of the Finsbury Square Academy and Mathematical Examiner to the Trinity House. The University of Glasgow conferred on him the degree of doctor of laws and his school, which was remarkably successful, was popularly known as the "Mercantile School." He published "The Elements of Bookkeeping," in 1802, a book of 240 pages, the material being largely adapted to school purposes from the text of Benjamin Booth. Nine editions of Dr. Kelly's book had been issued in 1828. It contains Invoice, Sales, and Bill Books, Account Sales, Journals, and a large variety of forms long used in business; much valuable material relating to foreign exchange, and an excellent description of banking, there being over 1000 banks in England at that time, a line of business in which the accounting methods have changed but little in centuries. It concludes with "A Short Explanation of Commercial Terms" which, revamped, is familiar to you through other sources. Dr. Kelly also wrote "The Universal Cambist," "Nautical Astronomy," and other scientific books; all of which transpired during the first quarter of the last century and London, therefore, led New York in the founding of a commercial school of the first order.

NEW YORK IN EARLY BUSINESS EDUCATION.

Passing on with simply a reference to the excellent works of Cronhelm and Jackson, we return to New York and in the directory for 1818 we first find the name of James Bennett, Accountant. His name will be found there until 1836. March 27, 1824, "The American System of Practical Bookkeeping," was copyrighted, by "Jas. Bennett, A. & M., Professor to the Accountants Society of New York, late Professor of the Accountants So-

ciety of Pennsylvania, late President of the Accountants Society of New York, and member of the Medico-Chirurgical Society, of the University of the State of New York." In a later edition of this textbook I find six pages set four solid columns to the page, of names of merchants, accountants, and clerks, who had received his instruction.

Respecting this, with that peculiar modesty so characteristic of some of his successors, he says of himself, as follows:

"It will, no doubt, be acceded by those acquainted with the subject, that the author has instructed in the Science and Art of Bookkeeping, a far greater number of grown persons than any other person in any other country or age of the world; and, what may be considered a curious fact is, he has instructed persons from *thirteen* different nations of the earth."

In the directory for 1798, and following years, I find a large number of accountants, and, judging from the superb testimonials held by him I am forced to believe that Mr. Bennett had this immense following and that these accountant societies were in existence. He made a strong point of teaching bookkeeping, not with a view to making routine bookkeepers, but merchants, managers, and men of affairs.

Mr. Bennett published, in connection with his textbook, a copperplate engraving exhibiting, at one view the final closing of the ledger which is termed "A Balance Chart."

This has served as the prototype of many later creations, not all of them improvements on the original. In 1842, twenty-one editions of his book had been issued. As evidence that he maintained a business school, I submit:

JAMES BENNETT'S ADVERTISEMENT

"The Annual Commencement of Bennett's Public Lectures on Bookkeeping is on the first Monday in October, at his house, 97 John street, at seven o'clock in the evening; and a new class commences on the first Monday of each of the succeeding months, including April. The evening lectures close annually on the first of May.

TERMS

For an unlimited attendance, with the practice, $15, to be paid in advance.

For private instruction which is given at all times, at his residence, $25, payable in advance. The private instruction is given in the daytime throughout the year.

The subject is treated of under the following heads:

1. Common domestic transactions.
2. Foreign trade proper.
3. Exchange with foreign nations, Bills, etc.
4. Commission business.
5. Company concerns.
6. Speculations in company in all its branches.
7. The Trial and Final Balance of the ledger and an opening of the New Books.

A thorough knowledge of this art may be acquired from the subscriber's instruction in from four to six weeks, one lecture each day.

Certificates of ability under seal will be granted to each qualified person.

TERMS FOR MATHEMATICAL SCIENCE

Instruction private.

For navigation, with use of quadrant, sextant, etc., $30.

For management of chronometers, $20.

For land surveying embracing right line trigonometry, $30.

For mensuration of superficias and solids, $20.

For practical guaging with use of instruments, $10.

For guaging, including mensuration of solids, $20.

Nautical and mathematical instruments are supplied and students will have access to a choice library.

He has, also, an excellent telescope mounted for observing the satellites of Jupiter and for other astronomical purposes."

I do not know what sign swung from Bennett's institution, but I submit that "School of Commerce and Navigation" would not have been inappropriate.

In 1824 it required astronomy to sail a ship across the sea, and today another has said that it requires astronomy to see profits, and when located they are likely to be found out near the fifth decimal place. Bennet trained for both objects. He should hardly be forgiven for inventing the $15 "unlimited attendance" perpetual scholarship idea, but I am sure the foregoing conclusively shows that Mr. Bartlett was mistaken when he said, speaking of 1830 to 1834:

"I visited New York, Philadelphia and other cities. I found they were all alike. In none of these large cities was there any chance for a poor boy to learn bookkeeping."

But there was another Bennett in New York at this time; hence, I am privileged to present

JAMES GORDON BENNETT'S COMMERCIAL SCHOOL PROSPECTUS, 1824.

In October, 1824, there was issued this announcement, which I have copied verbatim:

PERMANENT COMMERCIAL SCHOOL

The subscriber, encouraged by several gentlemen, intends opening in Ann, near Nassau street, an English classical and Mathematical school for the instruction of young gentlemen, intended for mercantile pursuits. Instruction will be given in the following branches:

Reading, elocution, penmanship and arithmetic; algebra, astronomy, history and geography; moral philosophy, commercial law and political economy; English grammar and composition; and, also, if required, the French and Spanish languages by natives of these countries.

Bookkeeping and merchant's accounts will be taught in the most approved and scientific forms.

The school will be conducted, in all the principal branches, according to the inductive method of instruction, and particularly so in arithmetic, geography and English grammar.

It will commence about the first of November.

References—J. S. Bartlett, M. D., Albion Office; Messrs. Smith & Hyslop, Pearl Street; Mr. Henry T. Magarey, Broadway; Mr. P. Whitin, Jr., Maiden Lane.

J. GORDON BENNETT.

N. B.—Application may be made to J. G. B. at 148 Fulton Street."

This proposal is chiefly interesting today as showing what James Gordon Bennett, Sr., thought should be taught in a first-class commercial school. He came to New York in 1822, from Halifax, where he had taught bookkeeping, French and Spanish. He spent a year in Charleston as translator for the "Courier" but returned in 1824 and projected this school. The proposed school, if ever formed, had a brief existence. Later, he delivered lectures on political economy in the vestry of the old Dutch church on Ann Street. In 1825 he returned to newspaper work, and, after various journalistic experiences, in 1835, founded The New York Herald, which has become a more successful school, perhaps, than would have proved true of the one he originally planned.

If New York's claim to priority were otherwise jeapordized, I should contend that this was the first commercial school founded in America. Curiously, that honor belongs, I believe, to "Another man by the same name." James Gordon Bennett may have doubted his ability to withstand the James Bennett competition, and probably this had something to do with the abandonment of the proposed permanent commercial school.

I will remark here, in passing, that I find in J. C. Colt's bookkeeping of 1837, "The Grand Balance Sheet," so long used in business schools. He, however, chides other popular authors preceding him for omitting it and I therefore conclude that this overworked, but disappearing "exercise" is chargeable to earlier writers than is generally supposed. The words "To" and "By" as well as useless explanations in the ledger, were often omitted, I find, prior to this date.

THOMAS JONES AND THE NEW YORK COMMERCIAL ACADEMY, MANY YEARS PRIOR TO THE BRYANT & STRATTON SCHOOLS

Now in 1840, if the young man from Philadelphia, referred to in the beginning of this paper, had landed in New York and proceeded up Broadway to No. 183, he would have found the New York Commercial Academy, with Mr. Thomas Jones as Principal, where he had been for a number of years. Here, the young man could have secured as sound instruction in bookkeeping as can be obtained anywhere today.

On January 1, 1841, Thomas Jones published "The Principles and Practice of Bookkeeping." Incorporated in the work is the following notice:

JONES'S COMMERCIAL ACADEMY

No. 183 Broadway,
Over the Drug Store.

"The design of this institution is to afford gentlemen preparing to enter the counting-room, and particularly merchants' clerks, the opportunity of acquiring a thorough commercial education.

The arrangements are such as to permit students to attend at any hour of the day or evening, that may suit their convenience, and additional rooms have lately been added for the accommodation of those who may desire to attend privately.

Each student, after thoroughly mastering the principles of the subject, takes charge successively of several sets, both of individual and partnership accounts, adapting the forms to the nature of the business. This practice is performed entirely by the student himself, as a test of study, the exercise of the school is thus made to resemble strictly the usual business of a well-regulated counting-room.

The subsidiary books used in business, as well as the various forms of accounts current, account sales, etc., comprise a part of the usual exercise of the student.

COMMERCIAL ARITHMETIC, embracing the most ready business calculations of Interest, Exchange, Equation of Payments, etc., constitute the especial object of attention.

PENMANSHIP—Mr. Jones has bestowed much pains on the inquiry into the various causes which occasion bad writing, and those whose expectations are not graduated by the empirical pretensions so constantly pressed upon their notice, he can offer his services with the fullest confidence of being able to afford them complete satisfaction.

A select class of young gentlemen preparing for the counting room are received for a daily session of four hours, to which, during that time, Mr. Jones devotes his exclusive attention."

(*Continued on Page 22.*)

Department of Commercial Law.

Conducted by J. E. Barber, Bryant-Stratton Business College, Providence, R. I.

ANSWERS TO QUESTIONS IN LAST ISSUE.

1. The services of a coachman being necessary to this minor, he is bound to pay a *reasonable* sum for the one month's services actually rendered him. A minor is bound to pay only a reasonable price for "necessaries" *furnished* him.

2. A minor is not bound by his contract for necessaries, if he lives with his parents, even though he is not properly provided for. The dealer has no power to take the place of the parent under such circumstances, but should complain to the proper authorities.

3. Generally, one who is entitled to avoid his contract must return what he obtained under the contract. However, "the law assists minors" and while the minor must return the article, if he has it, yet if he has parted with it, he may still avoid paying for it. This is because the law seeks to protect minors from the results of just such improvident conduct.

4. Brown should prove that he was not of age when he entered into the agreement. It is not enough to allege minority. The allegation must be proved. Any one could simply say that he was incompetent. (See rule given in last issue.)

5. The statutes of some states provide for such contracts, declaring them binding upon the minor. Some courts have held learning a trade to be "necessary." Of course it is always "necessary" where the statute makes it so.

6. If it could be shown that, all things considered, the circumstances were such that this outfit was "necesssary" to this particular minor, he could not avoid his contract in any case. If it was not necessary, he could have avoided the contract by returning the purchase within a reasonable time after attaining his majority. Is a year a reasonable time? Probably not. Then he is bound, for he has ratified his contract by his conduct. It must be remembered that no definite time can be given as a "reasonable time." What is only reasonable in one case might be highly unreasonable in another. It is not a question of law but of fact. Suppose, in the above case, that the minor can show that he returned the purchase at the first opportunity—then a year is a reasonable time.

7. Although A had a right to avoid this contract on the ground of complete intoxication, yet it would seem that by subsequent conduct, when in his right mind, he bound himself.

8. In this case B was "incompetent," but if the service rendered by C was necessary to B, he would be bound to pay C a reasonable sum. Generally such care would be necessary, but suppose B was in his own house and was already supplied with skilled attendants, then C's services would probably not be necessary.

9. X cannot avoid his contract. Nothing short of intoxication so complete as to dethrone reason will render one "incompetent."

10. Duress is good cause for the avoidance of a contract, but there was no fear of B which prevented A from acting at his own pleasure. Therefore duress did not exist. A is bound.

11. If this is a matter which I have power to settle with B, then he will be bound on the note unless I have taken unfair means to obtain his consent. One cannot avoid his obligation on the ground of duress of imprisonment, where imprisonment is merited.

12. If it can be shown that the father was unduly influenced, the deed will not hold. Neither the father's age nor the amount of the consideration (price) will invalidate the deed, but they would be factors in proving undue influence. Whether or not there is undue influence exercised in any given case is a question of *fact*.

13. The courts look with suspicion on such contracts as this. It is, of course, allowable for a client to sell property to his attorney, and the price need not equal the real value of the property sold. Old age is no bar to making contracts. And yet these facts taken together would perhaps go a long way toward establishing undue influence. If, as a matter of fact, there was an exercise of undue influence, the sale is void.

14. The claim could not be prosecuted while the war lasted, but the action would revive when peace was restored.

15. Under the common law, a married woman could not contract in her own name, but in general the statutes of the different states provide that a married woman may hold property and make contracts in her own name.

16. An insane person is not bound by his contracts generally. However, (as this contract is reasonable and Y acted in good faith) if X has never been adjudged insane and Y has so far performed his part of the contract that he cannot be put in *statu quo* (in the same state or position as he was before he began performance), X would probably be bound. If Y had not so far completed his part that he could not be put in *statu quo*, X would not be bound.

17. A has been adjudged insane, which is sufficient notice to all. A is not bound.

18. C can make any contract which does not concern the subject on which he is insane, provided, of course, that he has not been adjudged insane.

19. The reason why an insane person is not bound by his contracts generally is that he cannot give his consent. Here D makes the agreement when he is perfectly sane and capable of giving intelligent consent. Therefore the contract is binding on him.

20. Legally, X is insane until such time as the guardian is removed, whether he is in fact insane or not. Under such conditions he cannot make a contract which will be binding on him.

In considering questions touching the incompetency of parties, it is well to remember that on some points different courts have decided differently. In such cases, the student may determine which of two conflicting opinions is backed up by "the weight of authority." However, it is more important that one should know and *remember* on just what questions the courts differ than that he should know where the weight of authority rests. The knowledge that certain ground is dangerous will enable the student to keep off, or, if he *must cross*, it will enable him to see the necessity of securing a reliable lawyer as an escort. The decisions of courts are more or less affected by the statutes of their respective states. No student who means business should fail to acquaint himself with those portions of the statutes of his own state, which deal with questions of commercial law.

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MISS LAURA E. HORNE.

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MEDINA, N. Y., April 15, '03.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

GENTLEMEN:

Nothing that I have met with recently in the Penmen's papers is so intensely interesting to me as Professor Hinman's biographies of the old war horses of the profession, most of whom I have met and with some of whom I have had more than a passing acquaintance. The late Harvey G. Eastman was one.

In the latter part of June, 1855, I was in a room within a block of where I am now writing, where I had just finished a writing class and was removing the furniture, when I received a call from a tall young man, wearing a blue coat, with brass buttons, a broad brimmed hat and a make-up which would attract attention anywhere. He announced himself as Harvey G. Eastman, nephew of George W. Eastman, of Rochester, with whom I had long been acquainted, and said he was on the way to Niagara Falls where he expected to locate and write cards at one of the hotels for the summer. I told him that I was going to the Falls for the same purpose the next day, and as the business would be confined largely to the hotel guests, there would be no conflict of interests.

We agreed to meet the next day and lay out a plan which should be mutually satisfactory and as he had one day the start he was to have the choice of locations. We met as agreed. He said: "There is nothing in it for us. We will have to board at the hotel at $2.50 per day (equivalent to $4.00, now), and the hotels are not half full."

I said, "I can stand it a week any way, and I am going to take my chances."

He urged me very hard to leave with him and I did so, only to return ten days later, and for nine successive seasons I was at the International hotel, card writing, during the months of July and August. Even after I had engagements by the year, those two months were reserved for my vacation, and I have never looked

(Continued on page 22.)

HIGHER ACCOUNTING

BY R. J. BENNETT, C. A., PEIRCE SCHOOL, PHILADELPHIA.

The following proposition is taken from the New York State C. P. A. examination questions. The writer has made several changes and modifications in the original question in order to illustrate more clearly the method of handling the different points that are likely to come up in preparing such statements.

QUESTION.

The directors of the City Manufacturing Company, before closing the books for the year ending December 31, 1902, declare out of the net earnings of the company, a dividend for the year of 8% on the common stock and 7% on the preferred stock, payable January 15, 1903. They also desire to carry to the surplus fund $10,000, and the balance of profits to the undivided profits account. There has been brought forward from last year an undivided balance of $8,000, and after the audit of the books the trial balance is found to be as follows:

TRIAL BALANCE, DECEMBER 31, 1902.

Common Stock		$ 200,000
Preferred Stock (7% Cumulative)		200,000
Treasury Stock, Common	$ 50,000	
Reserve Fund (Surplus)		14,200
Bills Payable		52,000
Accounts Payable		20,000
Accounts Receivable	84,000	
Investments	11,000	
Goodwill and Patents	160,000	
Real Estate and Buildings	65,000	
Plant and Machinery	80,000	
First National Bank (on deposit)	16,000	
City Trust Company (overdraft)		1,500
Stock on hand Jan. 1, 1902	58,000	
Purchases	165,000	
Sales		438,350
Returns and Allowances	1,970	
Discount on Sales	3,200	
Discount on Purchases		2,150
Interest and Discount (Notes)	1,500	
Miscellaneous Expenses	8,600	
Repairs	2,000	
Labor	170,000	
Fuel	12,000	
Freight	3,000	
Manufacturing Expenses	5,680	
Insurance	1,750	
Salaries, Management	10,000	
Salaries, General	22,000	
Reserve for Bad Debts, Jan. 1, 1902		7,700
Premium on Preferred Stock		4,400
Undivided Profits		8,000
Bad Debts for the Year	4,900	
Interim Dividend, Common Stock, July 1, 1902	4,500	
" " Preferred Stock, July 1, 1902	7,000	
Cash on hand	1,200	
	$ 948,300	$ 948,300

The stock on hand, raw and manufactured, Dec. 31, 1902, is $63,000. Allow depreciation at the rate of 7½% on machinery and plant, and 2% on real estate and buildings. Set aside 5% of book debts as a provision against possible bad debts. Interest on investments due and payable Jan. 2, 1903, $330. Laborers are paid in advance, $1,290; and there are salaries in arrears, $1,140. Coal on hand, $2,100; insurance unexpired, $350. There is discount unearned on notes under discount at the bank, $120. Prepare Trading Statement, Profit and Loss Statement, and Balance Sheet, and make proper distribution of the several items above stated.

TRADING STATEMENT,

Stock on hand January 1, 1902	$ 58,000	
Purchases for year	165,000	$ 223,000
Deduct stock on hand December 31, 1902		63,000
		$ 160,000
Manufacturing Expenses		5,680
Freight		3,000
Labor	$ 170,000	
Less amount prepaid	1,290	168,710
Fuel	$ 12,000	
Less coal on hand	2,100	9,900
Balance, Gross Profit, carried to Profit and Loss statement		89,090
		$ 436,380

PROFIT & LOSS STATEMENT

Depreciation on plant and machinery 7½%		$ 6,000	
Depreciation on real estate 2%		1,300	
Miscellaneous expenses		8,600	
Repairs		2,000	
Insurance	$ 1,750		
Less unexpired	350	1,400	
Salaries, management	$ 10,000		
Salaries, general	22,000		
	$ 32,000		
Add amount unpaid	1,140	33,140	
Interest and discount	$ 1,500		
Less discount unearned	120	1,380	
Reserve for bad debts		4,200	
Discount on sales		3,200	
			$ 61,220
Net profit, carried down for apportionment			30,350
			$ 91,570
Allotment of Profits:			
Dividend on Common Stock, 8%		$ 12,000	
Dividend on Preferred Stock, 7%		14,000	$ 26,000
Carried to Surplus Fund			10,000
Undivided Profits			2 350
			$ 38,350

BALANCE SHEET,

Assets.		
Real estate and buildings	$ 65,000	
Less depreciation, 2%	1,300	$ 63,700
Machinery and plant	$ 80,000	
Less depreciation, 7½%	6,000	74,000
Goods on hand, raw and manufactured		63,000
Cash, in First National bank	$ 16,000	
Cash, on hand	1,200	17,200
Accounts receivable	$ 84,000	
Less 5% for possible losses	4,200	79,800
Good will and patents		160,000
Investments (of Reserve Fund)		11,000
Interest on above, 3%, due Jan. 2, 1903		330
Labor, paid in advance		1,290
Insurance, unexpired		350
Discount, unearned on notes under discount		120
Coal on hand		2,100
		$ 472,890

(*Contingent liabilities*, such as accommodation obligations, notes under discount or transferred, disputed claims, etc., should be listed on the balance sheet, but not to form part of it.)

DECEMBER 31, 1902.

Sales for year	$ 438,350	
Less returns and allowances	1,970	$ 436,380
		$ 436,380

DECEMBER 31, 1902.

Gross Profit from Trading Statement	$ 89,090	
Discounts on purchases	2,150	
Interest on investments	330	$ 91,570
		$ 91,570
Net Profit, carried down	$ 30,350	
Undivided profit from last year	8,000	$ 38,350
		$ 38,350

DECEMBER 31, 1902.

LIABILITIES.			
To the Public:			
Bills Payable		$ 52,000	
Accounts Payable		20,000	
City Trust Co., overdraft		72,000	
City Trust Co., overdraft		1,500	
Salaries, unpaid		1,140	$ 74,640
To the Shareholders:			
Capital stock, preferred		$ 200,000	
Capital stock, common	$ 200,000		
Less stock in treasury	50,000	150,000	
Paid up capital		$ 350,000	
Reserve for bad debts, Jan. 1, 1902	$ 7,700		
Deduct losses for year	4,900	2,800	
Reserve (Surplus) fund, Jan. 1, 1902	14,200		
Add present allotment	10,000		
Add premium on preferred stock	4,400	28,600	
Dividend:			
Preferred, 7%	$ 14,000		
Common, 8%	12,000		
Total	$ 26,000		
Deduct interim dividend	11,500	14,500	
Undivided profits		2,350	398,250
			$ 472,890

(History by Barber, from page 17.)

In 1838, Mr. B. F. Foster published "The Merchants' Manual," a work of 252 pages, containing able chapters on Credit, Speculation, Banking, Bookkeeping, Correspondence, etc. This is the Benjamin Foster referred to as having founded the first business school in New York in 1845.

Now, as summarizing quite compactly the achievements of Thomas Jones as an author, I submit the following letter from Mr. Foster:

"NEW YORK, August 1, 1838.

MR. THOMAS JONES:

SIR: The principal features of what I understand to be your plan of teaching bookkeeping, and for which, in my opinion, you are entitled to the merit of having originated, are the following:

1. Beginning your explanation of the theory with the ledger.

2. Explaining the scheme of each separate account and showing its use.

3. Deducting from the different accounts two statements of the merchants' affairs showing how much he is worth.

4. Showing that the ledger by double entry contains two sets of accounts, which you term ——— (now termed primary and secondary) each set producing one statement of the merchant's affairs, and showing how much he is worth. The agreement in the result of the ——— (primary) accounts with the result of the ——— (secondary) accounts constituting the balance of the books.

5. Confirming a knowledge of this by exercising the pupil on a series of skeleton ledgers, from which he learns to deduce the results of any ledger.

6. Requiring the pupil to fill up the columns of a blank ledger from daybook transactions by which he learns to make a ledger without a journal.

So far as my knowledge extends this peculiar method of teaching the science of double entry originated with you and the merit of insisting upon its utility and importance is yours.

I have availed myself of the information derived from your oral lectures in the compilation of my recent work entitled "The Merchant's Manual," so far as relates to the explanations of the ledger in Chapter XI, on the principles of bookkeeping, an acknowledgement of which shall be made in my next publication on this subject, and which has been inadvertently omitted in this present edition

Yours very truly,
(Signed) B. F. FOSTER."

It is proper to state that, prior to Thomas Jones, from Dr. Kelly down through the hundred of other popular authors, accounts were divided into three classes: Real, Personal and Fictitious. Mr. Jones reduced the number of classes to two, dominating them as Primary and Secondary: the one embracing Resources and Liabilities, and the other Losses and Gains, and by taking off these two statements, now known as Business and Financial, before closing the ledger, the plan of opening a "Balance Account" in the ledger after closing, such as is shown in James Bennett's chart, and common among early authors, was rendered unnecessary. From a teaching point of view, this, it must be acknowledged, was an important step in advance, and the credit of this discovery belongs to Thomas Jones.

Mr. Jones's name disappears from the New York directory after 1866. For three years prior thereto he is designated therein as a public accountant. His early training was received in counting-houses, and his experience as an expert was extensive. That he was a superior accountant is evidenced by a "Question for Accountants," a complicated problem in partnership settlements, submitted to the New York Gazette, February 4, 1840. That he was a master of the English language and well versed in the science and practice of teaching, will be perceived from the following paragraphs, which I have taken from different portions of his writings, and which, though disconnected, may prove interesting to teachers generally:

"This is an age which seems to be growing in reverence for the practical school. Of this there could be no ground of complaint; it is always well to keep the practical in view; but, unfortunately, there is becoming prevalent a most absurd notion that precisely as the practical is advanced the theoretical must be disparaged, and kicked over-board. A few simple truths seem to be overlooked, viz.: that the explanation of any plan is theory, practice is its application; that a comprehensive theory can only come from a full and comprehensive knowledge of the whole field of practice—it is an analysis of it; that a theory which fails to suggest or reproduce the practice is either altogether false or founded on a partial experience; and that all teaching is, in the true sense of the word, explaining the theory and absolutely nothing else.

"If we expend millions on an Atlantic Cable, after all is done its cost is no test of its value: the test is its earning capacity.

"The popular apology for unsuccessful teaching is that it is an unteachable subject. What is an unteachable subject? We answer, one that will not submit to analysis.

"A practical knowledge of the whole field of practice is the indispensable basis of a good elementary treatise on any subject.

"The professional teacher avails himself of the labors of all his predecessors, and there by recognizes that he has to deal with a science that is constantly advancing.

"There are indeed two distinct ways of teaching. The one by stating the principles, and then using facts to illustrate them. The other by artfully presenting the facts in such a way that the pupil appears to advance to the principle and by his own ingenuity to discover it. This latter way may often be employed with advantage to the young. It is a close imitation of the way in which nature teaches, but for the advanced mind it is too tedious and appears childish.

"But principles must be the constant aim of the teacher. He must know exactly what part of the subject he has put into the mind of his pupil, and by a just estimate of the powers of the latter, he must know what question he is able to deal with. This constitutes the teacher's art, and it is as impossible to pass false instruction, except as to facts, either by a book or otherwise, on an accomplished teacher, no matter how new the subject to him, as to pass a counterfeit bill on a money broker.

"There are certain fundamental doctrines which will be found as the basis of every elementary treatise recognized as sound and satisfactory:

1st. That to teach a subject is to teach or impart a knowledge of its principles.

2nd. The principles of a subject are the general truths which by analysis are found to explain the whole, or in other words to comprehend all its minor truths, and the fewer these general truths can be made the more perfect the analysis and the more simple the explanation."

A man capable of doing such thinking as the foregoing extracts indicate, had been modestly and honestly conducting the New York Commercial Academy for a quarter of a century, when, in 1858, the Bryant and Stratton "chain" of "colleges" was uncoiled on Manhattan Island. One of its links came in contact with Thomas Jones. Naturally, the impact generated an electric spark, and a thunderbolt shot forth from Jones's pen in the form of a pamphlet entitled "Paradoxes of Debits and Credits Demolished," prepared for "those who think." The bombastic prospectus of the six-to-ten-weeks "College" course was attacked therein under the title "Effects of Quackery on Education," which, read today in the light of what has transpired during the past 45 years, is, to say the least, decidedly refreshing reading.

The limits of this paper forbid a review of this work, which will be reserved for a future time. Mr. Jones believed, however, that a commercial "college" with a ten weeks' course was an educational debauch, and he contended that an educational debauch was no better than any other kind of a debauch. Expressive of this view, he said:

"Admitting, however, that it is desirable to organize a special course of studies, and a mercantile college, and that this course must take a wider range than is usual, we cannot think of less than three years as the time to be occupied. And what antecedent qualifications should we look for in the head of such an institution? Should we bring forward a writing-master or bookkeeping teacher, or ask some speculator in half-a-dozen writing shops to send us his deputy and thus incur the just derision of the whole enlightened world? Or should we not seek some profound scholar of enlarged views and unquestioned reputation, for the high and responsible position?"

The University courses of commerce, the commercial high schools, and the larger and broader courses in our best business schools of today, are tardy responses to Thomas Jones's criticism of half a century ago.

A man 60 years old said to me a few days ago, "When I was a boy, in school—the New York City public schools—we studied Jones's Bookkeeping. I don't suppose you ever hear of that book now?"

No, I confess we do not; but Jones's methods still go marching on—under other men's banner. I take the responsibility of saying, however, that Thomas Jones wrote the soundest and most original textbook on elementary bookkeeping published in America. The copyright has long since expired, and no collision with publishers of today can possibly follow this statement.

As a former commercial teacher and a debtor, therefore, to him for a rational method of teaching bookkeeping, I pay this willing tribute to Mr. Thomas Jones—Teacher, Author and Public Accountant.

(Shattuck-Eastman, from page 19.)

back with regret to those nine summers.

Mr. Hinman makes no note of the fact that Mr. Eastman published a series of copy books. I have only one number (No. 2) of the series of five. There is no copyright date or any other date to tell when they were published. He also had what he called a hand rest, which he advertised extensively, shaped something like an egg, bisected lengthwise, the convex side fitting the hollow of the hand, the third and fourth fingers fitting into rings, and the whole held in place by a strap over the back of the hand. His books I think were prepared more for the wants of commercial than public schools.

I used to meet Eastman occasionally, in New York, and he spoke very freely, but not boastingly, of what he considered the good points of his books. From what I saw in these

Simplified Penmanship

means plainer writing, easier writing, swifter writing, neater writing, better every-day writing. Then why delay adopting it, and using it? It is winning, and is bound to win. Be not the last to experience its benefits.

Zaner & Bloser.

occasional meetings, there was nothing to suggest any spirit of antagonism or to indicate the tremendous energy stored in that not over vigorous appearing form.

With Mr. Hinman's statement of what he accomplished in two score and four years, deducting from that one score as a period of preparation, what would he not have done had he lived the allotted time of three score and ten years?

GEO. H. SHATTUCK.

LOUISVILLE, KY., April 21, 1903.

TO THE PROPRIETORS OF PRIVATE BUSINESS COLLEGES:

I take this pleasure in informing you that our committees are actively at work preparing matters for the Boston meeting and everything points to a successful gathering of the Proprietors of Private Business Schools.

The St. Louis Fair Committee has secured ample space and it is necessary that they know at once how many schools are willing to make exhibits. I urgently request every school to write at once to Mr. E. H. Fritch, 810 Olive St., St. Louis, Chairman of the World's Fair Committee, informing him whether or not you will make an exhibit. The exhibit will be collective and the expenses will not be great. Every school exhibiting will have its own space, desk, bookcase or show case as may be determined.

We want actual school work, such as will represent the results accomplished by the students of our respective schools. We owe it to ourselves, to our business and to our country to make a full and creditable display of Business education at this great exposition, which will likely be on a more magnificent scale than any other exposition ever held. Respectfully,

ENOS SPENCER,
Pres. Private Commercial School Managers' Association.

New School in Lincoln

LINCOLN, NEBR., April 21, 1903.

EDITOR BUSINESS EDUCATOR: The first of May Mr. J. L. Stevens, president of our school, will retire from the Lincoln Business College and start a school in this city known as the Modern Commercial School. He has sold his entire interest to Mr. E. C. Bishop, county superintendent of York Co., Nebr., and to Mr. W. N. Watson, principal of our shorthand department. The new proprietors of the Lincoln Business College are as follows: W. G. Bishop, president; E. C. Bishop, vice-president; E. C. Bigger, secretary; and W. N. Watson, treasurer.

Yours very truly,
W. G. BISHOP.

Has No Equal.

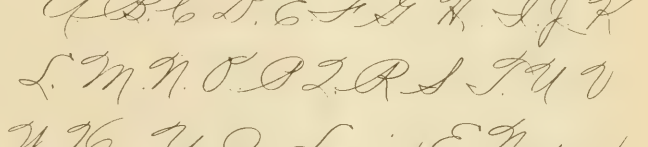
Inclosed find list of subscriptions with remittance for same. I am always glad to solicit subscriptions for such a worthy, wide-awake journal as THE BUSINESS EDUCATOR. In the field of penmanship and business education it has no equal.

J. W. ANSHUTZ,
Lebanon Bus. College. Lebanon, Pa.

A Fine Compliment.

Inclosed you will find $1 for which please continue my name on your subscription list for another year. I cannot afford to miss the excellent banquet you spread every month. May THE BUSINESS EDUCATOR continue to prosper.

JNO. ALFRED WHITE,
Com'l Dept. High School. Moline, Ill.



By Mr. Niedere, pupil of Pius Meinz, St. John's University, Collegeville, Minn.

Brings Business.

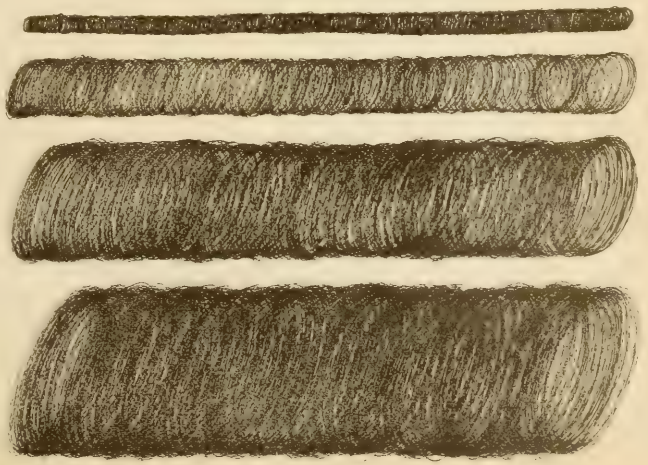
Mr. W. McBee, who is one of our advertisers, writes under date of Feb. 2nd as follows: "I received $8 worth of orders for cards in one day last week. My ad. is paying me more every month."

Best of the Kind Published.

Inclosed find remittance for THE BUSINESS EDUCATOR one year. THE EDUCATOR is without doubt the best of its kind published. The March number alone is worth the price of one year's subscription.

C. B. SEARS,
Clark's Tangible Business College. Springfield, Mo.

Ovals by Elmer Bowen, pupil of O. T. Johnston, Darling's Business College, Fergus Falls, Minn.

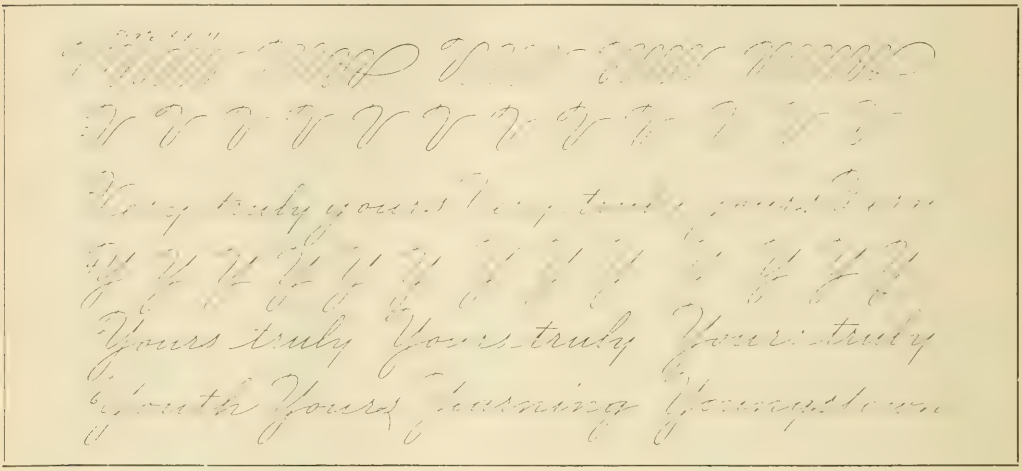


Lessons in Business Writing.

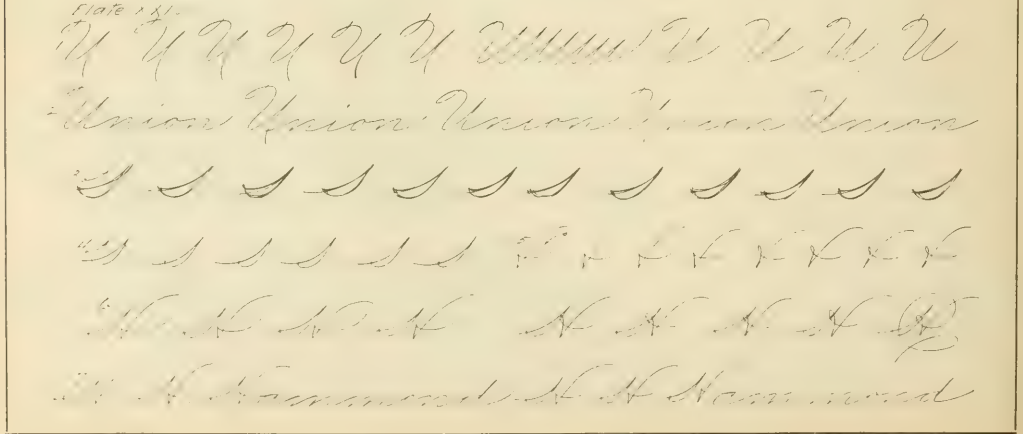
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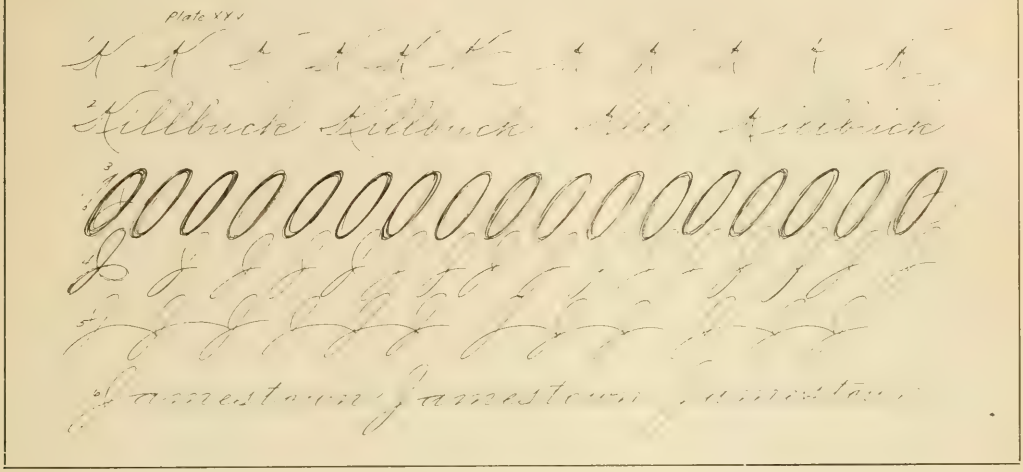
THE SADLER, BRYANT AND STRATTON — C. Lister — BUSINESS COLLEGE, BALTIMORE, MD.

Throughout this series of lessons the aim has been to group the various letters so that those having some difficult principle or stroke in common would be practiced in succession. In this way the student continues to dwell upon some particular feature long enough to master it.



In the first three letters this month, *V*, *Y*, and *U*, the difficult thing to do is to begin with a small loop, or dot, if preferred, make a broad turn at the top and nicely rounded short turn at the bottom. If the student will practice Exercise No. 1 in Plate 23 until it can be made well with a free movement of the hand, he will have prepared himself to make good *V*'s, *Y*'s and *U*'s, with but little effort. It will be found excellent to develop grace and ease and will help to overcome any tendencies toward too much angularity in writing. Keep the *V* narrow. Be sure to make a turn at the blue line and try to curve the final stroke to the right. Do not carry the finishing stroke up higher than the first part of the letter. Aim to make the two downward strokes of *Y* on the same slant. Make a turn at the blue line, carry the point up well toward the top of the letter. Make a broad turn at the bottom of the loop which should be shorter than the part of the *Y* above the line. The *U* is the *Y* with the loop omitted. It is well for the student to finish the *U* both ways as indicated in Copy No. 1, Plate 24. The exercise in the middle of line No. 1, Plate 24, is good practice to make the finishing turn of the *U* just right.

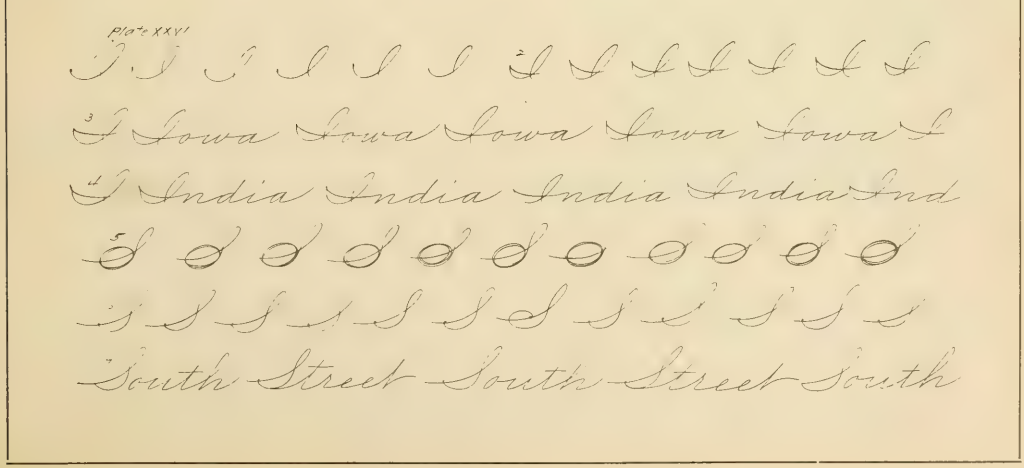


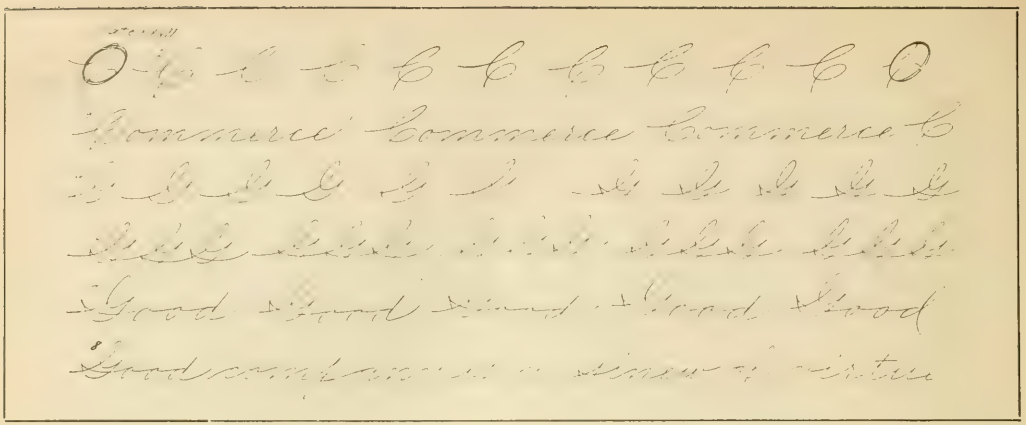


The first part of *H* and *K* should be made the same. Copy No. 3, Plate 24, if practiced liberally will enable the student to make the first part of these two letters well. The upward stroke should curve well. Begin with a short, well-curved stroke and swing back to the beginning stroke, then repeat about five times on each exercise. Let the finger-rest move while making this exercise. Keep the space between the upward and downward strokes narrow. The first part of these letters is quite like the small *s*. Always make a period at the stopping point. Begin the last part of *H* somewhat higher than the first part, curve it slightly and be sure to form an angle—not a loop—at the blue line before joining the two parts of the letter. Notice the two styles of joinings in *H* as shown in line No. 6, Plate 24. The last part of *K*, while graceful when well made, requires considerable practice to get it just right. Study well the curvature of line both above and below where it is joined to the first part of the letter.

Before attempting to make the *J* the student should practice freely on a long, narrow oval extending across two ruled spaces as indicated in copy No. 3, Plate 25. Study the *J* as given in line No. 4, this plate. Make turns at the top and bottom. All lines should curve. The top should be a little larger than the bottom. The retracing exercise at the beginning of line 4 and exercise No. 5, Plate 25, are good practice to give strength of movement in forming the *J*. The top of *I* should be slightly smaller than that of *J*, and should lean to the right. Keep the crossing of lines close to the blue line. First learn to stop with a period and then learn to swing through the bottom of the letter like No. 2, Plate 26.

Begin the *S* with a well-curved line and form a loop quite like the small *l* and make a bold curve after crossing the upward stroke at about half the height of the letter. The copy No. 5, Plate 26, is a good exercise to combine the *S* and a movement exercise. Learn to make a period as the finishing point of S. This prevents the tendency to make a straggly-looking finishing stroke.



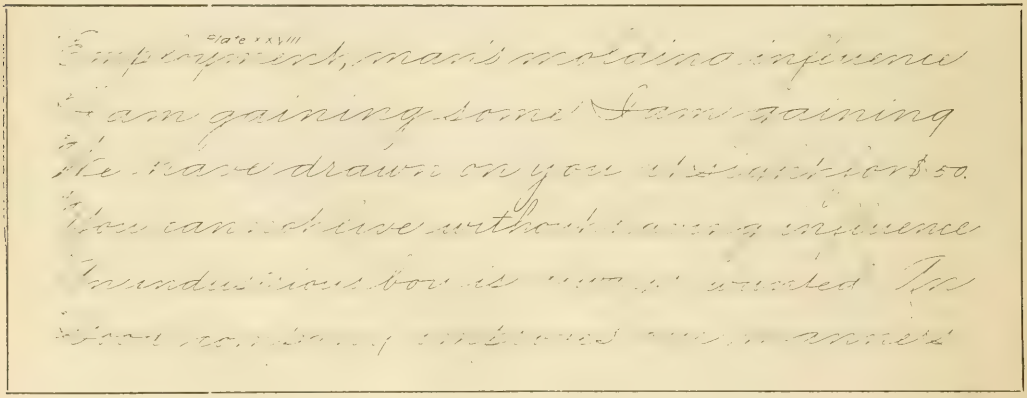


The style of *C* given in line No. 1, Plate 27, is a popular one and is one which is easy to make with a free circular movement. It begins with a short loop and is finished very much like a large figure 6. It should be well-rounded at the bottom. The exercise at the beginning of line No. 1, Plate 27, is good to develop this letter.

The *G* begins like *C*. Be sure to make a broad turn a little below half the height of the letter. Make the sharp point just half the height of the letter and swing back and finish with a period just like in the *S*. Copy No. 6 is excellent to develop good movement and control. Practice it a great deal.

Now, nothing has been said in these instructions about the work and sentence practice. But after practicing each letter until it can be made easily and well, it should be practiced in connection with the word or words given. And a great deal of practice on these words and sentences is necessary. Always place on each line exactly what is in the copy. This is particularly true of the sentences given in last line of Plate 27 and all of Plate 28. If, as you write it, it does not fill the line, make a little wider spacing between letters and words. If it does not all go on one line write smaller and reduce the spacing. Write full pages of each sentence. Try to get your writing uniform in size, spacing and slant.

Never scribble—always write carefully. Make every stroke count. Use rapid enough movement to give strength and smoothness to the writing.



Lessons in Practical Business Writing

BY

Tina Pearl Hudson

NEW BRITAIN, CONNECTICUT.

Students practice criticised in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson 2.

"It was a difficult thing to do, but there was a will, and, of course, a way."
"Alice of Old Vincennes." Maurice Thompson.

PLATE 5. No. 1. Begin with tracing oval; change to running, and, "with easy, rolling motion, feet firmly on the floor," as one professor used to say, glide into wider spacing and smaller loops. No. 2. Keep backs nearly straight, tops well curved. No. 3. *c* is an *i* with a tiny curve at top. A slight pressure of the pen before curving to the left. No. 4. Keep in mind speed, slant and spacing, when writing words.

Plate 5

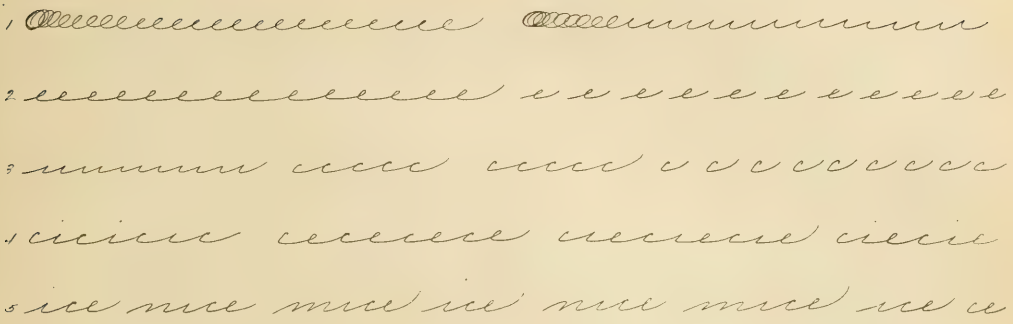


PLATE 6. No. 1. Make tracing oval with ending stroke. Retrace small ovals, make a wide curve to the left. No. 3. Keep loop nearly in the centre of large oval. Have a rapid, easy motion. Notice, no straight lines—all curves. It is said the secret of the beauty of Nature is in its curves; so it is with these letters. No. 3. Notice upper and lower ovals, about the same size. Make a slight pressure to begin with and then curve quickly back, with no stopping, as 1——2-3, 1——2-3 Small loop points downward. Have good opening between the ovals in the back of *E*. No. 4-5. Control the motion as you change from *E* to *e* and *C* to *i*.

Plate 6.

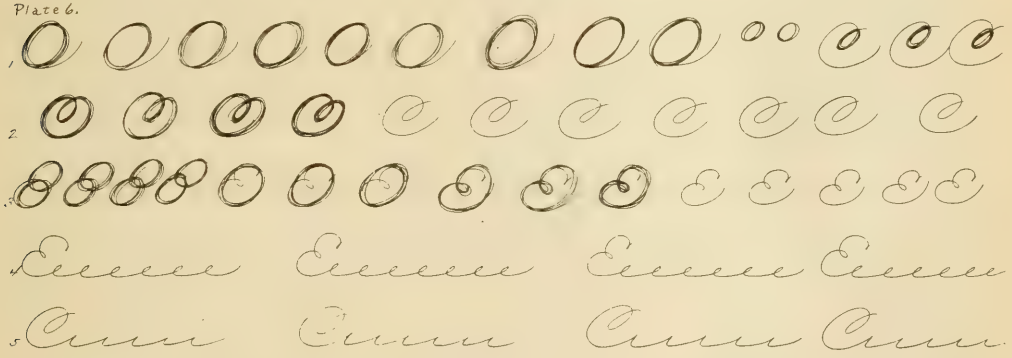
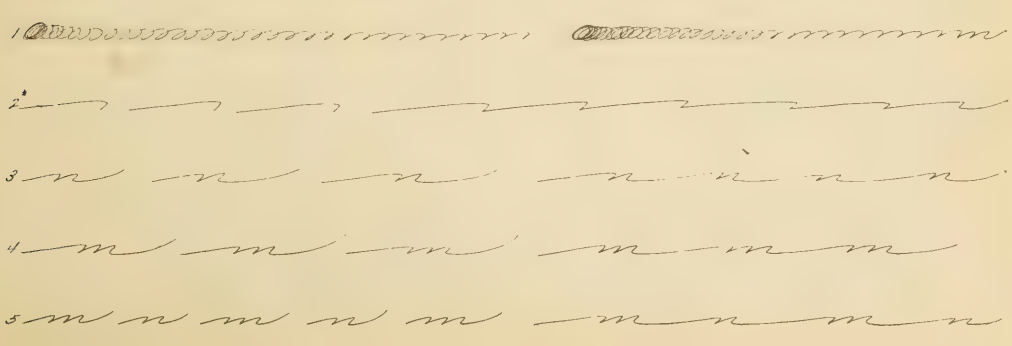


PLATE 7. No. 1. Same as No. 1 in Plate 5 except that the curves are upward rather than downward. No. 3. Keep letters themselves compact; have wide spacing between the letters. Keep down strokes parallel. No. 4. Make important rests at bottom of down strokes, just opposite to Plate 4. No. 5. Use no finger movement on down strokes; simply a "pulling in" motion of the arm into the sleeve. Notice the slight retracing at the bottom of the m's.

Plate 7.



lessons-50-51.

Qqqq Q Q Q Q Q Q Quimby

Quick fooling & get down to work

Rrrr R R R R R R Ransom

Russia is a very powerful nation

lessons-52-53

Ssss S S S S S S Sampson

Some pupils make rapid progress

Tttt T T T T T T Turner

Tuition is payable in advance.

Supplementary Lessons in Business Writing, By H. O. Keesling,

CANNON'S BUSINESS COLLEGE, LAWRENCE, MASS.

lessons-54-55.

Uuuu U U U U U U Updyke

Use your time to your advantage

Vvvv V V V V V V Vinson

Virginia, the home of Washington.

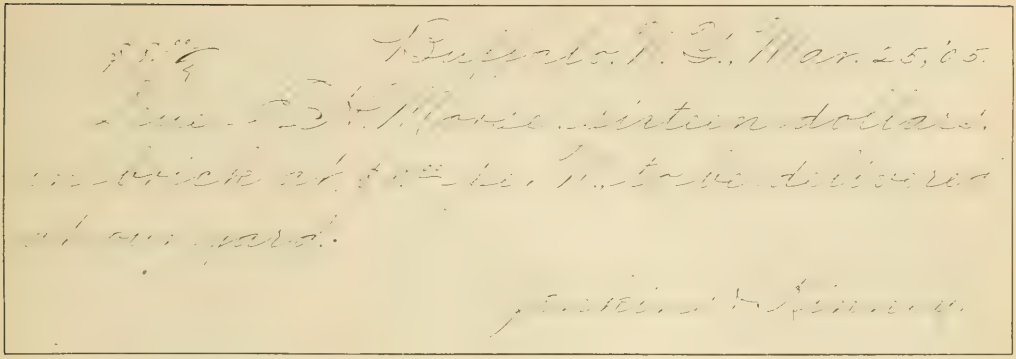
lessons-56-57

Wwww W W W W W W Wilson

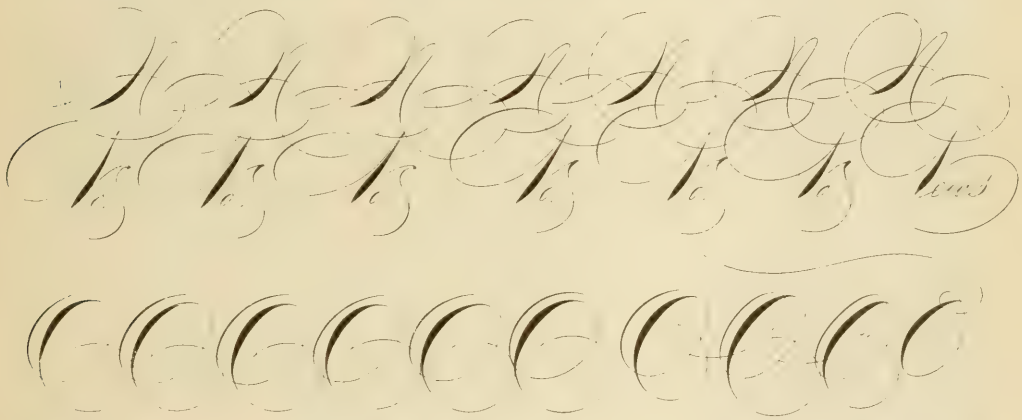
Winter is the best time of the year

Xxxx X X X X X X Xerxes

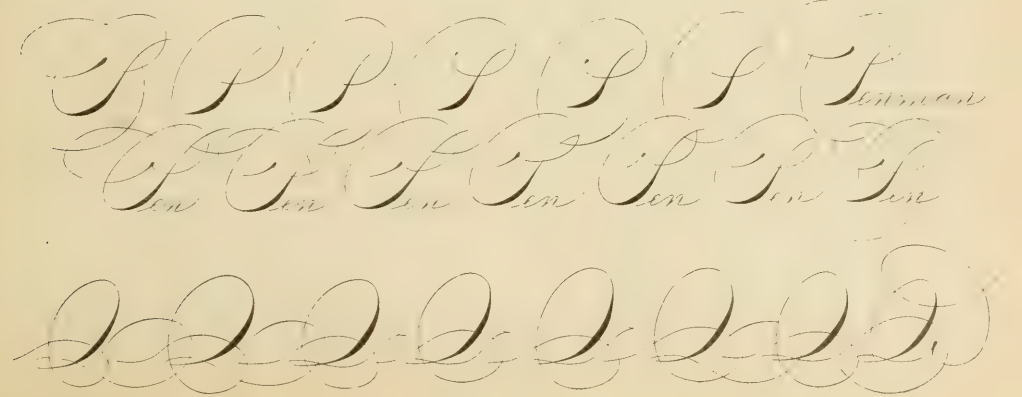
X is a very nice capital to make.



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Ornamental Capitals by H. B. Lehman, Cleveland, Ohio.



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COLUMBUS, OHIO, MAY, 1903

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Some Hot Shot from the Quiet Observer in the "Practical Age."

"I have a great deal of sympathy with the fellow who cannot enter into the ecstatic enthusiasm of the penmanship teacher. A good hand writing is a fine accomplishment, and the intelligent teaching of penmanship is of the greatest importance, not only in the commercial school, but in the grammar and high school as well, but just here lies the trouble; nine-tenths of the teaching is not intelligent teaching. I know of no other school subject that has been overburdened with one-fourth of the silly and perfectly useless expenditure of nonsensical talk and misdirected effort. Ignorant enthusiasts have attempted to elevate to the dignity of a fine art, what is nothing but a practice.

"Some day, and that day is not far distant, people will discover that we have so many poor writers today, because the whole subject has been clouded and made difficult for the learner, instead of being made natural and easy for him.

"In my judgment, the greatest of all difficulties placed in the way of securing a nation of good writers is the idea that all learners must conform to one standard, instead of all standards being made to conform to the individuality of each learner.

"The 'Spencerian' teacher believes that every pupil should write a spencerian hand; so the "vertical" writer, the "round hand" writer, the "angular" writer, all advocate his particular style, and the result is that the poor pupil is compelled to waste his energies in trying to bring his writing within the strict requirements of a particular slant, of a particular movement, or of some other particular thing that is the particular hobby of the particular enthusiast under which he is unfortunately placed for instruction.

"The idea has been maintained for years in the face of the fact that no two persons are exactly alike, and that no one person always writes exactly the same hand. Ye gods! when will the microbes of common sense penetrate through the thick skin into life blood of the writing teacher."

[The above is doubtless a little severe on penmen, but much of it is *truth*, even though penmen generally may not recognize it. The "one way for all" as concerns form and movement is being delegated to the past, and the one way for *each* is rapidly taking its place. The modern teacher must fit writing to the individual and not the individual to writing. At least the two should meet upon neutral grounds so that the individual need not do all the bending. The teacher of writing must be manysided and able to write more than one hand. He must be observant, sympathetic, able to diagnose the writer's chief faults and prescribe a remedy. The one movement method must go, is going, and will soon have gone.—EDITORS.]

EDITOR BUSINESS EDUCATOR:

I have just received your letter concerning the Ohio Commercial and Special Teachers' Association regarding announcements that should be made concerning our meeting at Put-in-Bay, June 29-30. This year's meeting is held at the same time and place as the Ohio State Teachers' Association. They begin their meetings on the thirtieth, but by beginning ours a day earlier we avoid serious overlapping, thus allowing attendance at both meetings. The same hotel and railroad rates are secured for the Ohio Commercial and Special Teachers' Association as for the State Teachers' Association, by paying a membership fee of one dollar into the latter association.

It is my desire that all Commercial and Special Teachers in Ohio contribute informally, and in a few brief sentences, their ideas, impressions, convictions and experience respecting any one of the subjects named in the list mailed herewith, to be considered at our next meeting, also submit the same to a proper committee directed through me, so that a symposium may be arranged and mailed to the different representative magazines. I make no apology for asking every teacher and publisher interested in said subjects to do something along this line as I believe all will be gainers by such a series of discussion and cumulative papers, and it is evident that the general needs of teachers and school proprietors can be more duly arrived at through a symposium containing the expressions of many teachers than by one or two papers by individuals. "In union there is strength."

Hoping that you will kindly assist in the proposed plan, and agreeing to announce a more definite program later, I am,

Fraternally yours,

L. W. STIEHL,

Chairman Executive Committee.

A partial list of questions proposed. Please submit others.

1. How to organize a business college. 2. What kind of teachers to employ. 3. Systems and methods to be introduced. 4. How to secure business. 5. Schedule of time to be devoted to each branch. 6. The wants and needs of students. 7. How to make an English department pay. 8. The art of business and social correspondence. 9. Class or individual instruction in arithmetic for business schools. 10. Requirements for examinations, diplomas granted, general average. 11. Main trouble with beginners; how to interest them. 12. Arrangement of rooms, furniture, etc. 13. Discipline, authority of teachers, etc. 14. Rules, and how to enforce them. 15. Excuses, absentees, credits, etc. 16. Phonography, mimeograph, metronome. 17. The way to solicit employment; whom to recommend. 18. Advertising literature, college journals. 19. Best methods of teaching penmanship. 20. Thorough check-system in teaching bookkeeping. 21. How to handle the subject of commercial law. 22. Best results secured in spelling. 23. How to secure positions for students. 24 The best manner of keeping the college accounts. 25. Office check-system; follow-up methods, etc. 26. Actual business, intercommunication office practice. 27. Speed requirements in shorthand and typewriting examinations, etc. 29. Contracts. 30. Guaranteeing positions, inducements, etc. 31. The great subject of advertising. 32. Systems of shorthand and methods of teaching the same. 33. Systems of bookkeeping and methods of teaching the same. 34. Systems of drawing and methods of teaching the same. 34. Systems of penmanship and methods of teaching the same. 36. A closer union between public schools, private schools and business colleges.

Bats.

During the reconstruction of the building partially destroyed by fire, in which is located Sadler's Bryant & Stratton Business College, No. 10-12 N. Charles St., Baltimore, Md., the workmen discovered two bats, one alive and one dead, which had been entombed in the wall that was built thirty-two years ago, they having been enclosed in a hole, without any outlet whatever, about three inches square. The remarkable thing about it is that the one bat was still alive and flew as soon as liberated, though caught later.

This is the biggest bat story we have ever heard. There seems to have been a number of workmen who can testify to the facts relative to the matter. Mr. Sadler himself being near at hand, investigated the matter as thoroughly as was possible. It seems impossible for a bat, or any other creature, to live so long without sustenance other than possibly the blood of its mate.

Col. W. E. Crooks, of the Governor's Staff of West Virginia, is the newly appointed teacher in the Keyser Preparatory Branch of the West Virginia University, Keyser, W. Va. He conducts classes in penmanship, spelling, commercial arithmetic, English, and civil government.

Mr. J. L. Best, formerly of Rochester, Ind., has also been appointed to teach in the commercial department of this institution. With such talent this school will no doubt meet with much success.



We are glad to see public and private school interests harmonize. We notice that some time ago the Onandaga County, N.Y. Educational Council held its regular monthly meeting in the rooms of Dakin's Business College, Syracuse.

The Vice President of the National City Bank, of New York, the "Standard Oil Bank," a man who is regarded as a Peer of Pierpont among the Rockies of financial eminence, and a sure and safe prophet in economic matters, made a great speech in Boston recently, in the course of which he made the following statements, which will be of interest to all our readers:

"While Europe has the greatest respect for our industrial capabilities, there is not an old world manufacturer who does not look upon many of our crude methods and haphazard intermittent efforts in the field of international trade as his refuge of safety from a competition which could not otherwise be repelled. Systematic organization and training of men for work which you in New England once knew how to do well, but which the rest of the country has never known much about, a permanence of effort and greater flexibility in our manufacturing standards, those are the things that are needed to press our foreign trade into the position it should rightly occupy.

"There are no people better qualined for such a struggle than the commercial classes of New England. It is going to need education, but you have here the facilities, better than anywhere else in the country, if you will but bend them to the needs of this situation. Train the men to know the commercial world and to know the commercial methods of other people than our own; train them in language, do for them what is being so well done by the commercial schools of Germany and they will repay the effort.

"I can think of no more fruitful field of inquiry for this Commercial Club than that of the need of a school for training young men for international commerce. I believe if you would make a study of that question and would come to realize what a great impetus could be given our foreign trade by a school which would put out young men thoroughly equipped to enter such a field of activity, you would find yourselves enthusiastic advocates of some radical departures in education, and if, as a result of such investigation, you should graft on to one or more of your great institutions of learning a course intelligently designed for this purpose, you would not only be offering golden opportunities to your young men, but you would be placing the whole commercial country under another debt of obligation to you, because you would again be ready to send out into a new field New England men, with New England characters, equipped for their task with New England thoroughness."

Mr. A. O. Kittredge, president of the Account, Audit and Assurance Company, New York; professor of theoretical and practical accounting in the School of Commerce, Accounts and Finance, of New York University; owner of the paper "Commerce Accounts and Finance;" expert accountant; Secretary of the American Bank Clerks' Institute; and one of the founders of the New York State Society of Certified Public Accountants, died in Boston the latter part of March, at the age of fifty-five years. He left a widow and three children.

Mr. Kittredge was a versatile man of more than usual ability. He edited, at various times, a number of papers on business topics, none of which seems to have outlived the one he was supposed to own at the time of his death. As an expert accountant, he had a large and valuable experience in designing and auditing books of account, and this gave him, with his other varied business experience, an admirable practical training for his position in the School of Commerce, Accounts and Finance.

Mr. Kittredge was in the confidence of the American Bankers' Association to such an extent that he was given the commission to draw up a working plan for a Bank Clerks' Institute, to promote the interests of ambitious bank clerks who desire to learn more about the subject of Banking than it is possible to learn at first hand in a bank, as a clerk. Ex-Secretary Gage was one of the prime movers in this organization, and Mr. Kittredge won his esteem to such an extent that he was made the first secretary of the organization.

Though once a student of the Miami Business University, of Dayton, Ohio, under the instruction of Mr. A. D. Wilt, Mr. Kittredge was always a very caustic critic of private commercial schools and their products. It was thought by many that he was the author of the strictures that appeared in his paper some months ago, under the *nom de plume*, "Vannant," but be that as it may, there is no doubt that whatever Mr. Kittredge said or wrote on the subject of commercial education was expressed with a sincere desire to contribute to its true success. His was a very busy life, and he will be sadly missed from many places besides his stricken home.

New York University is peculiarly unfortunate in having lost, so close together, Dean Haskins and Professor Kittredge.

Mr. H. T. Loomis, Manager of the Practical Text Book Company, of Cleveland, Ohio, spent the latter part of February and the month of March touring the South, bringing up finally in Florida, where he and his interesting family spent several weeks. He returned to his desk April 1st, and we shall expect to see the beneficial results of this trip manifested by, if possible, even more than the usual vigorous reaching out for business by this practical and popular company.

New Hampshire has recently been voting on a number of constitutional amendments, and the educational qualification for the right of franchise polled the highest vote. Hereafter, no person under sixty years of age can vote in New Hampshire, unless he can read and write. Nominally, this is no better showing than Mississippi makes, but somehow it seems to Northern people to mean more.

We acknowledge the courtesy of E. T. Overend, principal of the Commercial Department of Pittsburgh Academy, in sending us an invitation to the annual contest between the Emanon and the Knickerbocker Literary Society, of the Academy.

D. C. Rugg and A. H. Boyce, of Minneapolis, have opened a new school in Minneapolis, on the Emanon plan. Mr. Boyce has been with the Curtis Business College, going there about two years ago from the Cream City Business College, of Milwaukee; and Mr. Rugg has been with the Minnesota School of Business, in Minneapolis, for twelve years. We wish these gentlemen success in their undertaking, although we cannot help wondering how many schools Minneapolis can sustain, with profit to the investors.

E. H. Fritch, of the Southwestern Business College, St. Louis, will have charge of the business school exhibits at the great Fair, and he is already a busy man. Mr. Fritch is a hustler from Wichita—the Wichita of boom days, at that—and he will arrange an exhibit that will be worth visiting, and it will be read, too, by thousands of persons whose interest may be enlisted more directly to the splendid work done by G. W. Brown, whose management of this feature of the World's Fair at Chicago, was one of the best of the many successful pieces of work to which Mr. Brown has turned his hand in his day. It will require Mr. Fritch's best efforts to keep the pace set by his predecessor, but the work he does will be the object of a more intense interest on the part of many school people than the former exhibit was, because of the remarkable growth of this kind of work in public schools and higher institutions of learning during the last ten years.

From the press of that city we learn that Professor R. W. Massey, Columbus, Georgia, of the Massey Business Colleges, recently purchased a corner lot and building in that city, paying for the property, $19,000. This is but another evidence of the prosperity and progress so prevalent among business schools. What a contrast these examples are to the hackneyed educational institutions that have in the past depended and are still dependent upon national bubbling and endowments besides to keep their schools running! Here we have a new class of educational institutions that pay taxes, purchase buildings, provide instruction, etc., etc., without the aid of the public other than patronage. There is something wrong somewhere with the educational systems that make such things possible.

The Courier-Journal, Louisville, Sunday Morning, March 29, 1903, gave over a half page to an elaborate illustration and half-tone portrait of Enos Spencer, to illustrate and enforce an article contributed by him on reforms in the education of the youth of our land.

Mr. Spencer has vigorous and practical ideas upon this subject, and he has spoken them freely in the article mentioned.

The committee of the Public School Board, of Toronto, Can., appointed to select the best system of shorthand for the Commercial Course, adopted the Isaac Pitman system.

E. W. Swank is now principal of the commercial department of Williams' Business College, Oshkosh, Wis. Mr. Swank states that the school has had a very successful year. He also states that as he is interested in bookkeeping he highly appreciates the business department of THE BUSINESS EDUCATOR.

Mr. C. W. Jones, of Brockton, Mass., while going home from his evening school recently, in his automobile, had the misfortune to run over and kill Mr. George Porter, a retired merchant and clubman of Brockton. Mr. Jones will have the fraternal sympathy of his profession, most of whom will be sure, before having been told, that the accident is not attributed to Mr. Jones' carelessness in any way, but to Mr. Porter's confusion.

Prof. J. C. Monaghan, of the Department of Commerce of the University of Wisconsin, has been chosen chief of the Bureau of Foreign Commerce, in the new Department of Commerce, Washington. Many will remember favorably Professor Monaghan's paper at the Milwaukee convention last December. The U. of W. is unfortunate in the loss, within one year, of President Adams, Dean Johnson, of the School of Commerce, and Professor Monaghan.

The Laurentian, representing St. Lawrence University, Canton, New York, has, in its March number, a very attractive sketch of W. P. Richardson, Dean of the Brooklyn Law School, and author of a well-known and widely used text on Commercial Law, published by The Sadler-Rowe Company.

W. P. Charles, of the Charles Commercial School, Brooklyn, is making an extended tour among the West Indies, in the interest of commercial education. He has invitations from the governors of some of the islands, the mayors of cities, and the heads of various organizations. We hope to present, from Mr. Charles' pen, a summary of his experiences, when he shall have returned to this country.

L. C. Horton, whose recent work, in these columns, on rapid calculation has aroused interest, has sold his Winsted, Conn., school and is engaged with Henry C. Wright, of the Long Island Business College.

W. H. Whigam, the popular director of the Practical Department of the Metropolitan Business College, Chicago, was recently elected secretary of the Lincoln Club, one of the most famous of the clubs of the Western Metropolis.

W. A. Baldwin, a former Zanerian student, who is now located in Pasadena, Calif., is meeting with much success there as a penman and musician. He is highly skilled, both as a penman and musician, and his services are in demand. He recently engrossed a set of resolutions passed by the Board of Trade of Pasadena, which were sent to President Roosevelt with an invitation to visit Pasadena. He is teaching drawing in the Troop Polytechnic Institute, and the "Old Folks Concert," which he is conducting at the big hotels in that community, are highly successful.

Mr. Baldwin's many friends in Ohio will be much pleased to learn of his success in California.

Heald's College Journal, April, 1903, contains a large half-tone of photos of the penmanship class numbering sixty-six, in the center of which we find an excellent likeness of Mr. R. L. Rudy, the accomplished teacher of penmanship in Heald's Business College, San Francisco, Calif.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

A. R. Dunton

One of the most skillful and widely known penmen of his time was A. R. Dunton, who was born at Hope, Maine, in 1812, and died at Camden, Maine, at the age of eighty years.

At the age of thirteen, while at school, he showed such skill in penmanship, that his teacher had him write the copies and make quill pens for the school.

Beginning at the age of twenty his first writing school at Hales Mills, near Lowell, he taught writing in nearly every state in the Union—also conducted writing academies in Boston, New York, Philadelphia and New Orleans. For a number of years he issued a challenge to the world as a penman. In 1840, Barstow, a penman, came from England to compete with Dunton at the Boston Mechanics' fair. Barstow claimed that Dunton's specimens were engraved, and that no living man could do such work with a pen; but Dunton, with a pen, before the eyes of the judges, convinced them otherwise, and won the medal. In 1841, Mr. Dunton wrote fifty cards each in a different style of writing, and presented them to Mr. Charles Dickens, the English author, then in Boston, and in return received the following letter:

TREMONT HOUSE, BOSTON,
Feb. 4, 1841.

A. R. DUNTON, ESQ.,

DEAR SIR: Mrs. Dickens and I are most exceedingly obliged to you for those beautiful and elegant specimens of penmanship which you have done us the favor to present to us. They are in every way equal to the finest engraving. We shall take great pleasure in showing them in our own country, as specimens of Yankee genius, and hoping that you will ever prosper, you will please accept our united thanks, and believe me

Faithfully yours,
CHARLES DICKENS.

While teaching in New Orleans, in 1842, Mr. Dunton conducted a writing academy assisted by his brother, Seldom Dunton, whom he had trained as a penman and teacher. He there published his first copy books and sold them everywhere regardless of a copyright which he failed to secure.

His brother Seldom returned to Boston, and in connection with J. W. Payson, a former pupil of A. R. Dunton, they reproduced, copyrighted and published a series of A. R. Dunton's copy books for their use in teaching. They, being the first in the East, became so popular that they were widely sought for, and used by many public and private schools throughout the country. Later, W. M. Scribner, another A. R. Dunton pupil, united with the others, and they published for many years Payson, Dunton and Scribner's copy books. A. R. Dunton, returning from New Orleans to Philadelphia, published a lithographed system of Duntonian writing, but with less



efficient pushing publishers they had a limited sale.

Mr. A. R. Dunton, while a young man, was a wiry athlete, excelling all competitors in running, jumping and wrestling, and this ambition to excel led him to surpass others in writing, pen drawing and teaching. As a teacher, he was always full of enthusiasm, and in his concert drills for the training of muscular, finger and combined movements, his pupils made wonderful progress under his intense earnestness. In his time no other penman in the east or south made more successful pen artists, or was his equal as a teacher and skillful penman. In Philadelphia he taught and did engrossing for several years, and one piece of work yielded him $1,000. His skill was unlike the bold, free writing and flourishing of Spencer and Williams in the west. His work in script, in pen drawing and lettering was equal to the finest engraving, and so true was he to his art that he would spend weeks and months upon some designs to make them faultless. E. L. Brown, of Rockland, Maine, and W. E. Dennis, of Brooklyn, N. Y., who rank today as leading pen artists of the country, were two of Dunton's latest pupils. They did much work with and for him, and for several of his later years aided him in filling out the thousands of diplomas, that Dunton controlled in Boston and New England schools.

For a number of years Dunton's fame as a teacher caused him to be employed in many states to instruct school teachers in his Duntonian methods of teaching writing. Thus through his work he planted his system in the minds of thousands of teachers, which made them superior teachers of writing. As an expert in questioned hand writing, he was the leader for many years in the cities of the east. He received one fee of $500, then a great sum, and came under the examination of Rufus Choate, and many great lawyers of the past. In another line Mr. Dunton possessed skill, which with thousands made him as famous as for his writing. He invented a vast number of sleight of hand tricks, and his skill puzzled Signor Blitz, Herr, Alexander and many legerdemain professionals of his time. They always came to see him with their friends, and without his coat on he would receive various articles and hide them before their eyes so quickly they were astonished and non-plussed.

At the first penman's convention in New York, at Packard's College in 1878, Mr. Dunton gave an entertainment that still remains a marvel to all who were present. Socially, as in all other ways, Mr. Dunton had a strong personality, and in his "Duntonian cottage" in Camden, Maine, liked nothing better than to entertain young men, himself as young in spirit as any. He was fond of fine horses, and was esteemed so highly by the natives of Maine, that they would say that there was but one Shakespeare and but one Dunton.

Best

"Inclosed find six subscriptions to THE BUSINESS EDUCATOR with remittance for same. Your paper is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principle one in my efforts along the line of ornamental writing."
T. B. BRIDGES, San Francisco, Cal.

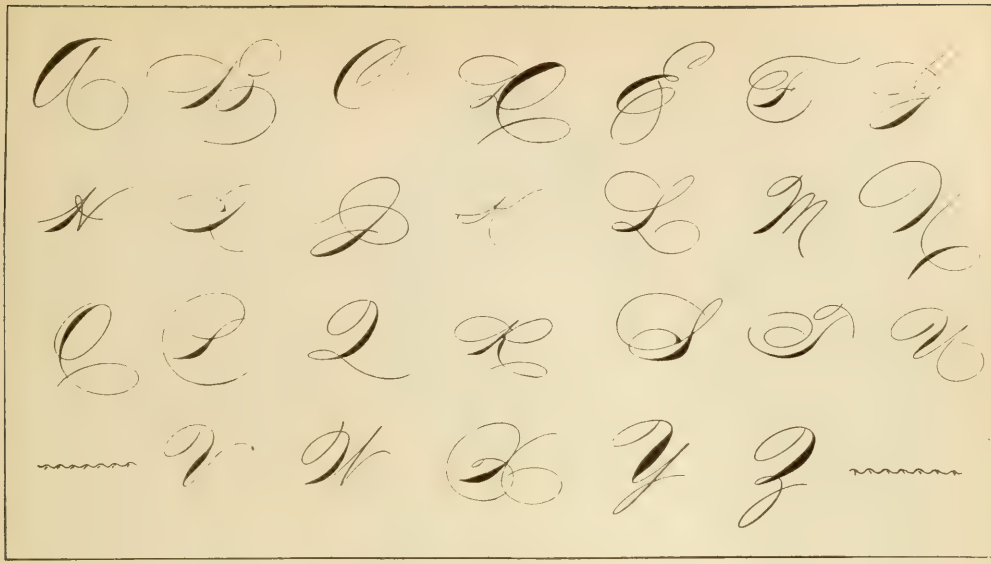
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Madarasz
New York

when the teachers' course in the Madarasz Method of writing is being explained. Every important point in the subject is covered, every difficulty smoothed away. If you can't acquire a good business style of handwriting or know how to teach it successfully after taking the Madarasz Method, you are in the *wrong* business. I've had no failures. It would take pages to mention names of the successes. Better write to me and learn more about it. Inclose stamp to

MADARASZ, 1281 Third Ave., N. Y.

WANTED: A first-class teacher of penmanship who can also handle the commercial branches if required. Address,
BRYANT & STRATTON COLLEGE,
St. Louis, Mo



WHO WROTE THE ABOVE CAPITALS?

They represent the work of twenty-six penmen. A copy of the ZANERIAN SCRIPT ALPHABETS, price $2.50, is offered for the best identification of the letters. Who wins? Guesses must be in Columbus by May 20, 1903.

ZANER & BLOSER.



A very expensive and beautifully illustrated catalogue of the Bliss System of Actual Business from the Start, published by F. H. Bliss, Saginaw, Mich., is received and examined with interest and pleasure. It contains twenty-four pages printed in blue, brown, black, red, green and orange, making it an expensive and attractive affair. It contains eight full page half-tone illustrations made from wash drawings and photos, besides other illustrations showing various books, etc., comprising this new system of business education.

You will do well to secure this catalogue from the address given above, as it is worth looking into. From what we can learn this system is being adopted in many progressive schools.

The Northern Texas Traction Company is issuing a very neat booklet advertising the interurban line between Dallas and Ft. Worth. This pamphlet is illustrated by Mr. T. O. Bateman of Ft. Worth, at one time a pupil of G. W. Ware, the art teacher and author of Dallas, Texas. This speaks well for the instruction Mr. Ware has been giving for years in the public schools of Dallas and Ft. Worth. Mr. Ware is nothing if not practical, though not widely known through the North. He was a pupil of ye editors in 1890, at which time he also received instruction from H. W. Kibbe, who was then located in Utica, N. Y.

Fisher & Hammond, of Rochester, N. Y., are putting out some very attractive advertising designs in the interests of engrossing, script cuts and commercial designs generally.

The Nimmo & Harrison Business and Shorthand College of Toronto, is issuing an attractively illustrated prospectus of twenty pages, size 4½x9½ inches. The cover is a dark green-gray printed in white and red, making it one of the most attractive things we have seen for many a day. The inside, however, in the way of typography and printing, does not compare with the cover. It bespeaks a good school.

Through the kindness of Mr. P. N. Bridges of Vossburg, Miss., we received a profusely illustrated booklet of 72 pages, covered in colors advertising mineral water of that place.

Through the courtesy of Messrs. Hobach & Crider of San Jose, Calif., we received a beautifully illustrated and uniquely covered catalogue descriptive of the Santa Clara Valley and its wonderful fruit products. To look over this catalogue is like taking glimpses of fairy land. Surely if paradise is to be found anywhere, California is the place.

Mr. Hobach was one of our first pupils and was a penman of more than ordinary note and ability, and is one of the few who have left the profession and made a success in other lines, being engaged in real estate.

One of the best illustrated and printed catalogues received at this office came from the Rockland Commercial College, Rockland, Me., Howard & Brown, Proprietors.

From the contents of the catalogue, and from what we have heard from time to time, we should judge that this is not one of our big schools, but one of our best schools, quality, rather than quantity, being their stock in trade.

"To Prospective Students" is the greeting of a three-page letter sent out by Buck & Whitmore of the Scranton Business College, Scranton, Pa., and we must confess that it is one of the best letters of the kind we have ever seen. They have a fine school, and they are letting people know it by judicious advertising. The result is a prosperous and progressive school.

"Hills Business College" is the title of a catalogue issued by that school from Sedalia, Mo., John M. Hill, President, C. W. Ransom, Penman.

The catalogue is quite a large one of sixty four pages, profusely illustrated with half-tone illustrations of the faculty, schoolrooms, and no small amount of penmanship interspersed here and there. The cover is printed with a solid green plate with white embossed script, making it one of the most attractive things of the kind we have ever seen.

The March-April number of the Gem City College Journal is exceptionally fine. The numerous attractive half-tones are far above the average half-tone work in school papers—but that is President Musselman's way of doing things. He has a great school, and should be proud of the enduring monument he has built for himself. By the way, we notice that a good many western schools are using the excellent books published by Mr. Musselman. Those in the East will find them well worth considering, along with the many other worthy publications, for bulletins of which this journal is headquarters.

The Marshall Business College, Huntington, W. Va., W. A. Ripley, Principal, issues an unusually large catalogue of seventy-two pages, advertising that institution. Mr. Ripley is a young man of sterling character and energy, and is doing splendid work in developing that institution.

Wilson's Modern Business College, Seattle, Wash., greets us with a blue backed, silver embossed catalogue of seventy-six pages of expensive paper and two color printing throughout. Mr. J. P. Wilson, founder and president, is one of the leading educators of the Pacific Coast, and the school is a large, flourishing, aggressive institution, which is a credit not only to business education, but to education in general. With the exception of the pasting of the cover to the book, the same is first-class in every particular.

Advertising literature has been received from Herald's Business College, San Francisco, Cal., the Camden Commercial College, Camden, N. J., Parsons, Kans., Business College, Lowell, Mass., Commercial College.

We hereby acknowledge the receipt of a beautifully engraved invitation to be present at the celebration of the ONE HUNDREDTH ANNIVERSARY of the acquisition of the Louisiana Territory to be commemorated by the dedication of the LOUISIANA PURCHASE EXPOSITION, Saint Louis, April 30th, and May 1st and 2d, 1903.



E. C. MILLS, Script Specialist.

195 Grand Ave., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

CARDS! CARDS! CARDS!

Fancy Written Cards, 2 doz. 25c. Colored Cards, 7 colors, white ink, 2 doz. 25c. 1000 Hand Cut Cards, 3 ply Wedding Bristol, 75c. 500 Hand Cut Cards, colored cards, 7 colors, 50c. 250 Hand Cut Cards, 3 ply Wedding Bristol and colored, $2.10. 500 Standard Rag Envelopes, 50c. 500 Sheets, 10 lbs. Globe Bond, writing paper, 75c. Agents wanted, send 25c for Agents' Sample Book. All orders promptly filled, send for Samples.

W. McBEE, 19 Snyder St., Allegheny, Pa.

Movement, Method, Style

Movement, in my opinion, is the first thing to be considered. It requires but a short time to get the average student to understand how a letter should be made, but if he cannot move properly, he cannot make the letter. For beginning students, I believe in trying to get them to use as nearly pure muscular movement as possible. But after a good free forearm movement is developed, I believe that a combination of the forearm, wrist, and finger movement should be taught, provided the student wishes to go beyond an ordinary business hand and become an accurate writer. The forearm movement, however, is the foundation of all good writing, and, until the student has acquired that, a teacher cannot expect very flattering results. So I have learned that the way to get the best results is to make the student believe that a *pure* muscular movement should be used, for the majority of them will use the fingers to some extent at the best the teacher can do, and, if they are instructed to use the fingers on certain parts of letters, they will not try so hard to get the muscular movement. In order to secure a good forearm movement, I believe in giving, mainly, for a time, a thorough drill in large movement exercises, beginning, first with the ovals, then bringing in the capitals, and last the small letters. In teaching the small letter work, I think it much better to give one letter at a time, until the student has fairly mastered the most of the small letters before giving much work on word or sentence writing. In conducting class work, I am a firm believer in having the students write to a proper count in all exercises. It makes the work more interesting than it would otherwise be, tones down the movement of the naturally nervous student, acts as a constant spur to the habitually slow ones, keeps the lazy boy or girl at work, and brings about a regularity of movement that cannot be obtained so quickly otherwise.

Now as to the style of writing best suited for business purposes. In the first place I believe in a medium slant, the "Golden Mean" between vertical and the extreme slant. In the second place, that the loop letters be made short. For practical writing I believe that the loops should not be more than 2 1-2 spaces in height, as long loops are an impediment to rapid writing. As to spacing, that depends a great deal on the individuality of the writer, but too wide spacing should be avoided, as it takes more space for the same number of words, than with medium spacing, and is not so practical on that account. The style of capitals is merely a matter of choice with each individual, so long as they are in harmony with rapidity and legibility.

In regard to vertical writing, I believe it should be abolished in every public school in the country (there is no danger of an up-to-date business college teaching it), and as soon as possible. It had its mission, and



T. B. BRIDGES.

that has been accomplished, i. e., bringing about a change from extreme slant to the medium. But as to its being practical for business, I have never yet heard a business man say that he preferred the vertical style, while on the other hand, we have hundreds of public and high school graduates come to us for a course in penmanship. They have been taught the vertical system, they have found that their writing has no practical value, and that they *must* learn the slant writing before they can secure employment in the business world.

T. B. BRIDGES,
San Francisco, Calif.

How to Hold the Pen.

Third Finger the Bone of Contention.

"HEW TO THE LINE, LET THE CHIPS FALL HOW THEY WILL."

Mr. Henry asks: Before reaching an adverse criticism," What becomes of the third (3rd) finger?" and at no time seeks to answer. This conveys an expression of doubt, and to differ without full and complete evidence is unjust and unlawful. If ignorance is set up for a defense, then the suggestion of "cutting off the finger" is facetiously funny. A statement based upon a difference, with doubt entertained is not convincing.

The "Old Way" of manipulating the pen (and persisted in by our army of regular teachers who know no wrong), produces greater havoc than the nefarious substitute for writing of "Ye Olden Time." You may force error in the attempt at acquisition, but the evolution of swiftness and endurance will not appear till after duty's call.

Originally the outline for penholding contemplated SHADE, and the straight holder adjusted so that the pen would have even pressure, placed the fulcrum on both nails of the third and fourth fingers. But now that Shade is foreign to the "Get-Money-Contest," we need no longer strain a point for beauty.

Disregard for penholding can be seen in the GENERAL WRITING of lessons of all school children. The fault is with the instruction and instructors and no blame should be saddled upon the children for producing infamous hyeroglyphics. The result is seen everywhere (that special instruction is withheld) and yet the cause is a dream.

Why is the diagonal holder in skillful hands, made to surpass the results of the straight?????? Is it HELD the SAME? If there is a difference, in what does it consist?? Do our most skillful penmen use the nails in their highest execution? Now, one look into the business office and see how the hand rest is carried. C. H. PEIRCE.

AN OPINION

FROM MASSACHUSETTS

L. Madarasz,
1281 Third Ave., New York

My experience with the "Madarasz Method" has been eminently satisfactory. Before studying under you, results in my class work were uncertain, due, I now realize, to the improper manner of presenting the work, and the useless repetition of certain exercises not at all vital to letter or word construction. By eliminating this useless matter and presenting the work in accordance with your instruction, I have attained uniformly good results. Enthusiasm on the part of the pupils is much greater and the words of commendation both in and out of the school are very gratifying. I attribute this in a large measure to your training.

Very sincerely,
WILFRED P. WEAVER.

The foregoing has reference to the Teachers' Course in writing, the "Madarasz Method," which I will give in the month of July, 1903, at Heffley School, 245 Ryerson St., Brooklyn, the price of which—$30. Board and lodging can be had for from $5 per week upwards. It is the best teaching I can do, and if you are not satisfied your money will be refunded. If you are interested write for fuller particulars enclosing 2c. stamp.

L. Madarasz
New York

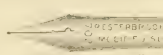
1281 Third Avenue

TEACHERS
Of Commercial Branches
WANTED

Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries $600 to $1500. Register early. Send for circulars. Advance fee not required.

THURSTON TEACHERS' AGENCY
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago

ESTERBROOK'S NEW PENS No. 702 No. 707



702 Slightly Elastic

MODIFIED SLANT OR "MEDIAL" WRITERS.



707 Elastic

AMONG PENMEN there is a demand for a pen that is adopted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,
26 John Street, New York. Works, Camden, N. J.

Educational Exchange

SPECIMENS RECEIVED.

Mr. H. B. Lehman, one of the few American penmen who write the Spencerian well nigh in its purity, recently favored us with some cards written with white ink which are rarely equaled. Mr. Lehman has a touch that is quite delicate, combined with a movement that is quite bold. Yet with all this delicacy and boldness he also combines that rare quality, accuracy. Mr. Lehman justly ranks as among the few really fine professional penmen.

Mr. Fred S. Heath, Concord, N. H., dropped into our hands some very beautiful cards, having a genuine Madarasz flavor.

One of the biggest as well as one of the best batches of specimens of business writing from the students of any school recently, came from W. N. Currier, penman and teacher of the commercial branches in the Rider-Moore & Stuart Schools of Business, Trenton, N. J. Mr. Currier is a hustler if there ever was one in the school room. He has ideas upon the subject of how writing should be taught, and he does not like to subordinate them to any one's else. The result is that he brings to bear upon the teaching of writing not only skill and intelligence but conscience as well. This makes the work intensely interesting and practical. The specimens throughout are uniformly good, many of which are excellent, none of which are poor.

Mr. J. M. Holmes, principal of the commercial department of the Bradford, Pa., public schools, favored us with specimens of business penmanship from the students of that department, and we must say that we have never seen anything more practical from the public schools, and rarely ever anything as practical from business schools.

Mr. Holmes is a fine penman, and one of the most modest men in our profession. He gets results of the most simple, serviceable kind, with as little fuss and flourish as any one whom we know.

J. E. Joiner, proprietor of the Columbia Commercial University, Lancaster, Ohio, submitted specimens of business writing from the pupils of his school, and we find that they compare very favorably with those from other schools of this class. In fact, they are above the average of such specimens, being among the best received by us. They all show a free and easy movement and more than readable forms, being fairly accurate, uniform and systematic, as much so as rapid writing can be. We hardly know whom to congratulate most. Mr. Joiner or his pupils, as both deserve credit.

The students of Darling's Business College, Fergus Falls, Minn., recently presented Mr. O. T. Johnston, penman and commercial teacher of that institution, with a handsome stop-watch as a testimonial of their high appreciation of his efforts in their behalf. Mr. Johnston has awaken unusual interest and developed exceptional ability along the line of rapid calculation and practical business writing, and the watch was the result largely of these drills.

A number of well written specimens, ornamental style, have been received from P. B. McElroy, Brownwood, Texas. The work is smooth, strong and quite forceful. Mr. McElroy is evidently on the right road to success in this work.

Mr. O. T. Johnston, penman in the Darling Business College, Fergus Falls, Minn., inclosed a batch of specimens of business penmanship from pupils under his instruction, which disclose splendid training in arm movement. Mr. Johnston is an enthusiastic, skilled teacher of penmanship, and we are not surprised at the results he is obtaining. Excellent work was sent from A. N. Anderson, B. M. Lein, E. W. Miller, Elmer Boen, Adolph Bae, Rhoda Halberg and others.

Mr. E. T. Zerkle, of St. Paris, O., recently favored us with a package of specimens from the students of the grammar grade and High School of St. Paris. The work is uniform, showing splendid instruction in form as well as in movement. The work possesses much of the character found in the writing done in our best business schools.

Mr. W. B. Greider, supervisor of writing, drawing and bookkeeping in the public schools of Greensburg, Pa., recently submitted specimens of students work for our decision for the awarding of prizes. The students receive but twenty minutes instruction twice a week. Considering the length of time given to this branch and the excellence of the results secured, we must say that we have never seen the work excelled if equalled. The prize winners were Olive Crowmeyer, David Kilgore and Helen Owens. The work was so uniformly excellent that we had difficulty in determining which was best. The students as well as the instructor deserve congratulations.

Some well executed engrossing script has been received from Harry J. Winans, engrosser of policies in the Massachusetts Mutual Life Insurance Co., Springfield, Mass. Mr. Winans' work is quite professional, indeed.

A Hummer.

Your paper is certainly a "hummer," and every issue seems to surpass the previous one.
BERKSHIRE CARD CO.,
North Adams, Mass.

The Pratt Teachers' Agency
70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

"SAMPLES FOR THE ASKING"

of our up to date line of **WHITE** and **COLORED CARDS**. Quality the best. Prices the lowest.

BERKSHIRE CARD CO., North Adams, Mass.

LAIRD'S SYLLABIC SHORTHAND

A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual $2.0 postpaid. Booklet free.

LAIRD'S SHORTHAND INSTITUTE
Cor. 63d and Green Sts., Chicago, Ill.

HAVE THE FINEST

Black Cards—White Ink	20c doz.
White Cards	15c "
Colored Cards	25c "
Complete Course in BUSINESS WRITING	$5.00

W. G. CARTER, No. Adams, Mass.

W. L. THOMAS, PEN SPECIALIST
TRY MY WORK ONCE

One dozen Cards	20c
Two " "	35c
One Set Business Capitals	10c
One Set of Ornamental Capitals	25c
One Lettered Bird	25c
One dozen Pen Flourishes	25c
Specimen of styles of writing	5c

W. L. THOMAS, Box 512, Wichita, Kansas



If you are practicing writing "by and miss, without making much improvement you should join
Mills's Correspondence School of Penmanship.
Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information to C. MILLS, 195 Grand Ave. Rochester, N. Y.

A CARD WRITER

of 16 years experience, will write any name, either plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents. Circulars. Address,
MT. MORRIS COLLEGE, Mt. Morris, Ill.

DIPLOMAS MADE AND FILLED

I am prepared to arrange and fill diplomas in a neat and artistic manner.

RESOLUTIONS ENGROSSED

Designs for Letterheads, Business Cards, Envelope Corners, etc. General work for Half-tones and Zinc Etchings done. Calling cards 20c per dozen.
H. E. WYGAL,
1220 Curtis Ave., Cleveland, O.

CARDS! CARDS! CARDS!

Your name written on 1 doz cards, cash or best card 25c. Colored Bank cards, 10 cents, 100 by mail 40c. 500 by express $1.0; 1000 by express $1.75. 150 Ivory for ball-bearing Pen oblique pen holder 10c. White ink per bottle, 25c; gloss black ink per bottle 15c. Resolutions engrossed, diplomas filled. Lessons by mail etc.

W. A. BODE,
Nos. 46-48 27th St. S. S., PITTSBURG, PA

SPENCERIAN
STEEL PENS
AND VISITING CARDS

On receipt of **25 Cents** we will send 12 Spencerian Pens for expert writing, three different patterns, and 12 Visiting Cards written in Spencerian style of penmanship. Satisfaction guaranteed. Give your full name as you wish to have it written.

SPENCERIAN PEN CO.
349 Broadway, New York.

WANTED: Teacher for Business Department. Salary $75.
COLORADO COMMERCIAL COLLEGE,
Denver, Colo.

THE Success

OF A PROFESSIONAL PENMAN

is assured when he realizes there is more to penmanship than poetry. The dashy capitals, with graceful curves and sparkling shades, are not all of the art. Yet the amateur penman, in his vision of success, pictures a long, delightful existence where charmed admirers are held spell-bound by his *marvelous movement* and *delicate touch*. They hold their breath while he unwinds with delightful ease and wonderful confidence, the graceful and harmoniously blended shade and curve of modern ornate penmanship. So imbued with the spirit of motion is he, that in his conceptions of Heaven—a place where each individual pursues the work which gave him the greatest joy and pleasure on earth—he sees himself a recording angel, writing the deeds of glory in the Great Book. His motion, ease and grace, are intensified a thousand times by inspiration of the place and occasion. "'Tis but an idle dream," however, for Saint Peter will have those names and deeds engrossed in the boldest, plainest style. Utmost precision will be required, and ink that is black and everlasting. Just as far from the ideal is the real as this dream is from the actual. Men who pay for the products of the pen are just as exacting as St. Peter. Success then means when we have gotten down to the prosey, practical, the financial returns for our skill. Getting right down to the bread-winning proposition, we soon find that much of the time spent in chasing the elusive bird and bounding stag, or some of the impracticable, slapdash, modern (?) penmanship, is of little avail when a practical employer asks us to prepare some work with India for reproduction.

Less than half of the actual work executed by professional penman (aside from business writing) is of the easy, freehand style, so much practiced. An all-round penman barely gets enough of this kind of work each day to keep him in practice. The men who employ a special penman are always willing to pay well for one who is skilled in all branches of the art. Not the least of these is the preparation of heavy display script with absolutely black ink. As aspiring penmen we are ambitious to secure an exclusive penmanship position. But we have compelled prospective employers to question the desirability of sustaining such a position by forcing him to secure the real substantial work for reproduction from script specialists. More generally he decides in favor of a general teacher, who can teach practical writing. Had he confidence in the ability of aspiring penmen such positions would be more frequently found. We can create well paying positions if we only acquire the skill.

By force of circumstances I have learned these facts. By making myself master of circumstances I have found an opportunity to climb. Along the way I have picked up little things that make my progress more pleasant every day. Things that could have been learned in as many months, has taken years. Very little information has ever been given me by teacher or gleaned through the journals concerning the methods of preparing commercial script for reproduction. Those who knew how to secure results gave but a hint. They conveyed the idea that they were securing results by methods which would not bear investigation by enlightened penman. They would blush and they even hinted that the best work was suggested by a pencil outline. It appeared to me that they thought it was a crime to use *any* method just to secure results. If you questioned about retouching they would say that it was necessary at times, but by the right kind of practice it soon became easy to avoid. Bosh! As a result we labor along, spending years in bringing our work up to the standard, picking up the tricks of the trade in the school of experience. I have nothing new or distinctly original to tell you. No secrets I have discovered to reveal. Just going to tell you in my own way, my method of procedure to secure results. Others may have better methods. They have never given us but a hint. If these articles provoke them to the task of enlightenment, as to their individual methods, my efforts will not have been in vain. If they have a better way I shall be glad to adopt it. In the meantime, these lesson-articles may prepare you to appreciate things that they will reveal.

This course of Lesson-articles the editor has named Modernized Roundhand. It is nothing new. Not even a modification of the good old, except to make it adaptable to certain present day needs. You will find that of all styles of penmanship, O'd Roundhand (Engraver's or Engrosser's Script) is the great bread-winning style. If you wish to continue and rise in the ranks of penmen, by all means develop the ability to execute Roundhand. Study the things to which it is adapted and you will observe you have neglected an important branch of the art. Cut out about half of your free, easy, slapdash work, and surprise yourself by getting results.

Let us consider for a moment this desirable old roundhand. Modernized as to some of its forms, it has won a place that will never be usurped by any other script. For display work it has no equal. Its heavy, uniform, downward strokes, its possibility of infinite variation in height, slant or spacing, to suit circumstances, make it as adaptable as any script could be. It is the embodiment of boldness and attractiveness when properly and skillfully executed. Its proper use conveys the impression of elegance and refinement. In its proper application it expresses dignity. For letterheads, for diplomas and certificates and other commercial purposes it is the acme of perfection.

This course of lessons presupposes a clear conception of form and the ability to execute the ordinary engrossing script with a fair degree of uniformity. I shall endeavor to show you how, by modification and development, the strong, desirable and practical work can be built up from the weak, nervous and wavering lines of the offhand attempt with india ink. I have two methods of preparing such work. The one just described, and the other for larger work, similar to the heading of this article. My first three lessons will show my peculiar style and suggestions for its development. The last three lessons shall show the development of the larger style and its application. Each will befully illustrated.

Trusting the penmanship public will receive my efforts with due consideration for my first appearance before the penmanship public, I am,

Very truly yours,

M. A. Albin



WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A

First-Class Book-Keeper

OF YOU AT YOUR OWN HOME in six weeks for $3 or RETURN MONEY. Fair enough? I find POSITIONS, too, everywhere. FREE! Have placed THOUSANDS. Perhaps can place YOU, too! 6,742 testimonials received from pupils! *SAVE THIS AND WRITE.* J. H. GOODWIN, Expert Accountant, Room 926, 1215 Broadway, NEW YORK, N. Y.



E. C. MILLS,

Script Specialist,

195 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy-books, copy-slips, or desire a script cut made for advertising purposes, you should send copy for estimate.

FINEST SUPPLIES

For Penmen and Artists

CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for fine penmanship
100 by mail postpaid 28c
500 by express 75c
1000 by express $1.35

Black Cards—Best made for white ink.
100 by mail postpaid 28c
500 by express 75c
1000 by express $1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ..... $ .60
12 sheets by express 1.00
2 sheets by mail postpaid ..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are $20\frac{1}{2}$ x 23.
6 sheets by express ..... $ .40
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Black Cardboard--Finest for white ink. Sheets are 22x28.
6 sheets by express ..... $ .50
12 sheets by express ..... .75
2 sheets by mail, postpaid ..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.
6 sheets by express ..... $ .50
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
1 bottle by mail, postpaid ..... $ .30
1 dozen bottles by express 2.00

Arnold's Japan Ink—
Nearly ½ pint bottle by mail, postpaid 40c
1 pint by express 45c
1 quart by express 75c

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25
12 bottles by express 1.85

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express $2.25

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express $2.00

Practice Paper—Best for the money to be had. 1 ream by express $1.50

Send stamp for samples of paper.

Envelopes--100 fine blue by mail, postpaid 40c
" 100 fine white by mail, postpaid 40c
" 1000 either kind by express $1.50

Address, ZANER & BLOSER, Columbus, O.

$1296.00

Bradford, Pa., March 24, 1903.

Seven months after date, I promise to pay Sam Hammond, or order, Twelve Hundred Ninety-six Dollars, with int. at 6% from date. Value received. Payable at Second National Bank.

Edith A. Squire.

Specimen of Business Writing by Pupil of J. M. Holmes, Commercial Department, Bradford, Pa., Public Schools.

The Business Educator Arouses Interest.

W. H. Kinyon, proprietor of the Pawtucket, R. I., Commercial College, recently favored us with a good club, and with it were the following much appreciated words: "Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm."

In Anticipation.

We have on hand a very readable article on movement, methods, etc., for teaching business writing, from the pen of Mr. T. B. Bridges, of the San Francisco, Calif., Business College, which will appear in an early number of our journal.

Mr. Bridges swings a pen of more than usual strength and accuracy. He is a pupil of that master penman, Mr. J. A. Wesco, of Portland, Oregon. We hope to hear from Mr. Bridges frequently in the future.

Mr. Ball Speaks.

I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education.

I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am,

Very sincerely,
C. E. BALL.
Mankato Commercial College,
Mankato, Minn.

Best in America.

J. C. Blanton, a skilful penman of West Point, Ga., renews his subscription to THE BUSINESS EDUCATOR, and compliments the journal in the following language: "THE BUSINESS EDUCATOR is the best paper of its kind in America."

February Numbers Wanted.

The heavy demand for the February BUSINESS EDUCATOR exhausted our entire edition before we were aware of it. If any of our friends can spare a few of that number we would thank them very much if they would mail them to the office of THE BUSINESS EDUCATOR at once.

Ransom Writes

The last issue of THE BUSINESS EDUCATOR was a beauty. It is an ideal penmanship paper anyhow, and I always look forward with real pleasure to its monthly visits.

Admiringly yours,
C. W. RANSOM, Sedalia, Mo.

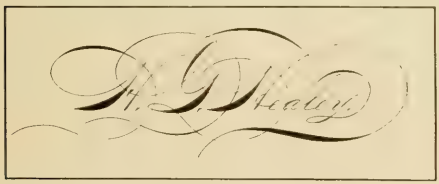
The above was written in Mr. Ransom's usual bold, dashy and artistic style. Being a capable judge, his words count.

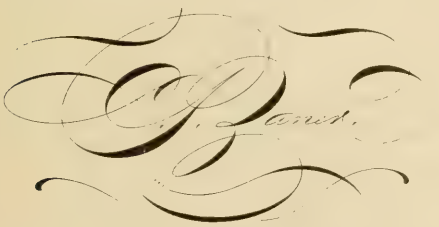
A $3.00 Self-Filling Fountain Pen Given Away Free

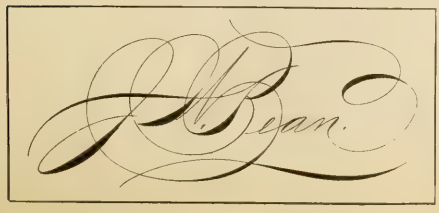
to every subscriber to the 12 monthly short-hand magazine *THE STENOGRAPHER*, which presents all news items on shorthand machines. Perfection lesson, only 50 cents. Shows how to save time in writing. Lots of other helps. Send 10 cents for a sample copy containing a big list of valuable premiums and description of the $3.00 Self-Filling fountain pen which is given free to every subscriber.

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A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents.

BUSINESS LETTER WRITING

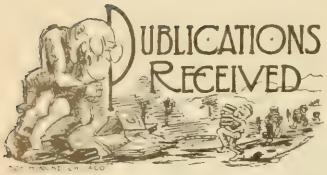
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QUINCY, ILLINOIS.



"Pitman's Shorthand Teacher's Hand Book." A Guide to the Art of Teaching Sir Isaac Pitman's System of Shorthand. Twentieth Century Edition, published by Isaac Pitman & Sons, No. 31 Union Square, New York City, price 50 cents.

This is a splendidly bound, finely printed manual of one hundred and twenty pages, prepared principally for the teacher of shorthand and for the one preparing for teaching.

Method of teaching has heretofore been given but little attention by commercial teachers, and we are glad to note in this book a tendency to base business education on the same scientific basis as has characterized the instruction of the common branches.

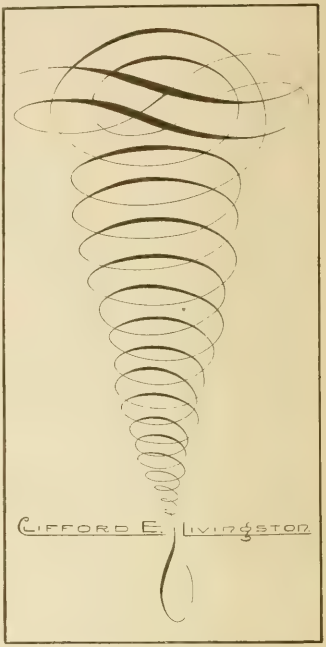
This is a book that is not only of value to the teacher of Isaac Pitman Shorthand, but to the teacher of any other system or any other branch, such as penmanship and bookkeeping.

A General History of Commerce, by W. C. Webster, lecturer on Economic History in New York University. Ginn & Company, publishers.

This book gives a general survey of the commercial development of the world from the earliest times to the present. It attempts to interpret the history of civilization from the commercial point of view, showing the many inter-relations between commerce and the other factors in the progress of civilization. The book has been so planned that it can be used in various ways in different schools: (1) as a text-book in secondary schools that offer regular courses in economic history, (2) as a text-book in the lower classes of colleges, and (3) as a companion book to the study of "general history," or the history of particular nations, in all schools. The book is equipped with an abundance of maps and other illustrative material, as well as with reference to the best accessible authorities. There is a growing demand in a very important field of study, which no work now issued attempts to meet so adequately as Dr. Webster's scholarly and practical manual.

Elementary Commercial Geography, Cyrus C. Adams, published by D. Appleton & Co. The author of this 250-page text-book has become well known through his first book on Commercial Geography. Much of the minutiae of the larger book has been omitted without seriously impairing the efficiency of the book for schools that desire to give a short course in this subject. Especial attention is given to the elements of transportation, steam power, and chemical science in the present development of commerce and industry. About one-half the book is devoted to the United States, transportation routes followed by our leading commercial commodities being given especial consideration. The treatment of foreign countries is on broad lines. The book is excellently illustrated with halftone diagrams and maps. This seems to be a text well adapted to commercial school work.

The Penman's Cork-Screw The kind that uncorks spiriis which delight but do not deaden, which inspire but do not intoxicate.





If you are struggling along at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well. **Mills's Correspondence School of Penmanship** stands at the head. Send stamp for full information. Do it now. Address, E. C. MILLS, 196 Grand Ave., Rochester, N. Y.

MADARASZ Will conduct a penmanship class in Brooklyn, during July. Go if you can. If you can't, take my mail course and get some of the points I got from him last summer. Set of CAPITALS and circulars FREE. Cards, white or colored, 15c per doz. Blank colored cards, $1.20 per 1,000; 25c per 100.
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Lettering and Designing

Number Twenty-Three

BY E. L. BROWN, ROCKLAND, MAINE

HEADINGS. Elaborate designs are not always the most attractive, and the student must bear this fact in mind in laying off work for headings and similar purposes where plainness and simplicity are the leading qualities. The drawing may be both decorative and illustrative as shown in the headings given herewith. The man



reading, books, etc., at once suggest the purpose of the heading, and the design is quite complete without the lettering. Put as much meaning as possible into the drawing and let the lettering do the rest. However, if an elaborate letter is used, very little decorative ornament should be shown elsewhere in the design. In the word "Publications" we have used a letter that is plain, simple, and quite unique. In working up the heading "News Items," the plan followed was about the same as above outlined. The effect of this heading would have been enhanced if a drawing illustrating wireless telegraphy had been adapted, but Marconi's plans are not sufficiently matured for us at this time to use drawings of his invention for decorative or illustrative purposes.



YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication fractions and square root. A marvelous work, only $1.00. LIGHTNING CALCULATOR, Dept. 11, Everett Station, Boston, Mass.

"Holding a position which at times made him responsible for the editorial conduct of The Journal it was his aim and to attain this he was willing to give whatever personal time and effort was necessary to have no statement appear in The Herald as an expression of its opinion which was an inaccurate setting forth of facts, which seemed to unduly favor any private or corporate interests, or which appeared to comment upon or judge of any man hastily or unconsiderately.

He believed that the position which he held was a semi-public trust; that whatever was given to the people through the columns of a newspaper should be the truth and nothing but the truth as it was found today ment in the mind of the writer as the outcome of honest and honest study. This ideal, often held, but rarely attained, is, I believe, essential faithfully embodied in every day's work of his professional life.

His wide range of information and his happy faculty of imparting it made him a delightful associate, while his courtesy and kindness of heart easily won for him the good will of all who made his acquaintance."

Lessons in Engrossing—Twenty-four—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

Sometimes the matter to be engrossed is very long. In such cases full pages may be written compactly, as in copy, or spaced to suit the engrosser's taste. Uniform spacing, shading and slope are necessary in page writing. The copy was written on lines eleven inches long and one-half inch apart. We advise the student to rule such a page and copy this lesson, and then write a second page from a printed copy or from manuscript. Rule head and base lines only as pencil guide lines.

LEARN AUTOMATIC PEN-WORK





If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.

THE GREATEST OFFER EVER MADE

COMPLETE LEARNER'S OUTFIT FOR **$2.00**

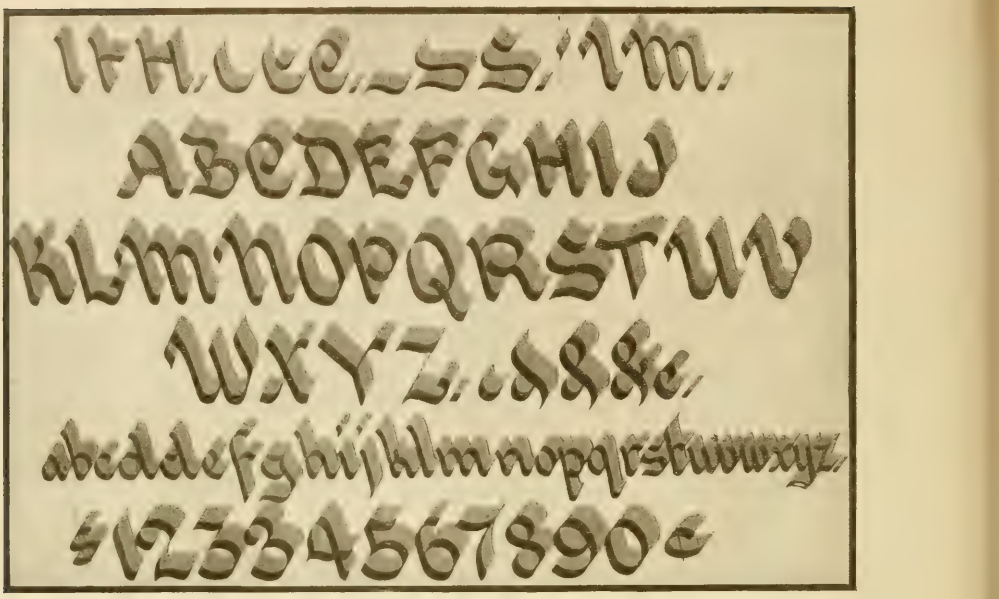
(WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

HERE IT IS

COPY OF FAUST'S COMPENDIUM OF AUTOMATIC PEN LETTERING AND DESIGNS.
3 SIZES AND STYLES OF AUTOMATIC PENS.
3 COLORS OF AUTOMATIC SHADING INK.
1 BOTTLE OF ADHESIVE.
1 BOTTLE OF GOLD INK.
3 PKGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class they do the work. If you have the compendium you can get the balance of goods for $1.00, prepaid. Order at once.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.





Lessons in Show-Card Marking and Painting, and Automatic Lettering

BY

W. A. THOMPSON,

PONTIAC, MICHIGAN

Automatic Shading Pen Lettering.

NUMBER NINE.

The Automatic Shading Pen is so constructed as to produce two colors or shades at a single stroke from one color of ink. It is a strong and perfect device for rapid and ornamental lettering of various styles, and is daily becoming better known and its field of usefulness is unbounded. This style of lettering in Show Card work being above the ordinary style of printing or writing, attracts attention to the goods advertised. Notwithstanding the many merits of these pens many have found it difficult to get good results, simply by not understanding or having a proper method of lettering, to do the pen and themselves justice.

If you have carefully followed the instruction and outlines in Marking Pen Lettering given in December, January and March numbers, you will be in good position to make a very creditable beginning in "Automatic Lettering," and in a short time you will excite the curiosity of your friends by rapidly executing new and novel designs in general lettering, also in forming combinations of colors and shades in a few minutes that can not be duplicated in as many hours by the most successful sign painter.

Outside of the practical and unique effects in this class of work by these pens, they enable the learner to acquire the proper forms and slants of many styles of lettering with a greater degree of ease and accuracy than can be done in any other way.

In this lesson we present a rapid marking alphabet. You will notice the Shading Pens used are cousiderable wider than the Marking Pens you have been using in former lessons. Hold the Shading Pen exactly the same as Marking Pen (see Fig. 3 in December number), and be careful to keep the pen at one angle—see lettering. Study carefully the combinations of the letters, so as to have your shading uniform. This is important. See letter *H* in the large letters in first line of illustration. Make first stroke, then cross bar and then finish with last stroke. When making letter *S* always begin with bottom stroke, and build up, the top stroke being the last made. Pay particular attention to the make-up of these two letters as you proceed, and you will readily catch the idea for neat joining of the different parts, so as to bring them clear and distinct. This will help you in forming the other letters of this alphabet. In the small letters note carefully the curves, length and width of each. See how the stroke *l* and curve of *o* are combined. In making *d*, first make small *o*, then add stroke *l* close to the right; finish *b* like *o*; *h* like *n*.

Once more in regard to your inks. Shading ink should be a little thicker than the ink for marking pens, but in your practice work if you use ordinary manilla wrapping paper of a fairly smooth surface, the ink you have been using in former lessons will throw two shades and will work very nicely. In using paper or cardboard of a better quality, that is a hard, smooth surface, your shading ink will have to be of the proper consistency to produce two distinct shades. If your ink does not make two distinct shades, (with the Shading Pen) it is too thin. In this case add a few pieces of Gum Arabic; this, when dissolved, will thicken the ink. If the ink makes broken work and does not work smooth, it is too thick; to remedy this add a few drops of water and mix. When practicing always keep glass with about half an inch of water in same on table or desk as in December lesson, so as to keep your pens in good working order.

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AND

$ MANAGERS

Managers of our branch schools usually make from $1000.00 to $2000.00 per month salary and commission. We, perhaps, pay better salaries after teachers prove ability than any other college pays. We want teachers and manager who can take enough stock to guarantee personal interest. Have recently organized Stock Company, Capital Stock $300,000.00. Dividends guaranteed by a bank. Have eight colleges established and expect to open more. A 48 page booklet entitled "A Little Talk about a Big Success" will be sent free to any one. Our competitors NOT EXCEPTED. It tells *all about* our plan for organizing a stock company. What our profits have been in the past few years and many of the *ups and downs* of the founder of Draughon's Colleges since the first one was established fifteen years ago on wheels—quite an *interesting* and *instructive* little story of *real, human* and *sentimental*. Send for it. Address,

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Many home students, in writing waste much valuable time in not knowing right where to correct their faults by joining

Mills's Correspondence School of Penmanship.

You will progress, because we make it our business to show you where to strike in order to make the most improvement. Send stamp for particulars. Address

E. C. Mills, 195 Grand Ave., Rochester, N. Y.

Reforms and Reformers in Writing

Part Six — Simplicity, Legibility, Speed.

Too much arm movement and speed applied to the beautiful forms generally recognized as Spencerian, lead to illegibility in the business world. As a consequence there has been a tendency, during the past decade, on the part of practical teachers, to omit flourishes and shades, and later, to diminish the number and length of initial and final strokes.

THE BUSINESS EDUCATOR was the first to recognize the fact that the hand still generally taught was constructed too much along lines of beauty and skill rather than plainness and ease, and it was the first to advocate by precept and example simplification of form as follows: Smaller, plainer, less skillful capitals; shorter and fewer loops; more rounding turns; sharper angles and fewer and shorter initial and final strokes. In a word, it advocated, and still advocates, plainer writing, simpler writing, faster writing, easier writing.

The speed and movement advocates neglected form—they grasped but a part of the whole truth. Form and movement ought to be united—the one the complement of the other. Progress in the art of writing has been brought about by modification of form, and if we wish to continue to progress, we must do so by improving the form along lines of simpleness and ease. The so-called muscular movement does very nicely for professional purposes (is indispensable) but the average person cannot use it advantageously. Fingers were made for use and people will employ them in their writing. It is the office of teachers to see that they do not employ them to excess.

Compliment from Oklahoma.

"It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty co-operation and support as long as your paper is published."

J. W. CORNELL,
Eagle City, Okla.

Appreciated in Louisana.

THE BUSINESS EDUCATOR gets better every issue, I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months May it long live and carry on the good work it advocates.

V. R. BOYETT,
Montgomery, La.

The Gem.

"Find enclosed $1.00 for THE BUSINESS EDUCATOR another year. Each number grows more interesting, and I consider it the 'Gem' of all publications of its class."

J. A. CLARK, Prin.,
International Bus. College,
Newport News, Va.,

Dudley in Desmoines

From the Des Moines Daily News, April 5th, 1903, we learn that Mr. A. W. Dudley, Marshaltown, Ia., has purchased the Iowa Business College, Des Moines, Ia., and added thereto the Capital City Telegraph Institute.

Mr. Dudley is a business educator of more than usual force and ability, and we therefore predict that the Iowa Business College will be a more important factor in the educational world than it has been in the past. We certainly wish him success.

Commissioner Myers

BUSINESS EDUCATOR, COLUMBUS, O.

DEAR SIR: This will inform you that I have recently been elected County School Commissioner of Shelby County, Missouri. This office will not interfere with my duties as principal of the commercial department of our public school, and I will, in the future, continue to use your valuable publications as heretofore.

With best wishes for your continued prosperity and with an abiding faith in commercial training, commercial departments of public schools, and business training in general, I am, Yours respectfully,

S. C. MYERS,

Shelbyville, Mo., April 16, 1903.

"The Devil Himself Doesn't Know What I am Going to Talk About."

A Presbyterian pastor and a Methodist dominie were arguing about the necessity and the value of making preparation for the Sunday sermon. The Presbyterian brother stoutly maintained that it was indispensible that careful preparation be made, by means of a thorough study of the principles underlying the subject to be discussed, by outlines, by illustrations, and finally by applying the truth concretely. But the disciple of John Wesley held that all such labor and forethought was not only a waste of good time but that it was an irrefutable proof of a lack of faith, "for," said he, "it is written in the Bible, 'Take no thought how or what ye shall speak: for it shall be given you in that same hour what ye shall speak.' Furthermore," he continued, "it is well known that the arch enemy of mankind is ever present to turn to bad uses the efforts of the good; so I make no preparation at all, and then when I get up to speak the devil himself doesn't know what I am going to talk about." Did you ever hear this preacher? Did you ever observe his brother, the teacher, whose fundamental principle of pedagogy is, "Learn to do by doing?"

This catch phrase shows the malignant power of words, for, notwithstanding the large sale of some of these actual-business-from-the-start systems of bookkeeping, some private commercial school men of excellent judgment, who have large interests in these publications, do not use them in their own schools. They hold that the plan of years ago—that theory (preparation of the sermon) should precede practice (application of the principles)—is the best that has been evolved for the most effective teaching of bookkeeping and the use of business forms. We agree with them.

The most successful teachers of bookkeeping invariably supplement any of these actual-business-from-the-start systems with a good thorough drill on journalizing, posting, taking trial balances, making statements, and closing ledger accounts, before launching into the handling of business papers, which is new enough to the average student of bookkeeping to justify special treatment, apart from his study of the rules of bookkeeping. We save both teacher and student all of this bother and twisting of an author's plan, by presenting the theory first, so that a student may be thoroughly taught the underlying principles first, with one, two, or three sets—as the teacher chooses—in which to apply the principles, before taking up the work on business papers. But we have the business papers—Business Practice, as it is sometimes called—and they are in the most attractive and convenient form of any now to be had. Besides they are not so voluminous, so connected, nor so expensive as to be prohibitive to those who desire to do only a reasonable amount of this work in a course, which may be necessarily short; although they are so elastic that they will provide all of the work that the best students can do—when our Complete Practical Bookkeeping is used—in a one year course in Bookkeeping, Business Practice, and Office Work. These books stick wherever they are given a fair trial. They save time, money, and educational waste. Let us send you descriptive circulars.

Do not overlook the fact that we stand alone in providing fully for the English work of commercial schools—Spelling, Correspondence, and Language—all prepared to meet the peculiar needs of commercial classes, in an adequate manner. These books are used and commanded by the foremost commercial teachers of this country. Besides, we have text-books on all other commercial subjects, except Geography and Economics. If you are not quite satisfied with some of the books you are using, let us see what we can do for you.

THE PRACTICAL TEXT BOOK COMPANY, 479 Euclid Avenue, Cleveland, Ohio.

THE CAUSE AND CURE

OF DISEASE EXPLAINED

THE ONE CAUSE

Nature originates and destroys.

The destructive process begins with the fermentation and decay of blood corpuscles.

The cause of this fermentation is from Bacteria or microbes in the system.

The fermentation does not take place without air, heat and moisture—for the germs or microbes are living organisms, that multiply in myriads with great rapidity.

These microbes when fully developed, colonize in great numbers and attack the various vital organs of the body by feeding on the tissues thus producing inflammation which is sickness.

If there were no microbes there would be no fermentation, hence there would be no sickness; life would continue indefinitely; suffering brought about by ill-health would cease and the processes of nature would stagnate.

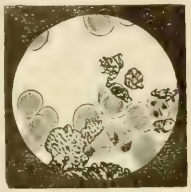
To this law man is no exception, and in it is the secret cause of all disease.

No sickness can come on without microbes in the blood.

THE UNIVERSAL CAUSE OF DISEASE IS MICROBES WHICH PILLAGE AND DESTROY.



Human Blood in Health Enlarged 1,000 Times.



Human Blood Full of Germs Enlarged 1,000 Times.

THE ONE CURE

As the cause of all diseases is conclusively proven by every authority to be fermentation in the blood, produced by germs and microbes, common sense dictates that if the microbes were destroyed the cause would be removed.

The only known principle powerful enough to destroy the microbe in the blood, yet harmless as water to the tissues, was discovered by the learned scientist and microscopist, Prof. Wm. Radam. Its peculiar character is that of a true antiseptic and germicide, and its fame is world-wide under the name of "Radam's Microbe Killer."

It has withstood the most critical scientific examinations and is endorsed by every eminent medical authority.

As all disease originates from the same source, microbes: Radam's Microbe Killer prevents and cures EVERY DISEASE by destroying Bacteria the organic life that causes fermentation and decay of blood corpuscles. Kills the germs, and nature, through rich, red blood, kills the disease.

THE UNIVERSAL CURE FOR DISEASE IS TO KILL THE MICROBES WHICH PRODUCE IT.

Enlightened Science Admits that all Sickness is Caused by

GERMS OR BACTERIA

Poisoning and Wasting the Blood, the Tissues and Vital Organs.

THE ONLY UNIVERSAL REMEDY, FOUNDED ON THE GERM THEORY OF DISEASE, AND FULLY PROVEN BY TWENTY YEARS OF SUCCESS, IS

RADAM'S MICROBE KILLER

A PLEASANT TART DRINK; ABSOLUTELY HARMLESS.



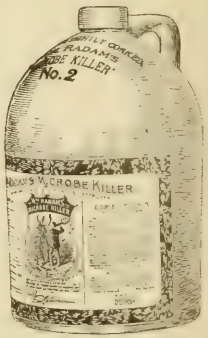
It Kills the Microbes of the Skin and cures ECZEMA.

It Kills the Microbes of the Throat and cures BRONCHITIS.

It Kills the Microbes of the Lungs and cures CONSUMPTION.

It Kills the Microbes of the Kidneys and cures BRIGHT'S DISEASE.

It Kills the Microbes of the Blood and cures CATARRH, RHEUMATISM, CANCER and all other Blood and Chronic Disease



Full particulars with reports of Scientific Experiments and Convincing Testimonials of Wonderful Cures mailed free to any address on application.

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40 oz. Bottle, $1. 169 S. Canal Street, CHICAGO. One Gal. Jug, $3.

A. A. VOGEL, Exclusive Agent,

103 South High Street, - - - COLUMBUS, OHIO.

Williams's English Grammar

1. The plan of this book is such that the maximum of effort on the part of the pupil is obtained with the minimum of labor on the part of the teacher.

2. Every discussion is followed by copious exercises which the student is required to prepare as part of the assigned lesson. **"Learning by Doing,"** receives a practical exemplification.

3. The exercises are carefully graded and so arranged as to take the student over the subject with no breaks in his progress. The rules and definitions are pointed, yet comprehensive and accurate, and each emphasize the Practical side of the subject.

4. A very simple, straight line system of diagrams is employed. Any teacher, who is familiar with the so-called "Reed & Kellogg" system, will have no difficulty whatever with this book Enough diagrams are introduced to afford the teacher a guide, leaving the amount of work to be done a matter to be determined by conditions.

5. A number of carefully planned review lessons are a strong feature of the book. The material for review is always at hand, and the teacher has only to assign the questions to know that the pupil is reviewing systematically.

6. A chapter on "Idioms" will commend itself to all thoughtful teachers.

7. A chapter on "Peculiar and Difficult Constructions," fully illustrated by means of diagrams, will be found helpful in solving those difficult problems that are constantly arising in the grammar and rhetoric classes.

8. Punctuation and capitalization are given careful attention. Very few, if any, text-books on this subject offer the comprehensive discussion of punctuation and the amount of practice work that is found in WILLIAMS'S ENGLISH GRAMMAR.

9. The proper emphasis is placed upon the practical phases of the subject. The case-forms of pronouns, the agreement of verb and subject, and of pronoun and antecedent, and the formation of plurals and possessives are given adequate space and attention.

10. WILLIAMS'S ENGLISH GRAMMAR is complete. It does not undertake to discuss orthography, nor does it trespass upon the field of rhetoric, but it covers the subject of grammar thoroughly.

IT IS THE IDEAL GRAMMAR FOR THE COMMERCIAL OR SHORTHAND STUDENT.

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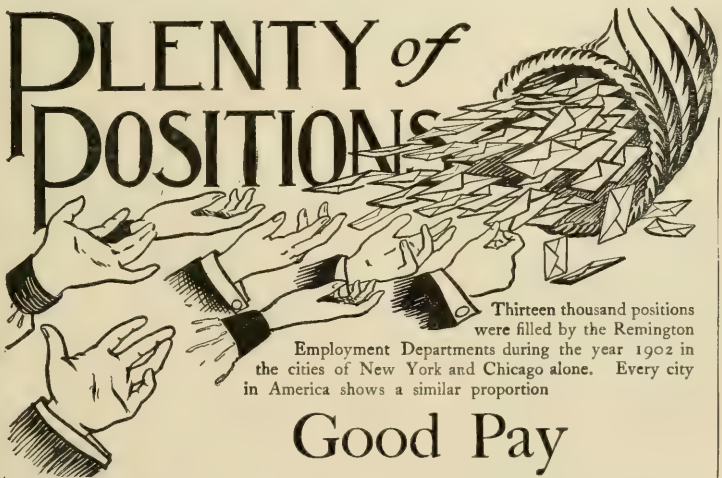
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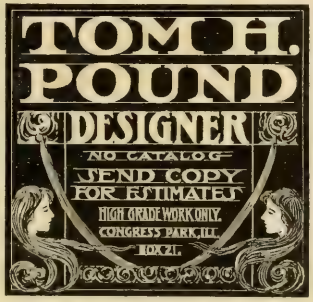
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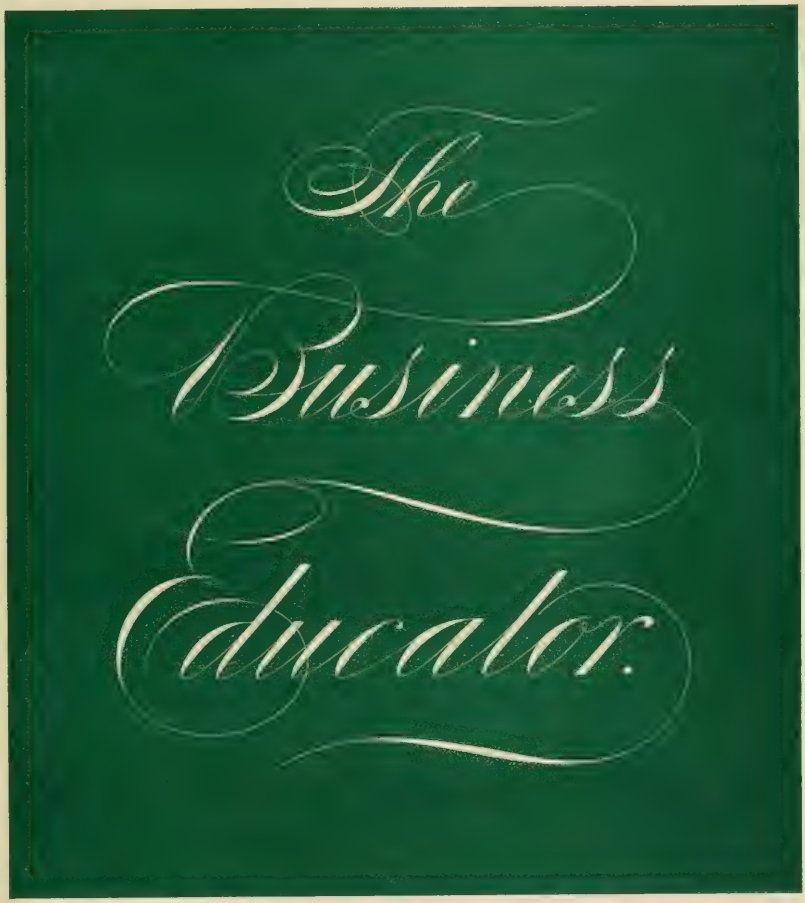
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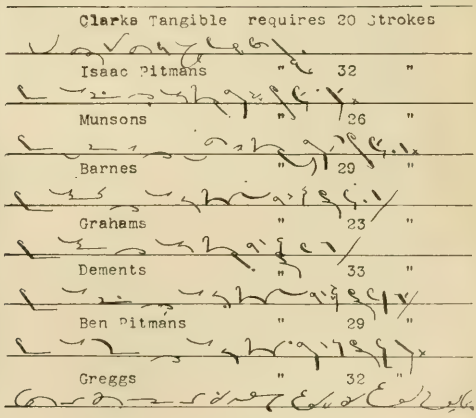
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The Leading Journal Devoted to Penmanship and Business Education.

VOL. VIII. No. 10. COLUMBUS, O., JUNE, 1903. WHOLE No. 55

St. Louis World's Fair Exhibit Committee

of the National Commercial Teachers' Federation

ST. LOUIS, MO., 1903.

At a meeting of the Private Commercial School Managers' Section of the National Commercial Teachers' Federation, held in Milwaukee, last December, a committee was appointed to arrange for an exhibit of the Private Commercial Schools at the World's Fair to be held in St. Louis in 1904, from May to November. The chairman of this committee has had several conferences with the chief of the Educational Department of the World's Fair. He so esteems and values the importance of the branch of education represented by the Private Commercial Schools, that a floor space of 10,000 square feet, in the Educational Building, has been promised for a collective exhibit, provided that said space be properly utilized.

The chief of the Educational Department desires this committee to inform him at once how many schools will join in a collective display. We must, therefore, immediately ascertain the exact number of schools that will participate.

The manner of display will be attractive, and in line with other educational exhibits. The name and location of each school will be with its own exhibit. It has also been suggested that we publish for free distribution in pamphlet form, a treatise on Private Commercial College work, relative to methods of instruction, modern facilities, etc., with illustrative cuts. This pamphlet is also to contain the names and locations of schools represented by the collective exhibit. There is no question but that the right kind of an exhibit with a generous distribution of the proposed publication, or something along this line, will result in great benefit to every school joining in the display. This is the chance of a life time to give prestige to the good work accomplished by commercial schools.

The space alloted will be flat floor space and the arrangement of exhibits, as well as the outlay for same, will fall upon the exhibitors.

The Committee have arranged for 60-inch quarter sawed high roll-top desks as units of exhibit.

That we may have funds on hand with which to operate, it has been decided to require every school, college, or publisher desiring to make an exhibit to pay an entrance fee of $25.00 which will be placed in the hands of the secretary and treasurer of this association, Mr. George P. Lord, Salem, Mass., and be used towards paying expenses of the collective exhibit.

A school or publisher can use one or more desks, but the entrance fee on each will be $25.00 and the additional expense for each desk will be pro rated among all the exhibitors. The total expense should not exceed $50.00 per desk, and if a large number join, it may be made less. Schools or publishers desiring two or more spaces will be supplied with one high roll top typewriter cabinet suitable for the make of machine they desire to place with the shorthand exhibit. Any school desiring to do so will be allowed to have an operator at the machine during the open hours of the Exposition. At the close of the Exposition, the exhibits will be packed and shipped to the exhibitors. Any one so desiring can have the desks at cost and all desks not taken by exhibitors will be sold and the money prorated among the exhibitors.

If you are willing to lend us your influence and co-operation by making an exhibit, and thus advance the best interests of business education in America, let us hear from you at once.

Respectfully,

E. H. FRITCH, Chairman.
Southwestern Business College, St. Louis, Mo.
S. VAN VLIET,
Spencerian Business College Cleveland, Ohio.
L. A. ARNOLD,
Central Business College, Denver, Colorado.
Committee.

Fifty Thousand Dollars for an Exhibit of Business Education at the World's Fair

A meeting of leading business educators, including J. W. Warr, President of the National Commercial Teachers' Federation, and Enos Spencer, President of the Private Commercial School Managers' Association, was recently held at St. Louis, at which nearly all the local schools were represented. After a careful consideration of the plans proposed, it was decided to make an exhibit in every way worthy of the name, and to this end the World's Fair Exhibit Committee was empowered to correspond with all the Private Commercial Schools in the United States and Canada for the purpose of enlisting their co-operation. As there are about two thousand of these schools in existence, it was considered not impracticable to attempt to raise Fifty Thousand Dollars for the purpose of making an exhibit that will be in every way creditable to the cause of business education.

The World's Fair Committee, of which E. H. Fritch of St. Louis is Chairman, will be glad to supply full information regarding the exhibit and invites correspondence and suggestions.

.....1903.

E. H. FRITCH, Chairman
St. Louis World's Fair Committee of the Private Commercial School Managers' Association.
810 Olive Street, St. Louis, Mo.

Dear Sir:—

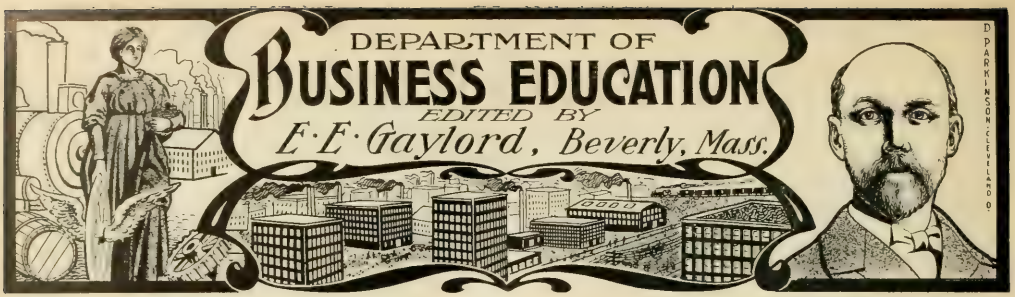
Enclosed find exchange for $....., payable to GEO. P. LORD, Secretary and Treasurer, as Entrance Fee for.....Exhibit Desk.....and space in the PRIVATE COMMERCIAL SCHOOLS' COLLECTIVE EXHIBIT at the St. Louis World's Fair, 1904. We agree to pay when asked to do so, our pro rata share of the additional expense of the exhibit and to furnish before April 15, 1904, the material we wish placed in our exhibit.

Respectfully,

.....

For.....College.

.....



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

The Boston Convention

The Boston Convention of the National Educational Association will undoubtedly bring together the largest attendance that has ever been recorded in the history of this mammoth organization. It is being predicted that from 20,000 to 25,000 teachers and tourists will take advantage of the reduced rates and the special excursions, locally arranged, to the places of historic, literary, and natural interest in and near by Boston.

There is a wealth of interest attaching to the eastern shore of New England, and its attractions can nearly all be reached in a ride of from one to five hours (including the trip to the White Mountains), by rail or on the ocean, at slight expense. So much is said about the educational features of a trip to eastern New England that many do not realize that it is a country of surpassing natural beauty. We have seen the most of the scenic features of our great country, but, for a delightful combination and variety of beautiful scenery, we have not seen anything more pleasing than can be found in New England.

The meeting this year of the Business Educators' Section of the N. E. A. will be unusually interesting, and the meeting, at the same time, of the recently organized New England High School Commercial Teachers' Association, will afford all high school commercial teachers an opportunity to observe the final steps in the organization of the first Association of this kind. Besides, the National Private School Managers' Association will meet in Boston during the N. E. A. Convention. There will never be a better opportunity to take a needed vacation and to combine with it the enjoyment of one of the most practical and effective forms of education; namely, travel. We hope to greet scores of our friends at this great gathering.

Visiting teachers should write at once to Edward R. Warren, Chairman of the Local Executive Committee of the N. E. A., Boston, engaging rooms, if they desire to obtain rooms in a private family. We advise that teachers who do not feel like spending a month's salary for a week's entertainment, plan to take rooms and breakfast in a private family in Somerville, Cambridge, Dorchester, Roxbury, Brighton, Malden, Melrose, Newton, Lynn, Hyde Park, or some of the other pretty suburban cities, any one of which is practically Boston, because of the excellent connections by steam and electric cars, at from five cents to twenty-five cents fare. Of course there are many entirely satisfactory private houses available in the city of Boston, but the city is not exactly a Bar Harbor for refreshing breezes during the month of July.

Marston's will be found one of the best inexpensive restaurants.

Hotels in Boston are nearly all on the European plan, and the hotels that teachers would want to go to are high priced, from the point of view of the average commercial teacher. We recommend the Touraine, Bellevue, Parker House, Adams, Reynolds Thorndyke, Somerset, or Brunswick, in which rooms without bath will cost from $1.50 a day for the poorest to $3.00 for the best; and the rooms with bath will cost from $3.50 to $8.00, the latter being the price for the best rooms at the Touraine. The Touraine is the Waldorf-Astoria of Boston, a magnificent hotel. No room costs less than $3.00. The Parker House is a favorite with commercial travelers, although its prices, considering its service, are probably the highest. The Reynolds and the Adams are in a noisy part of the city and are not so satisfactory for ladies as the others might be. The Somerset and the Brunswick are in the nature of fashionable family hotels, near to the meeting places of the various sections of the Association, although none of these hotels is very far away. The Thorndyke is a pleasant, rather quiet hotel looking over the beautiful public gardens. Its rates are moderate. We prefer the Bellevue, a high-class place, within a few steps of the State House, on a quiet street—famous Beacon Street—but a stone's throw from Boston Common, and close to the principal transfer station of the subway cars. Its rates are from $2.00 to $6.00.

The following are good hotels, in the business district of the city, at prices somewhat less than the foregoing: United States, Young's, American House and Quincy House.

We do not mention the Westminster, one of the most desirable in the city, because it has been entirely reserved for two state delegatjons from the West. It is important, we repeat, that room reservations be made in advance, if possible.

Guaranteeing Positions

At the Brooklyn Convention of the E. C. T. A., considerable was said both for and against the practice of guaranteeing positions, President Miller making probably the most intense attack on the custom, and Mr. Archibald Cobb, Principal of Banks' Business College, Philadelphia, the most able and vigorous defense of it. There are among our friends not a few who are guaranteeing positions under more or less careful restrictions, and, since there are plainly two sides to the controversy over this subject, we have asked Mr. Cobb to prepare for this number of THE EDUCATOR a statement of his position on the question. In view of what has appeared in these columns in the past, it is hardly necessary to say that we are not on Mr. Cobb's side of the debate. His contribution is not in any sense to be taken as an indication that THE EDUCATOR has "turned turtle," but it is to signify that we want to be just to all classes of our readers. We commend to our readers, the article on another page, by Mr. Cobb, as a favorable presentation of the subject by one of its most successful advocates in this country, and therefore in the world.

A Commendable Plan

For the purpose of investigating the methods employed in the various manufacturing establishments of this city, groups of students are taken on Saturdays to see the operations of the factories and learn how their particular product is made. The students make inquiries into the methods of securing raw material, cost, how it is converted into the finished product, and how and where disposed of and in what quantities, etc. At the Friday Morning Assembly reports are made by the visiting students to the whole school assembled for the purpose of hearing the reports.

These visits are of very great value to the students, as they not only see for themselves *how* the articles are made, but they learn to make observations and later tell of them before the school.—*Brown's College Journal, Peoria, Ill.*

From the Business Manager's Desk

Guaranteeing Positions

ARCHIBALD COBB, PRINCIPAL OF BANKS BUSINESS COLLEGE, PHILADELPHIA.

A business cannot live within itself. There must be a law of demand to regulate the production of any marketable article. Obviously, the only reason for the existence of a business is the support of the public in the way of demand for the product. In the degree that the business man fails to recognize this self-evident fact, in that proportion he is either deceiving himself or preying upon a lenient public which shall, in the course of time, arise and smite him with all its might.

It is often amusing to me to listen to the professions of men interested in the business of educating men and women. There is too frequently an assumption of righteousness and the wearing of a cap of dignity, which, in the eyes of successful business men in other lines, is very much like the cone-shaped headwear our fancy places upon the cranium of the dullest in school.

WHAT IS A BUSINESS COLLEGE?

Come, let us reason together. I am addressing, I trust, an army of competent, learned, experienced men and women, proprietors or teachers in business colleges throughout the United States. In order that we may get at the root of the matter we shall define a business college as an institution which educates and trains men and women along practical lines, fitting them in a comparatively short space of time to go out into the world and demonstrate their value in the transaction of business. We do not invade the field covered by universities and schools of technology. We do not compete with the courses given in these institutions, requiring from four to eight years of study and entailing the expenditure of some thousands of dollars. We are first and all the time striving to impart a practical bread-and-butter education, and, in order to practice what we preach, it is necessary that we so conduct our affairs as to appeal to our patrons in a practical way.

WHAT IS A BUSINESS COLLEGE FOR?

There is no insinuation more keenly and indignantly repelled by business colleges than that they are theoretical and impractical. We pride ourselves upon being thoroughly in touch with the demands of the business world; if we do not say so, we imply at least that we are in business simply to cater to those demands. Gentlemen, to what end or for what purpose are you educating your boys and girls? There is but one answer: that they may obtain positions. If you and I were honest and we could advise, we should tell everybody to go to college and spend the first twenty-five years of life in the pursuit of a broad and general education, to learn a profession, and then take a business course. The youth and inexperience of our students is the greatest bar to a realization of that dignity we should like to assume; and if our students were college-bred men and women, the bar would be removed. But, from the very nature of our work, this consummation, devoutly to be wished, can never occur.

We are obliged to prove by the results we accomplish, in our dealing with humble subjects and immature minds, that we have dignity and that our calling is a worthy one. Is there a man or woman engaged in business college work in any part of the world who does not recognize the fact that the sole purpose for which money is spent, labor performed, and time consumed in a business college is the ultimate securing of a position? Students enroll with you and place themselves under your care, not because they love the work, nor for their health, but because they need and want positions, and they believe that a mastery of commercial branches is the surest and quickest way to obtain congenial and lucrative employment. I do not believe there is a business college in the world which does not treat in some manner the subject of positions, because it is the cardinal point of the school's existence. The attempts to make it dignified, plausible, and conservative are ludicrous in the extreme. As it is the real aim, the goal, the ambition which prompts a course of study and the expenditure of money, why should we not treat it in a frank and honest manner? Gentlemen, if you have an inclination to do otherwise, you are deceiving yourselves, and you are endeavoring to stifle the criticisms of your own conscience.

HOW DO YOU TREAT THE POSITION QUESTION?

What do you say when your prospective victim asks you about a position? Do you evade it or avoid it? Do you tell him there will be none for him? Do you allow him to depart from your school with the idea that he may and may not obtain a position? Assuredly not. I have in my mind's eye a picture of suavity, a patronizing air, a bland countenance, and an ecclesiastical rub of the hands, with the convincing assurance, "There has never been any time in the history of our college when we did not have more positions at our command than we could fill with *worthy* young men and women." And the prospective student, uninitiated and unsophisticated, will wonder at the mighty power behind the college doors which causes business men to confide in the institution, and to take from its sheltering portals future Morgans, Schwabs and Cassatts. Do you say those things, sirs, with frankness, with belief in your ability and an actual knowledge of the conditions which have prevailed since you first opened your benevolent institution?

YOUR HONESTY IS NOT QUESTIONED

I have no doubt, mark you, that everyone of you has faithfully lived up to the trust reposed in him by these young people. I have no doubt that every worthy, deserving student has been anxiously sought by the great business world. I have no doubt that you can recall men enjoying the world's richest gifts, successful in every way, who were educated in your schools. You can point to them with pride, and rely upon them to assist you in securing other students, that they, too, may go out into the world and achieve an equal measure of success. Do you mean to say, in view of these assurances, that there could ever come a time when the trust and implicit confidence reposed in you may not be realized by every graduate of your institution? Is your word as good as your bond, and if it is, and they are synonymous terms, are you not as much bound by your word as by the giving of a positive assurance in a legal form? Can you, after such assurances and promises, accept with a clear conscience the hard-earned dollars of your patrons, and in the end, when your institution has done as much as it can for them, refuse to recognize their right to claim something beyond the giving of an education, which many, with proper study and industry, could have obtained at home?

CORRESPONDENCE AND COMMERCIAL SCHOOLS COMPARED

If there is one feature of the correspondence school which appeals to me more than another, it is in occupying the extensive field left open by the average business college. It educates at long distance. It stimulates the young man without means to turn his mind to study, and to devote a few of his precious moments each day to the acquirement of some special knowledge which he believes will benefit him sooner or later.

A business college does not treat with its students at arm's length. It invites them into its class-rooms, encourages them to become acquainted with its teachers, to learn the policy of its management, to occupy comfortable seats, and to avail themselves of the complete equipment and the supervising eye of the faculty. And if we make them so dependent upon us in the earlier stages of their education, is it honest to entirely disclaim responsibility in connection with them as soon as the pocketbook is depleted or the prescribed course finished?

GUARANTY MISUNDERSTOOD

The guaranty of positions is a much-abused subject. Up to the present time conservative and honest college proprietors have frowned mightily upon the school daring to induce students to enroll, with the assurance of receiving a position when the course is completed. I have faith to believe that the reason for this is simply because they have not properly understood what a good guaranty should be. We declaim against it. We characterize and stigmatize it in the bitterest terms, be-

cause we know that it has been used by unscrupulous promoters in a dishonest way. We have unconsciously, or unintentionally admitted to the business world that there is a possibility of our being dishonest and incompetent. We have, by our own acts and volition, placed ourselves in the same class with those who (as rascality is always cunning) have adopted a scheme plausible and enticing and not without merit, to bait the unwary fish that jumps at the largest fly in the stream.

To my mind there is no better evidence of the solidity of guaranteeing positions than the fact that dishonest men have used it to fill their schools with victims. If an inducement like this is powerful to draw students to an unworthy school, what an omnipotent factor it might become if properly used by trustworthy and reliable men.

Are we to leave young people in the ruthless grasp of these wily tricksters? Can we not gird on the armor of truth and honesty, buckle on our swords, and fight them in a legitimate way with their own weapons?

QUALIFICATIONS OF GUARANTY

In descanting against these monstrosities of a powerful educational system, opponents will smoothly glide from the real point at issue and add another proviso to their condemnation. It is said that schools guaranteeing positions will also hold out inducements as to time, and there you evade the question. You know, as well as I, that a school holding out encouragement or promises concerning the length of time necessary to complete a course, is inherently rotten.

A business school educates individually, and it is as impossible to foretell the quantity and quality of brains, the degree of application, and the aptitude of prospective students, as it is to inform them how much money they have in their pockets or how fast they can run.

AVOID THE TIME ELEMENT

The element of time must not be permitted to enter into your discussions against guaranteeing positions. Keep it out, not only from your argument, but from every transaction in your school. Allow your students to judge your merit by their daily acquaintance with your work; and be ready, if they are not satisfied, to return their money with as much grace as you took it.

In my opinion an honest school should hinge its inducements upon its catalogue; and then be careful about the preparation of its chief medium. Let your requirements for graduation be explicitly stated, let them be understood by all interested in a business education. Make your students to know that these are your requirements, and that you expect them to be met.

When you have done that, be not afraid that you will be called to judgment, because if your representations have been honest, you can live up to them without fear of condemnation.

A JUST GUARANTY

A guaranty, to be just, should specify the length of time required to complete the contract after gradution, the salary assured, and the locality in which the situation is to be obtained. Give it freely, because you are bound morally and legally, by everything you say in your catalogue, even if you don't give special contract to hold you up to your promises.

Did you ever stop to consider that you are trading upon the ignorance of your clients by making statements in your catalogues and interviews, and not daring to substantiate them by every means in your power? There is no danger of misunderstanding if you adhere to your catalogue and refrain from adding, verbally, things which you dare not incorporate in your publication. Let your written state ments be the Bible to which you pin your faith, to serve as a restriction on smooth words and inducements not backed up by printer's ink.

GUARANTEES STIMULATE TO BETTER WORK

Do you ever have difficulty in keeping your students until they have completed your course? Does anyone ever drop from your school when half way through because there is no particular reason for continuing?

It is true that with a student a little learning is a dangerous thing, and the vast army of incompetents from our schools, wasting the energies and patience of business men, and vainly endeavoring to secure positions at any salary, is made up of those who have not completed their course, but who have felt, through stress of circumstances or immature beliefs that they are competent to hold down good positions.

If some obligation were imposed upon the school there would be an incentive for every student to remain until this obligation became valid. I believe that a school guaranteeing positions is able to turn out a greater percentage of its students well qualified to fill positions than a school which makes a practice of getting money and dodging promises.

If we are looking for the advancement of our profession and the raising of the standard of our graduates, there is no surer way of doing it than to make it worth while for students to complete the prescribed course. If you do guarantee positions and your students don't stay until the course is completed, how much worse off are you than if the same condition of affairs should arise when you do not guarantee positions?

HAVE THE COURAGE OF YOUR CONVICTIONS

The school which properly educates its students commands the respect and confidence of the business world, and its recommendation or diploma will always be the open sesame of entrance into business houses. If the education is incomplete and the course formulated unworthy of confidence, the school is untrustworthy, no matter what inducements are offered.

The statement has often been made that a guaranty of position induces the farmers' boys and girls to leave their homes and embark in the troubled sea of commerce. If the education you give is good for city boys, is it bad for their country brethren? Are you well assured of the nobility of your calling? Have you confidence in your powers? Are you providing something beneficial for young men and women? If so, why should you hesitate to dispense your goodness to all who may desire it? Is it a sin to create in the minds of young people a longing for the greater opportunities which shall arise in the business fields? If you think so, close your schools and allow some more worthy man to fill the vacancies you are creating. Have you a standing in your community? Has your work hitherto been honest and successful? Have you succeeded in gaining the confidence of your neighbors, and would an honest contract to perform what you have always done place you under the ban of their displeasure? Or would they rather admire you for having the courage of your convictions and patronize you because you desire to accentuate the soundness of your profession?

GUARANTY INSURES IMPROVED SCHOOL MATERIAL

Another inevitable blessing in disguise will be the higher standard of entrance requirements necessitated by the guaranteeing of positions. I have been in business colleges and noted with much concern the youth of their students. As far as I know there are few business colleges in the United States refusing to accept children from twelve to fifteen years of age. Do you find them positions, or allow them to realize their mistake in the years elapsing before they reach young manhood or womanhood? Are they desirable assistants for the business man and do you attempt to supply him with such immature bookkeepers and stenographers? If you knew you were forced to supply positions for every student in your school would you not hesitate to accept those who, when the course was completed, would be ineligible because of their youth and inexperience? Would the glitter of the dollar or the prospect of a full school be as seductive then as now?

We may prate of our superior advantages, we may theorize on the difference between a practical and an impractical education, we may wisely decide, in the presence of the parent, that the applicant for admission has sufficient age, education, and ability to successfully pursue our course, but would the tune of our lay be changed if we shared the responsibility of the student's future with the legal guardian of the child? The alternative of the contract invites respect. "Your money back if we fail to live up to our representations," is the fairest assurance that we have not allowed our zeal to secure business, to cause us to paint in too glowing colors the possibilities of a business career. It establishes a difference between frankness and

chicanery and justifies the expenditure of money, often at a sacrifice, to provide for the offspring greater advantages than have ever been possessed by the father.

GUARANTY A PROTECTION AGAINST IMPOSTORS

Would you buy anything but an education if you could not use it? And without a position the use of our specialty is impossible. The average student is absolutely unable to assist himself in the obtaining of employment. Picture his impatience and concern while waiting for something to turn up unless his fears are quieted by the knowledge that he has an assurance, more binding than words, which will afford him the opportunity to become independent. Your liability will never be questioned until you have proved that you are irresponsible, and woe betide the man who uses his guaranty dishonestly. His sins will find him out. A contract of guaranty will do more to remove from our profession the incompetent and illusive school proprietor than centuries of personal attack aud pointed advertisements, while the reliable and worthy school will increase in size and reputation because its history is an epitome of good and useful deeds. "By their works shall ye know them."

Mr. Cobb has Orthodox Company

"Our opportunities for aiding our graduates and competent students in securing positions are far greater than those of a school standing alone. We command the positions of thirteen commercial cities, and beyond that our company has connections in Chicago and St. Louis which alone would employ all the high-grade office help we can turn out. Every competent student is in immediate demand. This company stands ready to contract to place every graduate of our Full Commercial Course in a business position or refund to him in cash every cent paid for tuition while taking the course. This is no irresponsible "guarantee" to do an impossible thing. It is a simple business proposition to do one of two things, possible to be done, and which this company stands ready and able to do."—*Brown's College Journal*, Peoria, Ill.

Method in Spelling and Word Study

BY WILLIAM J. AMOS, PEIRCE SCHOOL, PHILADELPHIA

Good spellers are born and made. So are poor ones. Every school has its good spellers, pupils who seem to grasp a word the instant they see it, and to retain it. Every school has a great number of poor spellers who, for one cause or another, fail to see words, and, failing to see, have nothing to remember.

SKIP THE GOOD SPELLER

The born speller needs very little of our attention and, as he is generally weak on some other lines, we shall turn him over to the tender mercies of his instructor and leave him. The pupil who concerns us is the one "born short" on spelling. Our work is to make a good speller out of a poor one. To do this requires patience and care on the teacher's part and application and system on the part of the pupil.

SPELLING IS OF THE EYE, NOT THE EAR

Spelling of English words is a matter of eye instead of ear. Pupils learn to recognize words at sight. Spelling can never be taught by any system of phonics, and wherever such system is used, we always find poor spellers. We have all experienced the feeling that a word we have *written* does not look right; proving that the word must be learned by sight. It is obvious that the only occasion the ordinary individual has for spelling a word is when he wants to print it with a typewriter or write it by hand; and, since this is true, it must be plain that the best way to learn a word is to learn it in the form you use the most.

HOW TO STUDY

Thus, if a would-be stenographer wishes to learn words, he must study them from printed forms. He should study direct from a text-book, lingering over each word until a lasting mental picture is made. The pupil in the business course will have to do much handwriting. He should study from written forms, especially in his own handwriting.

CLASS WORK

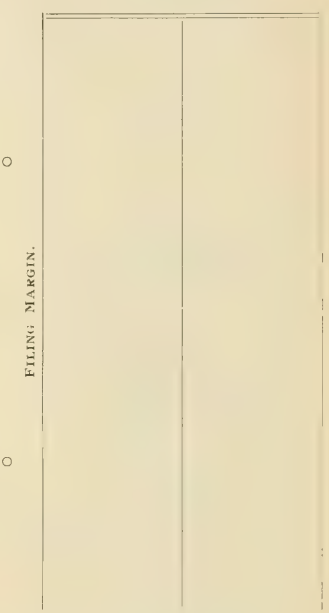
The following is my plan for spelling in a business course: The ordinary spelling lesson consists of fifty or one hundred words. I require each pupil to take a sheet of a plain tablet, 7 x 5 inches, and rule it as follows: 1 1-2 inches from the top we draw a double red line from 5-8 of the left margin to 1-4 of the right margin. Connect the ends of the double lines with the bottom of the sheet. Then draw a line from the center of the double lines to the bottom, producing two columns. The words are now copied from the text in the pupil's best writing, and all study is now done from this sheet. At the recitation, each pupil hands his sheet to the teacher as written evidence that the pupil has at least *looked* at each word *long enough* to write it.

DICTATION AND CORRECTION

The teacher now dictates forty or fifty of the more difficult words. The pupils write these in special blanks used for this purpose only. Each word is pronounced but once. After dictation the pupils exchange books. The teacher spells each word. The pupils place a red check against each error on his neighbor's book. At the close, the percentage, date and name of examiner are written on the page.

SUMMING UP

Every fourth week each pupil prepares a neat sheet or series of sheets, giving an exhibit of his missed words for the month. The teacher collects these sheets and books, the errors in books balancing the words on exhibit. These exhibit sheets are written on paper specially prepared for filing, and look like the following:



These filing sheets now contain *all* the words missed by the class. These sheets are now bound in the cardboard file. When the class has completed the text book, the teacher has every word missed. We now stop home preparation and begin on our filing list. The recording proceeds as before. This is kept up until each pupil's list is reduced to zero. The final filing list is practically a clean record.

This plan is being carried out successfully in the largest business school on earth and it brings results.

In case we find a particularly poor speller, we have him send in sheets showing the lesson written out three or four times. This is done to carry out the theory that the more times a pupil writes a word, the oftener he *sees* it, and the more familiar he becomes with it.

LEARNING DEFINITIONS

Personally, I believe no word should ever be learned unless it can be made a part of the pupil's vocabulary. The theory being that the pupil will never have occasion to spell a word until

(Continued on page 17)

Office Economy in Commercial Education,

Particularly Filing Methods and Labor-Saving Devices.

BY GEORGE HARVEY SEWARD, PH. B., BROOKLYN, N. Y.

[An address delivered before the Eastern Commercial Teachers' Convention, at Brooklyn, April 10, 1903. As it was the first appearance of the author before the Association, we preface his paper by a short biographical sketch.—EDITOR.]

Mr. Seward is a New Englander by birth and spent his early life in New Haven, Conn., where he was educated in the public schools, later in Hopkins Grammar School, and finally in the Sheffield Scientific School of Yale University, where, in 1895, he received the Degree of Bachelor of Philosophy. His commercial experience has been broad, usually tending toward the technical and descriptive. He carries an investigating spirit into his work and delights in condensing and arranging facts. Among his recent literary work may be cited his serial article on "The Card Index and Mechanical Aids in Accounting" now running in the "Business World" (New York). He finds time to edit a department on Office Appliances in "The Typewriter and Phonographic World" and has delivered lectures before societies and at the School of Commerce, New York University.

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Mr. Seward said:

"Your President, just after I had finished the installation of an equipment of filing devices for instruction purposes in his model office, a short time ago, inquired if I would prepare a paper on the subject for this meeting. I assented, and shortly afterward Doctor Rowe favored me with an invitation from your Program Committee to prepare such a paper. These circumstances account for its appearance on your program. At the outset I wish to say that I am not here in the interest of any manufacturer, nor do I receive compensation for the mention or illustration of any article.

During the past decade commercial education has received a great deal of emphasis and is today one of the most popular units of our educational system. Its present popularity is due to the work of the faithful commercial teachers represented here. In the recent stimulus given the subject in America should be mentioned the work of President James for the American Bankers' Association,[1] also Dr. Herrick's monograph[2] on the subject, which sets forth an able argument on the demand for business education.

Time permitting, I would call your attention to some similarities between the training that commercial education affords to that to be had in pursuing academic, scientific, professional, or industrial studies.

For our purpose commercial education may be taken to mean "the whole course of educational training for a business career." In pursuing such a course of training, the student comes into contact with you at a time and under circumstances that make your work as a commercial teacher very difficult. He may or may not be bright. At any rate you are expected to properly equip him for business life in a very few months. My sympathies are entirely with you in your endeavor to give him a business education during the limited time he is willing to spend in a business school.

With a lengthening of the commercial course and a broadening of the curriculum, the insertion of a systematic course of study in "office economy" becomes an opportunity to better prepare the student in a degree which can only be understood when the lack of knowledge on this subject among office employees is realized.

The report of the Commissioner of Education for 1901 states that there were 110,000 pupils attending the commercial and business schools of the country during the preceding school year. The problem how to best prepare these thousands of young men and women for business as it is practiced today, is a large one. At your hands they are to receive the training which is to shape their life's career, as well as to train them for their own personal lives.

With the exception of a few suggestions, I shall leave to you the prescribing of how students shall be taught the subject before us and made to understand that there is a great volume of work to be done in actual business; that strong intellects are pitted against equally strong ones in an endeavor to manufacture, buy, and sell in the most economical manner, and that consequently a knowledge of labor-saving appliances and methods is a requisite to their success.

By "office economy," I mean not alone the saving of time, material, and labor, but also such an arrangement of the office as will provide good light, proper ventilation, regulated temperature, and enough elbow-room for employees to do their work *easily* at the pressure under which they are required to work now-a-days; in fact, modern business is conducted under such high pressure that office managers find it *necessary* to give their attention to these latter economies. Let us, therefore, divide office economy into (1) the equipment of labor saving appliances and the means of intercommunication for the transmission of the voice, of writing, and of articles; (2) hygiene.

This paper will deal largely with labor saving appliances; means of inter-communication will only be touched lightly, while the hygienic side of office economy will necessarily be entirely omitted.

The appliances and methods that contribute to office economy will be described with a view to presenting actual conditions in offices today so that you can measure to what degree you are preparing your students to meet them.

METHODS OF MAKING RECORDS.

As filing methods form an important part of our subject, I shall ask you to follow me through a short discussion of that which precedes filing.

The fact that a paper is to be filed indicates that a certain value is attached to it, in other words, that a record has been made on it. Let us inquire, therefore, into the economy of records, themselves.

Records have been called the nervous system of an industry. As the physiological nervous system transmits sensations to and from the brain, so records are the stimulating impulses that keep the gigantic organ of commerce advised as to the situation.

A study of office records subdivides into:

1. Materials and tools employed.
2. Processes of making records.
3. Methods of duplication and multiplication of records.
4. Means of preservation, or filing of records."

In discussing "Materials and Tools," Mr. Seward classified papers for writing and those used for special purposes in the office, and passed rapidly in review over inks and tools; such as pencils, pens, and inkwells. Concluding this portion of his paper, he referred his hearers to the text-book on "Printing and Writing Materials," by Miss Adele M. Smith, of Drexel Institute, Philadelphia. It was easy to discern that there had been considerable research work done when the next step was taken up.

PROCESSES OF MAKING RECORDS.

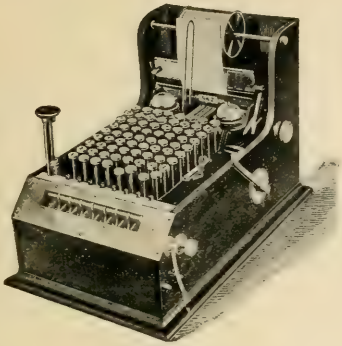
Starting with the efforts of primitive man, who made his records by piling up stones, the speaker illustrated the historical story with Cosmos pictures of Arabians promulgating knowledge of word of mouth; Egyptians carving history into stone; American Indians drawing the tribe's favorite story upon deer skins, and the solemn monk laboriously illuminating by hand the great pages of religious records.

Then came the story of the invention and development of our modern writing machines, with illustrations of types of the various classes, followed by historical mention of the introduction of stenography.

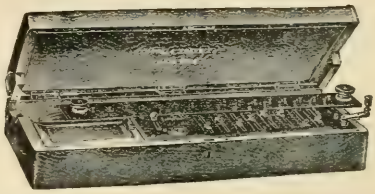
In describing the means for making office records vocally, the speaker said:

"A quarter of a century ago it was accidentally, discovered by Edison that the vibration of a telephone transmitter was capable of making a record that could be reproduced. He devised a machine which had a stylus to indent tin-foil on the circumference of a cylinder. From that time we must consider the voice as a means of making office records. In

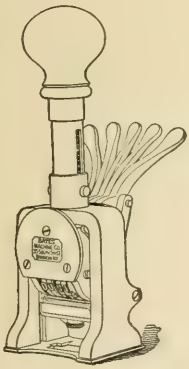
1. Report of the Commissioner of Education 1895-96, Chap. XV., and American Bankers' Association, N. Y.
2. Supplement to the Fifth Year Book of the National Herbart Society for 1899. University of Chicago Press, Chicago, Ill., 1900.



No. 11 — The "Comptograph."



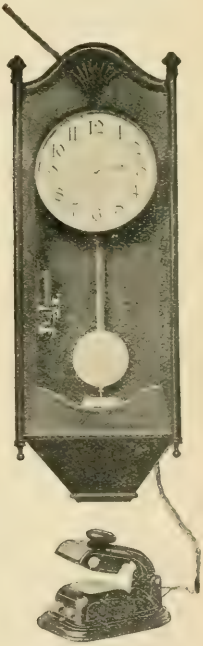
No. 4006 — An Arithmometer.



No. 4 — A Pricing Machine.

SOME LABOR-SAVING APPLIANCES

Illustrated in Mr. Seward's Paper before the E. C. T. A.



No. 2—An Electric Time Stamp and Clock.



No. 7—A Routing System Cabinet.



No. 6 — The "Calculagraph."



No. 1—An Asbestos Copying Bath.

1890 the phonograph was offered solely as an office device to take the place of stenographers, but its use as an entertainer has exceeded its commercial application, which has been retarded by the inability of the manufacturers to give the necessary time to the perfection of the mechanical details.

At the present time, however, a new commercial phonograph is being designed with all the necessary mechanical attachments for efficient use in offices.

A commercial voice-producing machine, known as the graphophone,[3] has been on the market since 1888, and has demonstrated the invention to be one of the greatest labor-savers that has been introduced into offices."

[Lantern slides of the phonograph and its accessories were introduced at this point.]

METHODS OF DUPLICATION AND MULTIPLICATION OF RECORDS.

The third division of the study of office records outlined, was exhaustively treated. The speaker's ability to classify and arrange the matter presented was demonstrated as he took up, step by step, carbon and carbonized papers, presses, copiers gelatinous and clay duplicators, and the modern stencil devices. Referring to carbon paper he said:

"The use of carbon paper has become so general that we are apt to lose sight of the important part it plays in a labor-saving capacity. Carbon paper proper is of three kinds: that adapted for typewriter, pencil, and pen, each of these uses calling for a different degree of moisture of the carbon.

The precursor of our present, well-developed product is what was called at country fairs "transfer" paper. Packets of this paper containing three pieces, 5x3 inches, in black, blue and green, were sold back in 1865 for 25 cents by the country-fair fakirs, who demonstrated their use by taking impressions from leaves. At that time there were no typewriters upon the market and no demand for carbon papers for duplicating typewritten work.

About 1873 the first typewriter was introduced in western New York state and came into the office where Mr. A. P. Little of Rochester was engaged. Mr. Little became dissatisfied with the carbon paper that came on the market during the next decade, and in 1885 concluded that manufacturers were not making the right thing. After three or four years experimenting, he produced a carbon paper which would not dry out under ordinary circumstances.

In consequence of the skill employed at the present time by manufacturers in the production of carbon paper, the general product is such that neat, clean-cut characters are produced on numerous copies made simultaneously with the original, thus producing an enormous saving of time and labor.

The letter press, roller-copier, and a type of the gelatinous duplicator were illustrated and described with equal clearness. When finally the last division of the study of office records outlined was reached—"Preservation or Filing of Records"—it was evident that Mr. Seward was on a topic upon which he had spent considerable study.

FILING SYSTEMS.

Prefacing the recital of the history of the introduction of modern filing devices by quoting what purported to be definitions of files, by representative dictionaries, he enumerated the methods in vogue a half-century ago, and then said:

"The commercial world is indebted to a business school student for the invention of the first filing cabinet. In 1869 a patent was granted to W. A. Amberg of Chicago, for his "Self-Indexing File and Binder." Mr. Amberg had attended the Bryant & Stratton College in Chicago. He had been trained to *think* and sought a way to classify invoices which passed through his hands as book-keeper for a firm in that city. Providing himself with a paste-board box, he filed the invoices in it alphabetically, and was thereby enabled to check up the monthly statements quickly. When the bills were all paid he placed the statements with the proper invoices and bound them into monthly packages. These packages in turn were piled one above another with press-board tops and bottoms. Holes were punched through the "volume," as it was called, with an awl, copper wire run through, and a label pasted on the back. From this it will be noted that invoice-filing preceded letter-filing, but the idea was quickly extended to the letter. To facilitate reference to the plain sheets used in those days before the general use of letter-heads, loose index-sheets were employed." Other methods of filing were in like manner carefully traced from their inception, and a large number of lantern slide views illustrated modern forms.

Owing to the delay in the program which brought Mr. Seward's paper nearly to the noon hour, he was compelled to conclude it with only a brief recital of a plan of business-school instruction in the application of filing and card index methods. He said in part:

"The methods of business-practice associations are generally indorsed and are productive of good results. Equal benefits to the student, teacher, and school could be derived by the adoption of similar practice in the use of up-to-date filing methods and appliances in connection therewith. All it needs is a little attention, such as your practice work has had. If you would place office economy in your intercommunication work, on a broad plan, it could be arranged so that the pupil would get a working knowledge of present methods and appliances. Inasmuch as all profit pursuing activity embraces on the one hand the purchase of raw materials, finished goods, or services; and, on the other, their sale, or use, the selection of the records of a *manufacturing* concern (A. B. Co., who buys raw material, converts it into a finished product for the market, and sells it) may be taken as representative. Utilize a concern already organized in your school and subdivide it into departments.

SCHOOL COURSE IN ILLUSTRATING USE OF OFFICE APPLIANCES.

To cover the business methods that are peculiar to other than manufacturing concerns, separate offices could be opened and operated by independent concerns to conduct the following lines: (1) Legal, (2) Banking, (3) Insurance, (4) Real Estate, (5) Publishing and Printing, (6) Commission and Jobbing, (7) Transportation, (8) Department Stores, (9) Public Service.

There could be communication and transactions between the manufacturing concern—A. B. Co.—and these other concerns in purchasing a factory site, erection of plant, contracting for light, heat, and power, purchase of machinery and tools; and insuring the plant against fire, of boilers, indemnity of employees, and the life of the principal of the school. The financial and legal affairs to be taken care of by the respective houses; and the in-coming and out-going freight handled by the transportation companies could be conducted much in the same manner as now carried on.

Departments. The firm of A. B. Company would have these departments: (1) Purchasing, (2) Shipping and Receiving, (3) Manufacturing or Production, (4) Advertising, (5) Correspondence, (6) Sales, (7) Mail Order, (8) Order, (9) Accounting.

Office Fixtures Required. Besides the regular school furniture, which will include standing desk and the usual model office arrangement, the following will be required: Letter Press and Stand, Rapid Roller Copier, Letter Press Books, Copying Bath, and Mimeograph or Neostyle."

Mr. Seward's suggestions for the organization of these departmental offices[4] were comprehensive in their scope and may be typified by those referring to the so-called "correspondence department" of A. B. Company. He said:

"Here filing is studied in all its branches. Papers are filed according to various systems. Correspondence with large customers develops indexing methods of chronological and geographical order. For the numerical system of vertical filing, a card index by name and by subject matter would be used to locate the correspondent and the contents of his letters. The latter is instructive, as it develops an ability in the student to summarize and condense an entire communication into a single word or short series of words. Copies of letters, telegrams and invoices are made by simple and improved devices.

Equipment. Vertical Filing Cabinet, numerically arranged.

Vertical filing Cabinet, alphabetically arranged.

Loose sheet Filing Cabinet.

Arch Filing Cabinet.

Card Index to Numerical Vertical File, by name.

Card index to Numerical Vertical File, by subject."

The latter part of the paper on "Labor-Saving Appliances" was even more profusely illustrated by

3. Proceedings of the N. Y. State Stenographers' Association, 1902.

lantern slides, showing: Loose Sheet Appliances; Book Indexes; Time Appliances; Mathematical Devices; Routing Systems; Protective Appliances; Numbering and Dating Machines.

Reference to the problem of intercommunication and the hygienic side of office economy concluded the paper. In closing, the speaker used these words:

"Office economy, then, may be viewed with respect to a proper understanding of the necessary equipment of appliances, and their efficient application and use. That the future business man or woman should be given a knowledge of them in the business school is the problem before you for discussion."

Owing to the lateness of the hour, the discussion was omitted. Many tarried to view the exhibits and express their appreciation of what one member termed "a very practical paper." In fact, the matter presented was so well received that Mr. Seward was encouraged to arrange it into talks or lectures suitable for students in public high schools and business schools. One school proprietor remarked that one would have to hunt around a good deal to gather the information that had been presented. General teachers were inspired to take a greater interest in their office practice work, and in the heart of one young man teacher was kindled the desire to enter actively into commercial life, where he could be in touch with conditions that had created the demand for such appliances as had been described. These evidences of interest lead us to predict that Mr. Seward will meet with pronounced success before commercial student audiences with his interesting and instructive lectures.

4. The author will consult gladly with those who are planning courses of instruction in the use of modern office appliances, or who wish to improve their present ones.

(Method in Spelling—from page 13.)

he knows its use. This, however, in the case of a stenographer may not always be true, since a dictator may be a person with an extensive vocabulary and the stenographer may take dictation of which he is practically ignorant.

In our short course schools, it is simply impossible to stop and look up the meaning of every word we wish to spell, so we can only do the next best thing: Choose ten business or prominent words from each spelling lesson and have your pupils give a *perfect* definition and a complete sentence in which the word may be used. This will add four hundred or five hundred useful words to a pupil's vocabulary during a course of study and he will not miss the time.

ANOTHER PLAN

Another plan I have found to work well is to take a clipping from the morning paper and dictate it, omitting ten or fifteen good words and have the pupil supply these words by a study of context. Still another plan to bring out spelling and word study is to give a list of words as follows: Acquittal, acquisition, acquirement, propose, purpose, populace, population, product, produce, specie, species, and have the pupils write one hundred and fifty words on some interesting subject and use each of these words in his composition. The interest is always great in a contest of this nature, and pupils who have appeared diffident and careless will bestir themselves on occasions of this kind.

TEACH SPELLING IN ALL SUBJECTS

In addition to all this regular class work, pupils should know that errors in spelling will not be tolerated on work. They must know that poor spelling, at any time, is inexcusable, and furthermore, that to carry the habit out of school means no position. In short, that a poor speller has a most excellent chance to make a failure of life.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

AUSTRALIA — South Australia's Land — Grand Railway. Review of Reviews, April, 1903.

CANADA—The Trans-Canada Railway. Review of Reviews, April, 1903.
Canada's Growing Commercial Independence. North American Review, April, 1903.

CLAY PRODUCTS — Brick Making. The Clay-Worker, December, 1902.

DAIRYING—Modern Dairy Farms. Harper's Weekly, December 20, 1902.
Cheese Curing and Marketing. American Agriculturist, December 20, 1902.

FISHERIES—The U. S. Fish Commission. North American Review, April, 1903.

FORESTS—Lumber on the Pacific Coast. Mississippi Valley Lumberman, January 16, 1903.
The Railroads and Forestry. World's Work, April, 1903.
White Pine Statistics. Mississippi Valley Lumberman, January 16, 1903.

FRUITS—Apples. Country Life in America, January, 1903.
Progress in American Pomology. American Agriculturist, January 3, 1903.
Growing American Lemons. World's Work, April, 1903.

FOREIGN TRADE — Our Share in Oriental Commerce. Sunset, April, 1903.

GREAT BRITAIN — The Irish Land Bill. Nineteenth Century, April, 1903.

IRRIGATION — Pushing Back the Ariel Line. Review of Reviews, April, 1903.

GERMANY—The New German Tariff and American Interests. The Protectionist, April, 1903. Also Consular Report, March, 1903.

MINERALS—Butte City, the Greatest of Copper Camps. The Century, April, 1903.
Beaumont Oil Production. Paint, Oil and Drug Review, January 14, 1903.
Mineral Production of the United States, 1902. Engineering and Mining Journal, January 3, 1903.
Romances of the World's Great Mines, — Kimberley. Cosmopolitan, May, 1903.
Life and Labor in Anthracite Coal Mining, Part IV. Engineering and Mining Journal, December 20, 1902.

MEXICO—American Money in Mexico. The Manufacturer, January 15, 1903.

MICELLANEOUS—Lloyds, The Great Insurance Company. World's Work, April, 1903.
The New Department of Commerce and Labor. World's Work, April, 1903.
Tucson of Today. Sunset, April, 1903.

James B. Dill On University Education

At the last meeting of the Michigan Political Science Association, to which we referred at the time in these columns, the great New York corporation lawyer, Mr. James B. Dill, made a very thoughtful address. He sent us an abstract of his address some time before the meeting, but we had not room for it in recent numbers and so we quote from it briefly here.

Mr. Dill took a position diametrically opposite to that occupied by Andrew Carnegie. He believes in the university training, though he admitted a qualification, saying, "Some who dissent from the view that a university education handicaps and delays a youth intending to become a business man do not hesitate to say, however, that they have observed that great corporations which prefer to employ college men seek university men who have been at least two years out of college, out of whose eyes, they say, has faded the dazzling halo of the Senior year, out of whose ears has gone the echo of the baccaulaureate sermon and the music of the valedictory address."

His second point was as to the changed attitude of universities toward what has been called, "Commercialism in the best sense of the word," indicated most forcefully by the increasing tendency to appoint laymen rather than clergymen as presidents of colleges.

His third point was that while the universities meet the demand of the business world by preparing educated business men, the business world meets the universities more than half way in the recognition of the value of a university training as preparatory to a business career. He said that to-day less is thought of the individual dollar and more of the individual man than ever before in the history of the world. "To-day, education as compared to riches is stronger and vastly more potential to the man who desires to succeed." It is becom-

(Continued on page 49.)

Commercial Geography

Durand W. Springer, Ann Arbor, Mich.

[A paper read at the Milwaukee convention of the N. E. of C. T.]

Warned by the criticism offered by a teacher to the Quiet Observer, and reported by him in the December issue of the practical age, to the effect that he received no benefit from listening to long and labored papers which told what the reader did not do in his school, I am constrained to confine this paper to a simple statement of the method adopted by the writer in conducting his first class in Commercial Geography in the Ann Arbor High School. This will leave for those who take part in the discussion, the more ample field of telling how it should have been done, or, if they choose to make the half hour the more helpful, they will confine themselves to the relation of similar experiences in their own class rooms. This decision will somewhat shorten the length of the paper for it does not take any of us as long to tell what we have done as to relate what we should have done or would like to have done. From a teaching experience of eight years in business colleges, I see no reason why the same method might not be adopted in any such school with equal success.

TIME ALLOTTED

The amount of time at the disposal of the teacher is a large factor in determining the method to be pursued in presenting any subject. With us a daily recitation period of fifty-five minutes for nineteen weeks is given to the study of the subject under discussion. Fifteen weeks is allowed for advanced work and four for review and examination. We have chosen to make four recitation periods per week based upon the subject, the fifth day being devoted to what is designated as report work.

TEXT BOOKS AND HELPS

At the present time there are two texts on the market, either one of which is well adapted for classes of students of high school age. They are "Adams' Commercial Geography," published by D. Appleton & Co., and Macfarlane's "Commercial and Industrial Geography," published by the Sadler-Rowe Co. Whichever is chosen as a text, the writer suggests that a supply of the other be secured to be used by the class for supplementary work. After the choice of a text, comes the selection of such helps as may be valuable in presenting any subject. The number and kinds will largely be determined by the amount of money at the disposal of the teacher. We have had but one class in this subject so we have made only a beginning in the collection of outside matter, but this will be added to each year until the desired amount has been obtained. Our first purchase was a set of the latest wall maps, mounted on rollers and properly encased so as to keep them free from dirt. There were seven of these, one for each continent, one for the world, and one for the United States. To these was added the latest wall map of Michigan, secured from the Commissioner of Railroads without cost. The Little Chronicle was subscribed for and the following reference books bought: Chisholm's Hand Book of Commercial Geography, Clow's Introduction to the Study of Commerce, Gonner's Commercial Geography.

Application was made through our Congressman for government publications with a good degree of success, for we are now receiving from the Department of State, Consular Reports and the Commercial Relations of the United States, an annual publication in two volumes. From the Bureau of Statistics, Treasury Department, we get the Statistical Abstract of the United States, the Monthly Summary of Commerce and Finance, and the Annual Report of Commerce and Navigation of the United States. These, together with the latest census reports, especially those pertaining to Agriculture and Manufactures, give us all the material for original work for which the student has time. As a result of my trip last spring to attend the Eastern Commercial Teachers' Meeting, much valuable material was secured from the Philadelphia Commercial Museum. Application was made to several of our business men for such copies of the trade papers as they did not care to preserve. These afforded another source of information for research work.

CLASS WORK

The four days devoted to the study of the text presented but little variety as to the method for the student to follow. The students were encouraged to use the iuformation found in the outside reading in connection with the text for the lesson of any particular day. The day each week set apart for report work was in many ways productive of the best results. The first thing on the program was the outlining, by some member of the class, of the information contained in the last week's issue of the Little Chronicle. The maps were freely used during these exercises, some other member than the one reporting being called upon to locate the places indicated. Opportunity was offered for questions, following this part of the work, after which reports were made concerning items of interest found in the outside reading, either from trade papers or newspaper articles. What time was left was spent in discussing the papers which each member of the class was obliged to submit. These were two in number, one on some given country, one on some commercial product. In preparing these papers, use was to be made of the reports and the few reference books we had secured.

RESULTS

By the end of the semester each member of the class had prepared and was obliged to present for examination, a statistical table and a commercial map of the United States. The table was a summary of the world's trade with the United States by continents, detailing the trade with the four or five leading nations in each, giving our total imports together with the imports from them and working out the percentage. The exports were treated in the same manner. A table of the various commercial products was made showing, where it was possible to obtain the figures, the world's output and the output of the United States, together with the percentage. Lastly, a comparison of the ten largest manufacturing industries in this country was made, showing the capital invested and the value of the annual output, the same statistics were gathered from the states most largely interested in manufacturing. Each student was supplied with an outline map of the United States which he filled in with the names of the commercial activities for which the several states were most widely noted.

This is an outline of the method followed with my first class in Commercial Geography. In general no change will be made with the one beginning next February. The World's Work and several books will be added to our reference list. We shall probably add to the amount of the statistical work required, owing to the fact that all the census returns are now available. It seems to me the ideal condition would be secured when three periods per week can be spent on the text and sufficient supplementary material shall have been provided, so that two days may be spent in work similar to that indicated. In time we hope to add to the interest and practical value of the study by securing a small but well selected lot of commercial products arranged as a Commercial Museum.

California

MESSRS. ZANER & BLOSER,
COLUMBUS, OHIO.

DEAR FRIENDS: I am going to ask you to make some announcement of the fact that California is about to fall into line and have a Commercial Teachers' Association. I have been writing letters to the business college teachers and teachers in commercial High Schools and Professors of Commerce and Finance in the colleges and universities and am receiving the most hearty responses. Without exception their endorsements of the plan are unequivocal and that means that we are going to have a big association and a good one, for we have some of the best material in all the country out here.

I have not heard from all of them as yet, and no date for the first meeting has been fixed upon, but I wish you would give the movement your support and urge the brethren to write me, that is those I may not have written. I have written about fifty of them and have heard from a great many. With best wishes, I am

Very respectfully,

L. H. HAUSAM.

Orange Valley Business College.

RIVERSIDE, CAL., May 20, 1903.

THE HANDWRITING EXPERT

Should He be Made Official? And How?

BY WILLIAM J. KINSLEY, NEW YORK

So much has been printed lately about handwriting experts and their work, that the average person, when he wishes to speak or write on the subject, is prone to express a biased and prejudiced opinion. Many persons believe that all experts are fakirs and humbugs, willing to take either side in any controversy where their opinions are sought, and willing to sell their opinions—and incidentally their souls—for a fee.

The belief of the public is fostered by the actions of some so-called experts, who, with a smattering of training and more or less experience, are to be found usually on the "off" side in cases where handwriting is disputed. These "experts" value their own opinions so little that they change them—and change sides in the controversy at the same time—quite frequently.

It is no wonder that the public is misled by reading: "Six experts for plaintiff, and six for defendant testified directly opposite regarding the handwriting." The newspaper reporters, while acute observers, cannot always see the difference in honesty of purpose, manner of testifying, the reasons and explanations given—the logic of the case—for the opinions expressed. The newspaper reports (because of space limitations also) usually contain the briefest summary of the evidence and this is dismissed with the statement practically reading: "Six of one—and half a dozen of another."

The reporter didn't hear all of the evidence in the first place; he didn't understand all of what he did hear; he didn't make notes of all that he understood; and the copy editor didn't send all the "copy" of the reporter to the compositor. Then the reading public can't read all that is printed about court cases—and if they did read it all there would be parts that they would fail to understand, connect, or in a few days or hours, remember. So I say that it is not to be wondered at that the general public fails to comprehend the nature and extent of expert testimony. The public cannot see what the jury sees—that the reasons given by one set of experts are logical, convincing—really reasons; while the opposite set of experts, numerically as great, and expressing as positive (often more positive) opinions, have no, or next to no reasons to support them—and, under cross examination, are utterly discredited.

As Justice William J. Gaynor, of the New York Supreme Court, in a recent trial where handwriting was involved, said about witnesses in general, in his charge to the jury: "It will be a sorry day for Justice, when courts and juries cannot penetrate the mask of fraud and deceit in the witness chair." The judge or jury who are to decide between plaintiff and defendant, must weigh the evidence as presented — and must weigh the character, skill and experience of the expert witnesses themselves. To be sure, courts and juries are not always given opportunities to do all of this—but the public seldom or never is. To the public it looks like a tie vote when experts differ, and "When the doctors disagree," etc.

The remedy? There is probably no perfect remedy. But a partial remedy—a vast improvement on the present system would be to have official experts, either paid by the



W. J. KINSLEY.

state, or the expenses charged to the litigants. The questioned handwriting could then be submitted to these official experts and after the opinions were rendered, if they did not meet with the approval of one or both sides, the experts could be put on the witness stand in open court and examined and cross examined. Thus their reasons, or lack of them, would be shown to the court and jury. This system would remove dishonest and incompetent experts from the field and would remove any cause for complaint on the score of financial bias in the official expert witness—since he could have no interest in the result of his decision.

It has been suggested that handwriting experts have no technical school for training in their calling, no one to pass on their fitness, and no institution to issue certificates. All of this is true. The official experts would remedy the second and third of these three objections and they really embody the first. There is no school or college where the scientific examination of handwriting to detect forgeries is taught, and if there was such a school its course of study must necessarily be long, tuition high priced and its pupils few. When it is remembered that the great mass of cases in the United States and Canada of questioned handwriting in which large sums are involved and large fees paid to experts for services, are handled by five or six men who give all or a large part of their time to this work, (and who could take more cases did they come to light) it will be seen that there is no demand for an increase in their number at present. A college with such a course of study would find that it could not secure students—and if it should secure the students, the students would find when they graduated that they could not secure clients.

When courts, lawyers and the public are educated up to the point of understanding what can be done by an honest and skilled expert in handwriting, there will be a far greater demand for such services than there is at present. An attorney whose client was saved from the gallows, and who had his fortune saved to him in spite of an attempt to steal it by a forged will, in a letter to the writer, said: "The services of the handwriting experts in this case cannot be spoken of too highly, and the great utility and necessity of such a profession as yours is as yet inadequately esteemed and appreciated. This, I believe, is caused by a general lack of knowledge with regard to it, but it will surely advance in the estimation of the general public as it becomes better known."

In the State of New York, graduates of law, medicine, dentistry, veterinary and other technical schools, before they can practice their professions, must pass what is known as "the Regent's examination"—examinations in the academic studies—and must be of good character. New York State also has a degree for accountants—"C. P. A."—Certified Public Accountants—and a special board of examiners under direction and control of the Regents examine as to technical fitness, applicants for this degree.

Something like this might be done with handwriting experts, and only those passing the academic and technical examinations and who possess good characters should be licensed or selected as official experts.

If the Bar Association of the State of New York would take the lead in this matter and secure the appointment of a commission to "find the way out" of this expert witness problem, great good would come from it, a uniform system would be inaugurated, and in this, as with the accountants and in other progressive measures, other states would soon follow the lead of the Empire State.

Some captious critics have complained that handwriting experts have no association—no guild. How can they have? The profession of handwriting expert, while practiced for three hundred years or more, is really now in embryo—in its formative period. Like all young sciences and young movements it has attracted

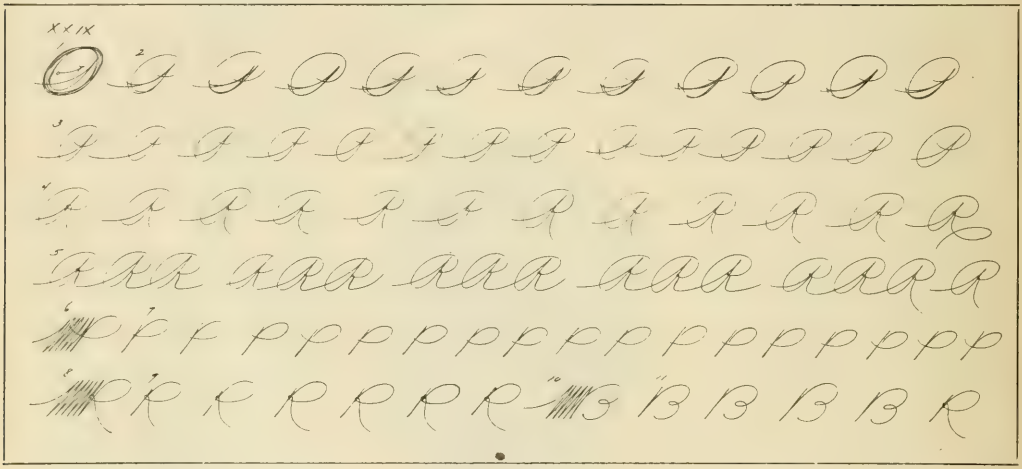
(Continued on Page 49.)

Lessons in Business Writing.

BY

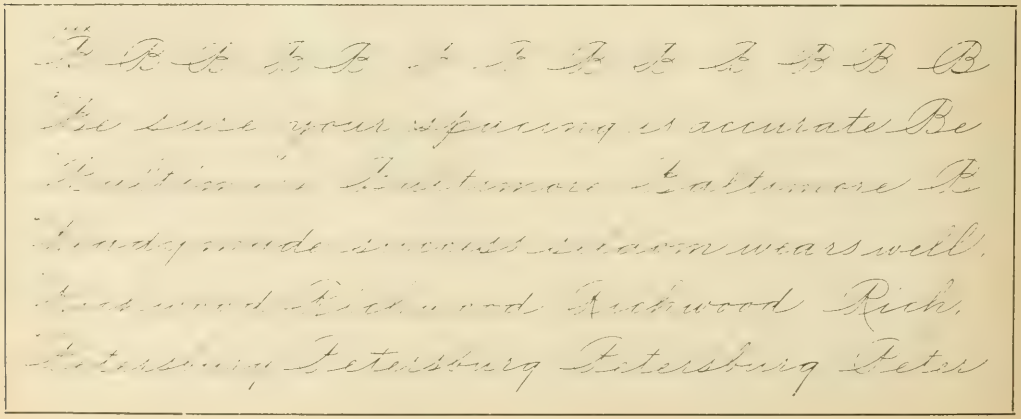
THE SADLER, BRYANT AND STRATTON — C. C. Lister — BUSINESS COLLEGE, BALTIMORE, MD.

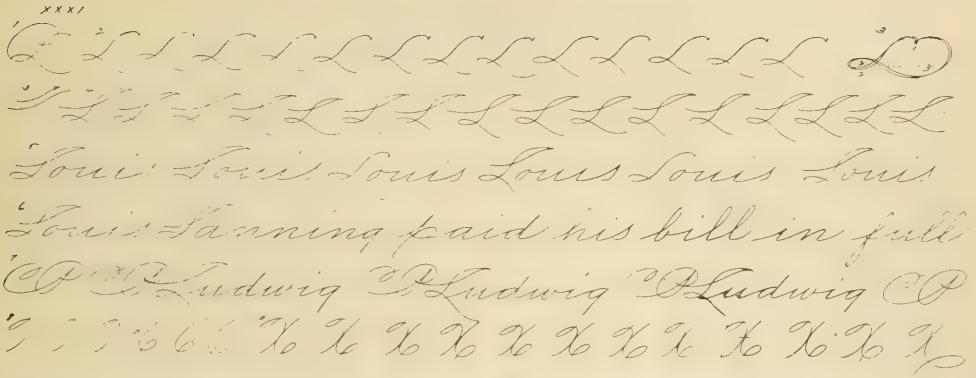
It frequently happens that a student practices over a series of copies, and still his writing does not come up to the desired standard. He realizes that he has made some improvement, that he has learned to make exercises he could not make before but that things are now apparently at a standstill. This is often the case when the student has just gone over a course of lessons in writing. By taking a kind of inventory of things as they are at this time, he will probably find that he can glide the hand over the paper freely, has a fair conception of correct form and spacing, and fairly good control. He can make all the purely movement exercises well, but still the writing is ragged-looking—it lacks *something*. A good plan now would be to begin at the first and take up again the same copies just as if it were the first writing lesson. The first time the student goes over a set of copies, every exercise is new to him, and about the time it begins to become easy, he passes to another, so that he is almost continually working on some unfamiliar copy. Yet the faithful effort put on this ever-changing course of work, must have served to develop the correct use of the writing muscles, correct position of body, hand, fingers and pen. Now the student should be able to go more into detail in his writing, make a closer study of turns, angles, spacing and style in general, and thereby come nearer reaching his ideal in good writing.



In the school with which the writer is connected, we have a fixed course in business writing, similar to the one which this number completes. We follow it through faithfully and then go back and come over it again in the same manner, each time striving for a higher degree of perfection. Every graduate from the institution goes over the same course from two to three times, and in this way, it is seldom that a graduate leaves without becoming a good business writer.

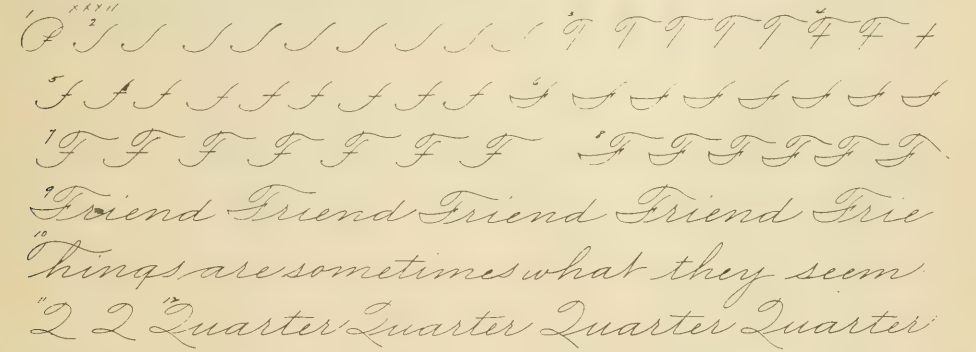
We would therefore urge everyone who has been following these lessons to go over them carefully a second time, if he can possibly find time to do it. In doing so, give special attention to word and sentence writing. Watch the spacing, size, turn, angles, careful finishing of letters, smoothness of line and everything that is essential to good writing.





The exercises, 1 and 2, in the first line of Plate 29 serve to develop a popular style of *P*. It, as well as the *B* and *R* to follow, is based on the the reversed oval form. The first exercise is made by beginning the same as the first part of *H* or *K*, and then swing round about ten times with a free, but not too rapid motion. The second exercise is particularly good to develop this style of *P*. It serves to put the hand in motion. Begin with a short, full curve. Notice that you should swing around over the top point of the stem of the letter. Lift the pen upward as the letter is finished. Avoid making too broad a turn at the bottom, but be sure to make the turn at the top broad. The tendency is to make the top too narrow. In making the *R* as illustrated in line four keep the little loop up toward the point of the stem. If it is thrown too low it is almost impossible to finish the *R* nicely. After making this small loop, make the final stroke curve in toward the stem exactly like the final stroke of *K*. Exercise Number 5 will be found excellent to develop nice control.

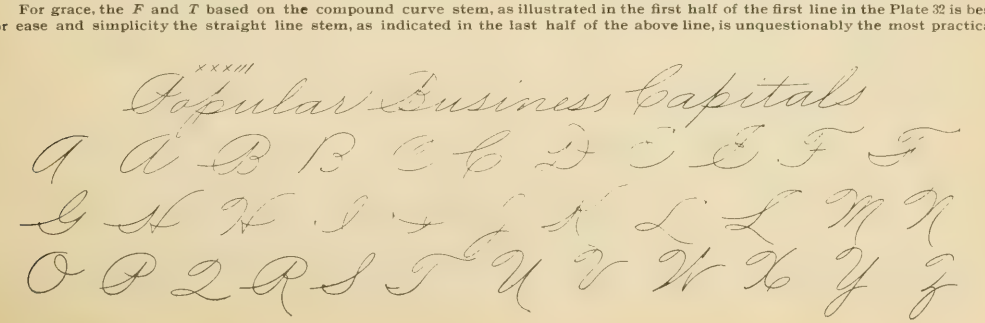
The style of *P*, *B*, and *R* in lines 6 and 8, is based on the straight line. A little practice on the straight line exercise preparatory to making these letters will be found good. Round the top nicely and watch the location of the small loop in the *B* and *R*.



The initial stroke of *L* is a compound curve, much like the first stroke of *P* or *R*. Press the pen to the paper forming a dot as a definite beginning point. Curve the line well, form a flat loop on the blue line, and let the pen glide under the line and to the right. Avoid making this final stroke too long. Exercise Number 3, at the end of the first line of Plate 31, will be found good to develop boldness in making this letter. While some object to the introductory stroke in *L* as indicated in Number 5, others favor it. It is largely a matter of taste. It serves as a connective stroke when passing from a preceding letter to *L*, as in writing *C. P. Ludwig*, see copy Number 7.

In making *X* be careful to join the two parts forming it, at half its height. Study the letter. The *Q*, it will be observed, is begun like the *X* and is finished like the *L*.

For grace, the *F* and *T* based on the compound curve stem, as illustrated in the first half of the first line in the Plate 32 is best. For ease and simplicity the straight line stem, as indicated in the last half of the above line, is unquestionably the most practical.



XXXIV.

The stimulus of a painful necessity urges man to accomplish more than his necessities require, and the world is filled with monuments and memorials of his industry, his zeal, his patient labor, his masterly spirit and his indomitable perseverance.

The student should not fail to practice faithfully on the various words and sentences given in these copies. Plate Number 34 gives a sentence made up of nice words for practice, and we suggest that the student write and rewrite it, special attention to spacing and uniformity of size. Notice the beginning and ending strokes of words. Make them short to avoid giving page writing a straggly appearance.

This brings this brief series of lessons to a close. The writer began this work with an enthusiastic desire to make it useful to those interested in a popular style of business writing. If he has failed to do so, or at least in a measure, it is not because he has not put a great deal of thought on it, with a view to having it embrace as much as possible of that which has proved to be good.

Lessons in Practical Business Writing

BY

Nina Pearl Hudson.

NEW BRITAIN, CONNECTICUT.

Students practice criticised in these columns free of charge Specimens should be sent to Miss Hudson, New Britain, Conn , by the fifth of each month.

Lesson 3.

"Hand heigh," my old auntie used to say to me at home, "aim high," was the English of it. She was of the bold clan of the MacDuffs, and it is my own motto in these anxious days.

"The Tory Lover."—L. O. Jewett.

Plate 8.

men men men

mine mine mine

mine mine mine

mum mum mum

minimum minimum

PLATE 8. Combine plates 3, 4. 5, in these words. Do not have angles at the top of *m's* and *n's*, and at the bottom of *i's*, *u's* and *e's*. No. 5. Do not lift the pen in making the word. If you feel that you must lift the pen perhaps at the bottom of the second *i*, hold pen at that point and move the elbow. This will soon become a habit, so that you will not mind writing a long word.

PLATE 9. No. 1. Practice on the *u* exercise. Bring third stroke a little higher than the first two; retrace and end with a short curve, for *w*. Keep down stroke straight; curve at the top and bottom, same as the last half of the *n*. No. 3. Make crossing with an up stroke. No. 4. This is an *x* without the crossing and an ending like the *w*. Do not curve the last up stroke to the left so that it will resemble a poorly made *o*. No. 5. An *x* with a down stroke on the same slant and one-fourth space below the line.

(Continued on Page 31.)

THE BUSINESS EDUCATOR

Its Progress, Announcements of Forthcoming Features, Words of Commendation from Friends, etc.

This being the last number of our present volume, (our next number, the September one, will appear as usual on August 25th), the many loyal and enthusiastic friends and supporters of THE BUSINESS EDUCATOR will no doubt be interested in something of a personal nature—something regarding the journal's progress and plans for the future. To satisfactorily present such matter, we have added a few extra pages so that none of the regular features would be crowded out.

The BUSINESS EDUCATOR cannot point to a record extending back a great many years; but it can point to a record of a few short years, however, which is unparalled in the history of this class of journalism. In fact, in not a great number of months, it has not only accomplished, but in many ways supassed, that which has taken similar journals decades.

It appeared a few years ago in a very unpretentious way, but having a mission, and possessing something of merit, it has been most cordially received and generously supported.

THE BUSINESS EDUCATOR is today a gratifying success, and if we judge aright, has a most promising future.

Let it not be supposed that this condition has been reached without work; there has been work, incessant, prodigious work. No one can realize the labor required to conduct a journal to a successful issue until he undertakes it. But it has been done in the spirit of love, with intense interest, and in the belief that some good was being accomplished. It has therefore been most pleasant work.

The journal is the result of a need of and demand for a broad, liberal, progressive, practical exponent and representative of business education. In the Department of Business Education it was the first to present from month to month in connected and consecutive form editorials, articles, contributions, lessons, etc., in the interests of students, teachers, and proprietors of business schools, public as well as private.

The editorial policy has been connected, constructive, progressive, dignified, impartial and independent.

The substantial success of THE BUSINESS EDUCATOR has been due to its conservative business management; its liberal, open-door, editorial policy; its progressive timely, able, select contributions; and its artistic, characteristic, costly makeup.

Cheapness, boasting, superficial policies, and rehash have been carefully avoided. *The best*, not the cheapest, has been the aim.

As a consequence, THE BUSINESS EDUCATOR has set the pace, not alone in matters pertaining to penmanship, but in commercial education as well.

From the beginning it has championed plainer, swifter, easier, simpler writing for the many, and more beautiful writing for the few.

It has opposed extremity in slant, in style, and in movement, and with such logic that its competitors are reluctantly abandoning their narrow, one-sided, hobbies for something more modern. One-slant-for-all, one-movement-for-all, and one-style-for-all theories are fads and fancies now passing and passed, as concerns practical, up-to-date writing.

The outcome of this straightforward, far-reaching policy is a prestige among educators, advertisers and subscribers never before secured in so short a time.

Subscriptions during the past year have increased fifty percent. Our clubbing list is so extensive that we cannot spare the space of several pages to present it, as we should like to do, and besides, a number of supporters have requested that no mention be made of their clubs.

Mr. Gaylord, editor of the Department of Business Education, has done noble service, not alone by contributing each month from his trenchant, lucid, aggressive, thought-provoking pen, but by securing men eminent in their lines to contribute.

THE BUSINESS EDUCATOR is in a position to discover and secure new talent in penmanship to an extent unequaled by others. As a result, surprises are frequently in store for our readers. The lessons now running from the brain and pen of Miss Nina P. Hudson have been a source of comment and congratulation from many.

Mr. J. E. Leamy, the skillful, progressive, hustling, brilliant penman of Troy, N. Y., has prepared a series of ten lessons to begin in our next number, which, for practicality in the way of legibility and speed, are revelations of skill and swiftness. Copies and instructions are alike stimulating and instructive.

Mr. E. C. Mills, of Rochester, N. Y., with whose work our readers are familiar, will contribute about four times as much to our columns the coming year as he has during the past. This means a variety and quality of work worth your while to consider.

Mr. C. E. Doner, who has been with the Penman's Art Journal the past year, now supervisor of writing in the public schools of Beverly, Mass., will be a regular contributor to the columns of THE BUSINESS EDUCATOR the coming year and years.

Mr. Charlton V. Howe, the expert penman, is preparing a series of lessons in practical writing, and will present the same in our columns the coming year. You need to keep an eye on them if you want the latest and best.

Mr. M. A. Albin, whose lessons in "Modernized Roundhand" begin in this number, will have something surprisingly sensible from month to month, following which he has promised a series of lessons in practical business writing.

G. A. Henry, another young, enthusiastic, skillful, aggressive pen-pusher, is at work on a series of lessons for our columns.

Specimens of business, round and ornate, penmanship will continue to adorn our pages.

Mr. H. B. Lehman, the skillful, will continue to delight our readers, as in the past, and at the present.

E. L. Brown, Rockland, Me., the one who "does up Brown" more and better resolutions, diplomas, etc., than any other man in the country, will continue with us indefinitely.

A. H. Hinman, Worcester, Mass., is contributing the most interesting and exhaustive historical, entitled, "A History of Penman, Early Business Education and Educators in America ever attempted.

S. M. Blue, the talented young penman, with whose work our readers are somewhat familiar, has also consented to favor our columns from month to month with specimens of his skill.

Then too, our convention reports, news items, book reviews, etc, are unexcelled.

Beginning with our September number we shall devote at least a page to the reproduction of students' specimens. Every earnest teacher is anxious to see the results obtained by other teachers, and this page will give all the opportunity of making valuable comparisons of results.

Remember, you get all of this and more for but $1 a year if you take THE BUSINESS EDUCATOR.

The object is to make the journal so interesting, helpful and valuable that no one at all interested in the subjects it treats can possibly afford to be without it. And we are sure that commercial teachers prefer to place THE BUSINESS EDUCATOR before their pupils with its wealth of inspiration all along the line of commercial education, rather than induce them to accept something cheap, merely because it costs a few cents less.

To the many staunch friends of the journal who have helped in no small degree to make it what it is, we hereby extend our sincerest thanks. And we would add that, if in your opinion we merit it, give us the same loyal, vigorous help the coming year that you have in the past, and we in turn will try to give you a still greater journal.

The Men Who are Responsible for The Business Educator.

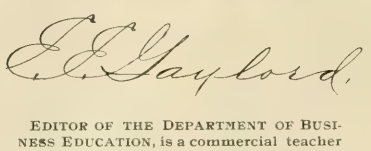








EDITOR-IN-CHIEF OF THE BUSINESS EDUCATOR, is a teacher whose experience extends over a period of two decades, during which time he has doubtless prepared more persons as professionals in penmanship than any other man. He is an author whose publications along all penmanship lines have reached nearly all quarters of the globe and the sale and use of which are steadily increasing. He is a liberal specialist, bringing to bear upon his specialties of penmanship and art in an unusual degree the three-fold forces of originality, commonsense, and skill. His extensive acquaintance among commercial teachers and penmen, his interest in and love of commercial education, which includes practical penmanship, and his ability to see impartially all sides of a question, combine to make him specially suited to editorial work and wielder of the blue pencil.



EDITOR OF THE DEPARTMENT OF BUSINESS EDUCATION, is a commercial teacher of many years' experience having conducted a school of his own and taught in a number of the best schools. He is also the author of a number of commercial text books, the large sale of which demonstrates their merits. He is now principal of the Commercial Department of the Beverly High School, Beverly, Mass., which is noted for its up-to-dateness and thoroughness. He has an exceptional knowledge of English, is a scholar of wide learning, and as a man of unmeasured resourcefulness, he easily stands in the front rank of America's most progressive, practical, and intellectual educators. Morever, he is a man of high ideals, and thereby a factor for good as well as for progress in the great and growing cause of Business Education.

The journal is fortunate in having at the head of the department of business education a man of such ability and worth.



BUSINESS MANAGER OF THE BUSINESS EDUCATOR, began his professional career at Oberlin, Ohio, twenty years ago. He soon became known as one of America's most skillful penmen. As a teacher of penmanship, his thousands of pupils believe him to be unexcelled. He has taught in many schools, acted in the capacity of school manager, and now has on his shoulders the financial management of the Zanerian College and its varied and extensive publishing interests, as well as that of THE BUSINESS EDUCATOR. This work he performs with an unfaltering zeal, squareness and conservatism unexcelled. A tireless worker, a master of details, a critic of no mean ability, and a man of uncompromising principles, he is the one man among millions suited to the work in which he is engaged.

Department of Business Education.

Announcements for the Coming Year.

A Glimpse Into the Future.

This number closes the third year of the life of this department. It is hardly worth while to look backward. The past speaks for itself; it is the future which holds our ideals. We shall therefore speak briefly of the plans for this department of THE BUSINESS EDUCATOR next year. Briefly, because it is our policy to do rather than to say.

In the minds of some of the foremost teachers of commercial branches, there have been hopes that some day a journal devoted to their interests would dare to carry departmental work, in which each teacher could find something of help and inspiration to him, as well as to his students; where arithmetic, penmanship, bookkeeping, law, and the related subjects should each be specially dealt with by those who could write with authority. There is no doubt that the popularity of penmanship papers has been due to this definite provision for one class of teachers. It has been our hope from the beginning of our connection with this department that we should be able to introduce the department feature, but there have been many obstacles in the way, not the least of which was the apparent impossibility of getting well-qualified teachers to take hold of the work. Next year, however, we shall make a beginning in this direction that will please our many readers.

Department of Office Practice.

Mr. S. S. Hookland, who has charge of the Office Department of Banks Business College, Philadelphia, will conduct a department of Office and Business Practice, which will occupy liberal space in each number during the year. Mr. Hookland has a well-equipped and extensive set of offices and a course of work that has elicited many commendations. He is known to be a very successful teacher, and he will make this department practical and interesting. Teachers of Office Practice everywhere are invited to co-operate with Mr. Hookland in this first effort that has ever been made by a commercial teachers' paper to present a systematic, connected plan of Office Work. Mr. Hookland will write on the following topics, among others: Office Practice in Commercial Schools, Limitations of Office Practice, Relation of Offices to One Another, Office Appliances, Checks on Students' Work, Course for Students Who Deal with the Offices, Intercommunication Business Practice, etc. Mr. Hookland will gladly welcome suggestions, questions, sample forms used in other schools, methods of handling the work in various offices, checks on students' work employed by other teachers, arrangements for division of labor in the several offices, extent to which inspection of business papers by the teacher is carried, frequency and extent

of auditing the office books, penalties for violation of office regulations, samples of office regulations, etc. Mr. Hookland will be able to use up all the space alloted to him, with what he writes, but he will be glad to divide with other teachers if they will enter into the spirit of the effort to prepare something that will be helpful and practical for teachers of Office Practice everywhere. This department, like the others, is purely for professional purposes; nobody has an axe to grind. Since copy for the September number must reach us the latter part of July, we suggest that teachers take up this matter with Mr. Hookland at once.

Special articles will appear from time to time, supplementing Mr. Hookland's regular contributions. Among these contributors will be W. H. Whigam, who has charge of the Counting House Department of the famous Metropolitan Business College, Chicago; and J. M. Davis, Superintendent of the Business Practice Department of Heald's Business College, San Francisco. Mr. Davis has the reputation, among commercial teachers on the Pacific Coast, of being the best teacher of Office and Business Practice west of the Rocky Mountains. Our visit to his school apartment and our inspection of his work confirmed the generous estimate of Mr. Davis' fellow teachers in other Coast schools. Other high-class specialists will contribute, but they do not wish to be announced in advance.

W. I. Staley, President of the Capital Business College, Salem, Oregon, whose school, though not the largest on the Coast, has the enviable reputation of sending out unexcelled work in Business Practice.

Department of Commercial Law.

The Department of Commercial Law will be under the direction of Mr. J. C. Barber, of the Bryant & Stratton Business College, of Providence, R. I. It is hardly necessary to say that Mr. Barber, like Mr. Hookland, is a special teacher in one of the greatest schools in the country; neither is it pertinent to speak of Mr. Barber's ability in this direction, in view of the taste of his quality that has been afforded our readers during the present year. Mr. Barber will be glad to have from fellow teachers of commercial law suggestions as to scope, method, outlines, cases, source material, etc.

Department of Business Arithmetic.

We have tried for three years to obtain the services of a successful and competent teacher to contribute articles on that side of business arithmetic known as Rapid Calculation. We did not succeed until we obtained the articles recently contributed by L. C. Horton. These articles awakened so much interest that we determined to secure a series of articles extending through the entire year, going more into detail, and covering a wider range than anything hitherto attempted. We are highly pleased to announce that Mr. G. E. King, Vice President of the Cedar Rapids Business College, Cedar Rapids, Iowa, a teacher with whose superior work we have long been personally acquainted, will give in detail, in a series of five articles, beginning with the September number, his methods of teaching the various sub-divisions of business arithmetic that he handles in his Rapid Calculation classes.

Following Mr. King, Mr. W. E. White, Vice President of the Gem City Business College, Quincy, Ill., one of the largest and best commercial schools in the world, will present his methods of teaching Rapid Calculation. All who have met Mr. White at the commercial teachers' conventions, and who have heard him on his favorite subject, will be keenly expectant for the practical, usable instruction that he will set forth. These articles are to be not only expositions of methods of teaching, but also lesson-articles that shall contain material for work, and no commercial teacher anywhere can afford not to know what can be gleaned from the writing of these eminently practical and successful teachers.

Supplementing the contributions of Mr. King and Mr. White, will be several articles by Mr. E. E. Kent, who has charge of the instruction in business arithmetic in the Rider-Moore and Stewart Schools of Business, Trenton, N. J., an institution (for the shorthand and commercial schools are under one management) that is in the very front rank of Eastern commercial schools for size, scope of work, and efficiency in teaching. Mr. Kent will branch out somewhat more than his colleagues in this work are privileged to do, and will show how he gets results by normal methods, applied to the more difficult applications of the principles of percentage, although he will doubtless have something to say, also, on the subject of Rapid Calculation. We are going to spread a feast for the really ambitious teacher of arithmetic, no matter in what school he may be employed; and, best of all, the viands will be prepared by chefs who have been compelled by the law of the survival of the fittest to eliminate all superfluities, and get down to the bed-rock of essentials. There will be no humble bending of the knees to the method or the sequence followed by text-book makers. They will illustrate the definition of a straight line.

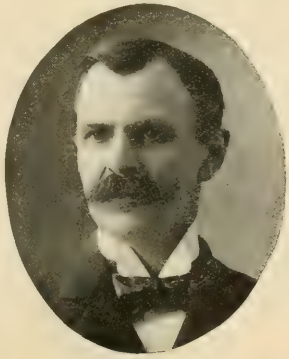
Department of Commercial Geography

In a recent canvass of the commercial schools of the country, we found an unusual interest in the subject of commercial geography. This subject is too practical in its relation to foundational knowledge that every business student ought to possess, to be overlooked by commercial teachers. We have, in various ways, from the time this department was established, tried to stimulate an interest in commercial geography, and we believe that the interest and the need for definite, authoritative direction now justifies us in our determination to conduct a regular department of commercial geography, in charge of a specialist of admitted superiority. We are about to close negotia-

H. S. HOOKLAND, PHILADELPHIA, PA.,
Staff Contributor, Department of Office Practice.



W. H. WHIGAM, CHICAGO, ILL.,
Special Contributor, Office Practice.



J. M. DAVIS, SAN FRANCISCO, CALIF.,
Special Contributor, Office Practice.





W. I. STALEY, SALEM, OREGON,
Special Contributor, Business Practice.



E. E. KENT, TRENTON, N. J.
Special Contributor, Business Arithmetic.



W. E WHITE, QUINCY, ILL.,
Staff Contributor, Department of Rapid Calculation.

tions with a university professor whose standing in his profession warrants the prediction that our readers will find this department alone worth the cost of the journal. We regret that we are not quite ready to announce our contributor's name as we go to press.

Department of Commercial English

The editor, with the help of several special teachers of English in some of the foremost commercial schools of the country, will conduct this department, contributing lesson articles that he hopes will prove of interest and practical value to the readers of THE EDUCATOR. It will readily be conceded that this is one of the most important subjects, if not the most important subject, in the entire commercial school curriculum.

Special Contributors.

We are not content to have this department of THE EDUCATOR serve as a mausoleum for defunct convention papers, although we are glad to publish the best of them when our space permits. We believe that our readers like to have that which is prepared especially for them, and there are always publications that are satisfied to fill their space with second-hand material, so that it would at best be merely a duplication if we were to depend on this class of manuscript to fill our space. We are willing to leave that sinecure to our "esteemed contemporaries." During the coming year we shall have special articles written expressly for THE EDUCATOR, by such men as M. C. Wright, President of the Long Island Business College, Brooklyn, N. Y.; C. C. Gaines, President of Eastman College, Poughkeepsie, N. Y.; J. A. Luman, Vice Principal of Peirce School, Philadelphia; W. H. McCauley, Principal of the Capital City Commercial College, Des Moines, Iowa; S. Van Vliet, Principal of the Spencerian Commercial School, Cleveland, Ohio; W. G. Bishop, President of the Lincoln Business College, Lincoln, Neb.; Col. Geo. Soule, President Soule College, New Orleans, La.; Wm. P. Charles, Charles Commercial School, Brooklyn. These articles will appear, with others not yet ready to announce, under the caption, "From the Business Manager's Desk."

Pictorial Pointers

One of the most popular features we have ever introduced was the illustrations of special rooms and equipment of notable schools, given during the year now closed, under the title "Pictorial Pointers." This feature will be continued. We have in hand some very attractive material for it.

We desire to thank the many readers who have shown their appreciation of our service by kind words and helpful criticism, and we want to express our obligation to the busy men who have taken valuable time to contribute to our pages, helping to make the BUSINESS EDUCATOR a helpful, interesting paper. We intend to be generous and fair, although it is our fixed purpose to expose sham and fraud when we find it; and we shall not hesitate to criticise in the future, as in the past, that which seems open to criticism, but we hope to attack methods rather than men.

DR. J. S. BURTON, HOBOKEN, N. J.,
Special Contributor, Commercial English.



WM. P. CHARLES, BROOKLYN, N. Y.,
Special Contributor, Commercial Education in the West Indies.



COL. GEO. SOULE, NEW ORLEANS, LA.
Special Contributor, "From the Business Manager's Desk."





J. A. LUMAN, PHILADELPHIA, PA.



SEAMAN VAN VLIET, CLEVELAND, O.



W. H. McCAULEY, DES MOINES, IA.



W. G. BISHOP, LINCOLN, NEB.

Special Contributors, "From the Business Manager's Desk."

Our Advertising Patronage

Our advertising patrons are reporting the most satisfactory results from our columns, many of them voluntarily stating that they have received far better results from THE BUSINESS EDUCATOR than they have ever been able to secure from any similar journal. As a rule, therefore, those who give our pages a trial, remain permanent patrons. Some have been with us from the beginning.

Our advertising constituency is of the very highest character. The commmercial text-book publishers represent the most progessive educational publishers in the world. In fact, our advertisers, like our regular contributors, are furnishing the best possible for our columns, and it is well known that he who desires the most advanced ideas, the highest grade of commercial text-books, helps in commercial training, etc., must read THE BUSINESS EDUCATOR.

It should be remembered that we publish no cheap student's edition. It is well known that the student's editions of some journals make up a surprisingly large part of their circulation, and that these student's editions are worth little or nothing to the advertiser of school books, etc. These journals are thrown aside after the student has practiced on the writing lessons. Not so with the attractive and interesting BUSINESS EDUCATOR. It follows then that the better editions of the journals mentioned are surprisingly small, and that when they are compared in circulation and influence with THE BUSINESS EDUCATOR, they dwindle into insignificance.

The coming year the BUSINESS EDUCATOR should be worth far more to advertisers than ever before. The announcements herewith give ample reasons for this statement. With our paid staff of first-class contributors, assuring each subject unusual breadth of treatment, the journal will appeal to a wider class of teachers than heretofore, and extend its influence far beyond that of any similar publication.

Then it should be remembered that, while we completely cover the commercial college field, we maintain unusually close relations with the public school side of commercial education—a field of the utmost promise for publishers of text books and schoolroom helps in the way of commercial training.

With a few comparative figures, the growth of our advertising patronage can be seen. We find that in the June number, 1901, seventeen columns were devoted to advertising. In the June number, 1902, twenty-four columns were occupied, and in the June number, 1903, our advertisers demanded 42 columns.

It is difficult to tell who are pleased most, our advertisers or ourselves.

Where The Journal Goes

While fully nineteen-twentieths of our subscribers are in the United States, every state and territory in the union receiving a share of each issue, the journal each month reaches Canada, England, Scotland, Germany, France, Austria, Turkey, Mexico, Central and South America, Samoan Isles, the Philippines, Hawaii and Porto Rico.

Regular Contributors to the Department of Penmanship.



P. C. Mills.



Rina P. Hudson.



J. E. Leamy.

What Subscribers Say of The Business Educator

Thinking it might be well to publish some testimonials that kind friends have voluntarily sent, we began looking over our files and soon secured enough to fill the whole of the magazine. We can therefore publish but comparatively few of the cheering words received from loyal friends, most of which were accompanied with remittances for subscriptions.

"THE BUSINESS EDUCATOR is far in advance of any similar journal;" "THE BUSINESS EDUCATOR leads;" "THE BUSINESS EDUCATOR is the best journal of the kind published." These are the words that greeted our eyes as we ran through the files, and it seems that enthusiastic friends are intent on making this verdict unanimous.

Others take occasion to speak of the value the journal has been to them, or of its value as a class assistant. All clearly express the highest opinion of the journal, and if any one is in doubt as to what subscribers think of THE BUSINESS EDUCATOR, he will do well to read the following:

Mr. Ball Speaks.

I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education.

I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am,

Very sincerely,
C. E. BALL,
Mankato Commercial College,
Mankato, Minn.

The Business Educator Arouses Interest.

W. H. Kinyon, proprietor of the Pawtucket, R. I., Commercial College, recently favored us with a good club, and with it were the following much appreciated words: "Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm."

Ransom Writes

The last issue of THE BUSINESS EDUCATOR was a beauty. It is an ideal penmanship paper anyhow, and I always look forward with real pleasure to its monthly visits.

Admiringly yours,
C. W. RANSOM, Sedalia, Mo.

The above was written in Mr. Ransom's usual bold, dashy and artistic style. Being a capable judge, his words count.

A Hummer.

Your paper is certainly a "hummer," and every issue seems to surpass the previous one.

BERKSHIRE CARD CO.,
North Adams, Mass.

Best in America.

J. C. Blanton, a skilful penman of West Point, Ga., renews his subscription to THE BUSINESS EDUCATOR, and compliments the journal in the following language: "THE BUSINESS EDUCATOR is the best paper of its kind in America."

Best of the Kind Published.

Inclosed find remittance for THE BUSINESS EDUCATOR one year. THE EDUCATOR is without doubt the best of its kind published. The March number alone is worth the price of one year's subscription.

Clark's Tangible Business College. C. B. SEARS, Springfield, Mo.

A Fine Compliment.

Inclosed you will find $1 for which please continue my name on your subscription list for another year. I cannot afford to miss the excellent banquet you spread every month. May THE BUSINESS EDUCATOR continue to prosper.

JNO. ALFRED WHITE,
Com'l Dept. High School. Moline, Ill.

Best.

"Inclosed find six subscriptions to THE BUSINESS EDUCATOR with remittance for same. Your paper is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principal one in my efforts along the line of ornamental writing."

T. B. BRIDGES,
San Francisco Bus. College.
San Francisco, Cal.

Compliment From Oklahoma.

"It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty co-operation and support as long as your paper is published."

J. W. CORNELL,
Eagle City, Okla.

Has No Equal.

Inclosed find list of subscriptions with remittance for same. I am always glad to solicit subscriptions for such a worthy, wide-awake journal as THE BUSINESS EDUCATOR. In the field of penmanship and business education it has no equal.

J. W. ANSHUTZ,
Lebanon Bus. College. Lebanon, Pa.

Appreciated in Louisiana.

THE BUSINESS EDUCATOR gets better every issue. I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months. May it long live and carry on the good work it advocates.

V. K. BOYETT,
Montgomery, La.

The Gem.

"Find enclosed $1.00 for THE BUSINESS EDUCATOR another year. Each number grows more interesting, and I consider it the 'Gem' of all publications of its class."

J. A. CLARK, Prin.,
International Bus. College,
Newport News, Va.

Leading.

"THE BUSINESS EDUCATOR is the leading journal now. You are making a grand success of it. Will send you a club in a short time."

W. L. THOMAS,
Wichita Com'l. College.
Wichita, Kans.

S. B. Fahnestock, Secretary and Treasurer of the McPherson College, McPherson, Kans., has been a subscriber to our journal from the first. Following the example of Mr. Gaines, he takes the journal for five years at a time. Recently he wrote:

"I know of no paper equal to THE BUSINESS EDUCATOR for the penman and teacher. Enclosed find $5 for which please renew my subscription for five years."

Regular Contributors to the Department of Penmanship.



Charlton T. Howe



E. L. Doner



G. A. Henry

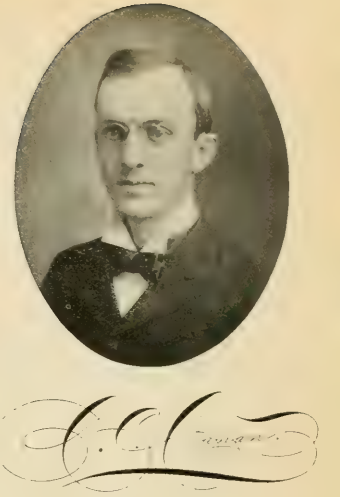


BROKEN BROW, NEBR.,
Special Contributor, Department of Penmanship.



A. H. HINMAN, WORCESTER, MASS.,

Special Contributor, History of Penmen and Business Educators.



BRADFORD, PA.,

Special Contributor, Department of Penmanship.

Worth Hundreds of Dollars.

Every number of THE BUSINESS EDUCATOR represents the highest grade of work in our profession, the originals of which are worth hundreds of dollars.

No one who is at all interested in penmanship can afford to do without a single number of THE BUSINESS EDUCATOR.

I hope you are securing a very large subscription list this year.

With best wishes, I remain,
Your friend,
Rochester, N. Y. E. C. MILLS.

Mr. Olson Speaks and Acts.

"I have been reading the last issue of THE BUSINESS EDUCATOR with much pleasure. I consider it one of the best magazines published on business education; it is certainly worth many times the subscription price. I enclose $1.00 for which please put me on your regular subscription list."
J. C. OLSON, Pres.
Parsons Bus. College,
Parsons, Kans.

Good Words from Mr. Fulton.

Enclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same,

The originally high standard set for THE BUSINESS EDUCATOR continues to rise.

Mr. Hinman's history is intensely interesting. Mr. Gaylord's department is filled with helpful instruction, and is on a high plane. Mr. Barber's efforts are a decided hit. M. D. FULTON,
Auburn, R. I.

Result of Good, Honest Toil.

"I have just received the March number, and I must say that it excels any one of its predecessors. I find the reading matter to be very valuable. You are certainly going up rung by rung with your paper. It shows the result of what good, honest toil will do.

I enclose $1 for another year's subscription." C. E. DONER,
With The Penman's Art Journal,
203 Broadway. N. Y. City.

A few Comments on a Convention Report.

"I congratulate you on the high standard represented by your publication, and the interesting nature of its contents. Your report of the Milwaukee Convention is excellent." JOHN R. GREGG,
Gregg Pub. Co., Chicago, Ill.

"I must congratulate you upon your very interesting report of the Milwaukee meeting." G. P. LORD,
Salem Com'l School, Salem, Mass.

From Porto Rico.

"I cannot think of being without your valuable paper, and so I again enclose $1 for a year's subscription. Each number of THE BUSINESS EDUCATOR is chock-a-block with bright, breezy matter. It is a veritable gem of the first water, and one cannot help but be incited to better things after perusing its pages." S. C. SESSIONS,
San Juan, Porto Rico.

No Concern.

I have greatly admired the color effects on your cover designs which are far in advance of any other similar publication, and when I send you a design for the cover, I have no concern as to its artistic effect when engraved and printed.

THE BUSINESS EDUCATOR from cover to cover shows the effect of your skill and judgment concerning matters artistic.

Sincerely yours,
E. L. BROWN.

What They all Say.

I enclose $1.00 to renew my subscription to THE BUSINESS EDUCATOR. I am very much pleased with your journal, and believe it is far in the lead of any other journal of the kind published.
E. S. GAUSE, Penman,
State Normal School,
Emporia, Kans.

From An Old Subscriber.

Enclosed find $1.00 to renew my subscription to THE BUSINESS EDUCATOR.

It seems that your journal grows better and more helpful with every number, although I long ago thought you had reached the high-water mark. May it continue to increase. W. D. CHAMBERLAIN,
Com'l Dept. High School,
Iowa, Mich.

Best Paper on the Subject.

"THE BUSINESS EDUCATOR is the best paper on the subject it discusses.

Please let me know in due time when my subscription expires, as I do not want to miss a single copy." V. R. BOYETT,
Montgomery, La.

"The next best thing to being at the Milwaukee Convention is to read the report in THE BUSINESS EDUCATOR. I have enjoyed it all over again, and wondered at the efficiency that you and Brother Gaylord have displayed in giving it so complete and full. I'll club you more."
W. F. GIESSEMAN,
C. C. C. College, Des Moines, Ia

Remarkable Improvement.

Enclosed herewith we hand you $1.00 for renewal of our subscription to THE BUSINESS EDUCATOR.

You are to be commended for the good business journal you are giving the public, and we would not think of getting along without it. You have made some remarkable improvements during the past two years. Wishing you continuous success,

We are yours very truly,
W. O. DAVIS, Principal,
Davis Bus. School, Erie, Pa.

Hungry as a Wolf for The Business Educator.

"I wait like a hungry wolf for your journal, which I consider the finest penmanship journal published."
F. J. BRANDT,
Philadelphia, Pa.

Increased Interest.

"Your paper is giving our students entire satisfaction, and is increasing their interest in the work." R. GILLESPIE,
Bay City, Mich.

Considered Best in Canada, Also.

We are delighted with THE BUSINESS EDUCATOR, and think it is the best in the market. J. B. BEVERIDGE,
Brandon College, Brandon, Manitoba.

Best of its Kind.

You are improving your paper right along, and I consider it the best of its kind.
A. H. STEPHENSON,
Bryant & Stratton Bus. College,
Buffalo, N. Y.

Renews for Two Years.

"Enclosed find $2, for which please renew my subscription to THE BUSINESS EDUCATOR for two years, and greatly oblige" Fraternally,
Findlay, O. H. J. MINNICH,

Best.

"THE BUSINESS EDUCATOR is without doubt the best magazine of its kind published." W. L. BROWN,
Shaw Bus. College.
Augusta, Me.

"Your report of the Convention is the best I have ever read. It is brimming over with good nature and embodying much of the spirit that should prevail at such meetings."
C. C. CANAN,
Bradford, Pa.

Mr. Wright Believes in "Simplified."

"I appreciate THE BUSINESS EDUCATOR very much, not only on account of the paper and its contents, but from the fact that Mr. Zaner publishes the best system of penmanship I have ever seen, and with which I have demonstrated in this school that the best results can be obtained."

H. C. WRIGHT,
Long Island Bus. College.
Brooklyn, N. Y.

Mr. Wright adopted simplified penmanship some years ago, and as the reader will see, he endorses it in the very strongest terms. In fact, we have known of no one to discontinue simplified penmanship who has ever given it a good trial.

No Paper Compares with the B. E.

Inclosed find list of subscriptions to THE BUSINESS EDUCATOR, with remittance for same. The other subscribers whose names I sent in have received their papers and they think there is no journal which in any way compares with THE BUSINESS EDUCATOR.

HARVEY HAYES,
McKeesport Bus. College.
McKeesport, Pa.

Strong Words.

"Enclosed find $1 for renewal of my subscription to THE BUSINESS EDUCATOR, for I cannot do without it. It meets the needs of the business educator as no other paper can."

E. E. TERRELL,
Stanley's Bus. College.
Thomasville, Ga.

Encouragement from Tenn.

Inclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same. The subject matter as well as the artistic make-up of the Educator are highly creditable and should insure its continued success.

E. L. WILEY,
Mountain City Bus. College.
Chattanooga, Tenn.

Inspiration from Cover to Cover.

"You get up a splendid journal. It is inspiration form cover to cover, and I enjoy it very much."

L. M. HATTON,
Tampa Bus. College. Tampa, Ga.

Highly Appreciated Compliment.

"I am just in receipt of the Easter number of THE BUSINESS EDUCATOR, and am delighted with its general get-up, and its excellence and style from first to last.

"You are publishing a great journal. It is making itself felt throughout the profession. You are a benefactor in furnishing to the young people and the enterprising teachers such a fund of practical, sensible information and suggestions every month."

E. M. HUNTSINGER, Prin.
Huntsinger's Bus. School.
Hartford, Conn.

Leading.

KINGSVILLE, O., May 13, 1903.

I've got to have THE BUSINESS EDUCATOR or 'bust.' When are you going to cease advance? You are leading; keep up the pace.

Fraternally,
A. P. ROOT.

Far in Advance.

"Enclosed find a list of subscriptions for THE BUSINESS EDUCATOR. Your paper is far in advance of any other publication of its kind I have ever seen."

HARVEY B. HAYET,
McKeesport Bus. College. McKeesport, Pa.

Cannot Afford to Drop it.

Enclosed find $1 for another year's subscription to THE BUSINESS EDUCATOR.

I wish to say I cannot afford to drop your valuable magazine, and as long as you publish same under its high-grade excellence, my name must be found on your list.

N. L. RICHMOND, Prin.
Kankakee Bus. College.
Kankakee, Ill.

Opinion of an Expert.

"Your April number beats them all; I wanted to read all there was in it before laying it down. Success to you."

L. E. STACY,
Spencer's Bus. College.
Kingston, N. Y.

Appreciation Backed by Cash.

Mr. C. C. Gaines, President of the famous Eastman College, Poughkeepsie, N. Y., recently renewed his subscription to THE BUSINESS EDUCATOR in a way that does an editor's soul good, and also shows the largeness of Mr. Gaines heart. Incidentally, we might say, too, that it shows something regarding his estimate of the value of THE BUSINESS EDUCATOR.

Among other things in his letter we cull the following: "You are publishing a very excellent paper. No copy of it ever comes to my desk which does not interest me sufficiently to receive some attention."

"I hope you are making the enterprise a decided success, to which end I inclose you herewith $5 to pay my subscription for five years.

Mr. Cobb Appreciates it.

"I think you know that I appreciate THE BUSINESS EDUCATOR very much."

ARCHIBALD COBB,
Bank's Bus. College,
Philadelphia, Pa.

Best of its Kind.

"The February issue of THE BUSINESS EDUCATOR is received, and I am certainly delighted with it. It is the best number that you have ever published, and the best of its kind ever published.

GEO. E. SPOHN,
Madison, Wis.

Leads.

"You deserve congratulations for bringing THE BUSINESS EDUCATOR up to the top of the ladder. It surely leads."

J. E. LEAMY,
Troy Bus. College. Troy, N. Y.

Such testimonials are worth something. They come from persons who know what they are talking about, and therefore mean something.

But the journal next year will be better than it was last, and no one should miss it.

ZANER & BLOSER, Publishers,
Columbus, O.

The Progress of Penmanship

Is the Title of a Design Comprising

Drawing, Flourishing, Lettering, and Various Styles of Penmanship

It is symbolical, illustrative, and descriptive of the progress of penmanship from 1500 to date.

It represents on each side of the design, a beautiful female figure, the one typical of achievement and the past, the other typical of aspiration and the future.

It presents the various styles of penmanship and the years in which they were used.

It discloses the philosophy of writing and penmanship and defines each.

It tells what art is in general as well as in particular, and explains what penmanship is.

It explains the essentials of good penmanship in a way that cannot be misunderstood.

It does all of this and more, in a way and with a terseness never before accomplished.

The artist-author-teacher has epitomized his twenty years of study, practice and experiment into this one design. He himself says that he accomplished some things in this design which he thought impossible.

To the penman, the design is invaluable as it contains the History, Philosophy, and Art of Penmanship in a veritable nutshell.

To the student, it is invaluable because of the inspiration and information contained, as it omits none of the essentials of good writing, presenting both forms and instructions.

To the teacher it is invaluable because it has crystalized in objective form the whole penmanship fabric of the past and present in such a way as to furnish instruction of the clearest, most authentic character.

To the school proprietor, principal, or trustee, it is invaluable, as it is both a chart of information and inspiration to the student, and a charming picture as well.

The design is reproduced by the photo-engraving process and is therefore faithfully like the original. It is printed on the finest, patented, Cameo, plate paper, 22 x 28 inches, ready for framing.

The original is valued at $500, for less than which it cannot be secured.

You can get a fac-simile for one-five hundredth that amount, $1.00. Sent postpaid in tube.

ZANER & BLOSER, Publishers,
Columbus, Ohio.

Plate 9

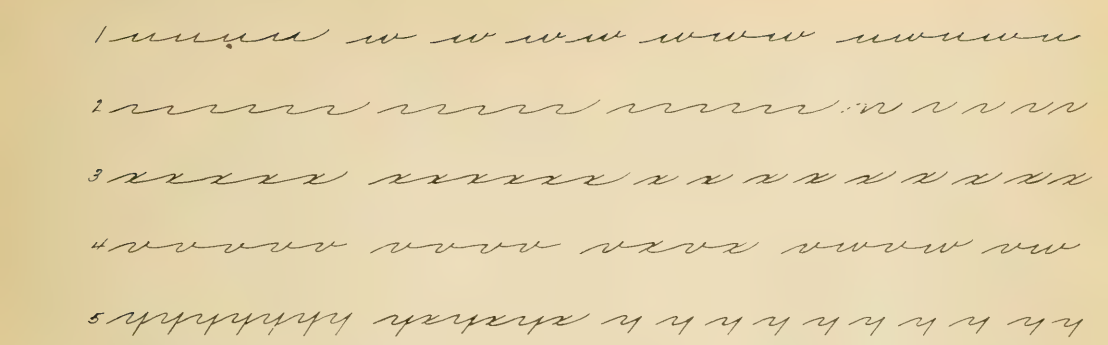


PLATE 10. Notice the turns, angles, retracings and spacing, also double curves between *o* and *x*, *o* and *m*, *e* and *o*, *w* and *a*.

Plate 10.

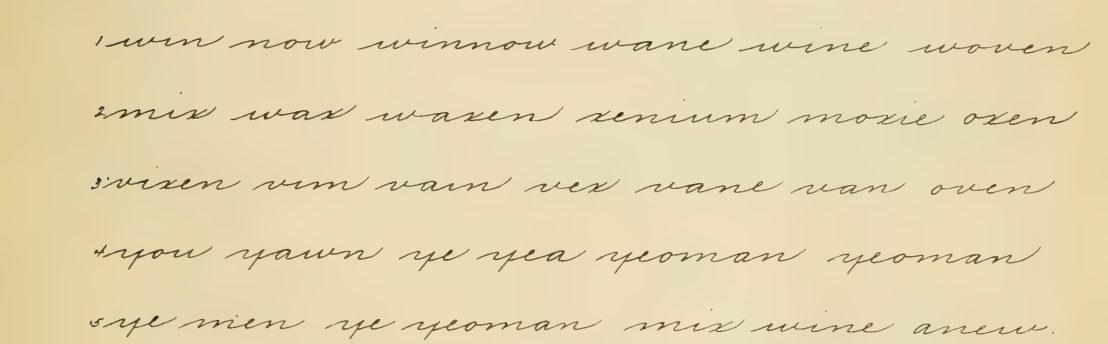


PLATE 11. No. 2. The hand moves like a hinge on the third and fourth fingers. No. 3. Retrace oval five times, stop; glide; stop; retrace again. No. 4. Watch the fingers. The arm rolls for the *o* and glides for the joining. No beginning stroke on the *o*.

Plate 11.

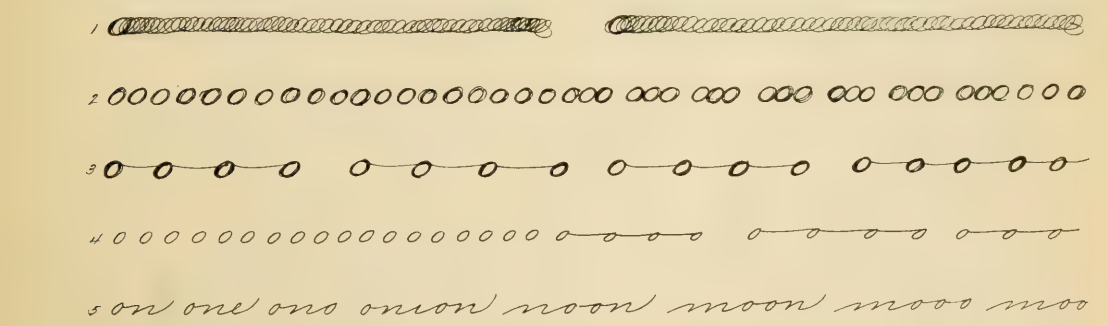


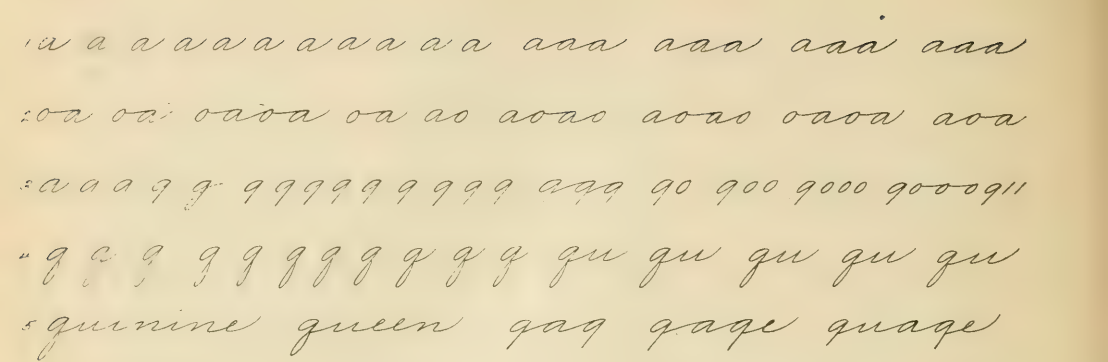
PLATE 12. No. 1. *A* is formed from the *i*. Be sure to close at the top and have opening between up and down stroke at the base line. No. 2. Mark the difference between the *o* and *a*. No 3. Instead of ending the down stroke with an upward curve, bring it down one-fourth of a space and stop with a pressure of the pen before lifting. No. 4. Have good curve at the bottom of the *q*. As there is no English word but is followed by *u*, practice the *qu*. No. 5. Join *a*, *e* and *u* to *g*, at the base line.

G. A. W. Good movement but lack of control. You will need to practice large writing, making copies fully as large, if not larger, at first, than the printed forms. Do not slant the *O's* so much. By extending the ending stroke downward, you would have the capital *A*. This fault must be guarded against. Do not lift pen at the bottom of the *i* or the top of *u*.

C. R. G. Movement exercises excellent. Keep the *O* smaller and on same slant as your tracing ovals. Keep down strokes of *i* more nearly straight and both downstrokes of *u* same height and close together.

J. A. B. You must practice *one* specimen many times before attempting the next. Follow the form closely. In the retracing exercise keep lines upon lines so that the *oval* will still be retained. Have shorter ending stroke in the *O*. Curve the up stroke of the *i*, *W*, *H*, *G*. Your work is excellent. The *o* is not full enough. Have more curve in the up stroke of the *u*. Keep the second stroke of the *u* as high as the first. Do not curve the down stroke as it gives the appearance of a poor *a*.

Plate 12.

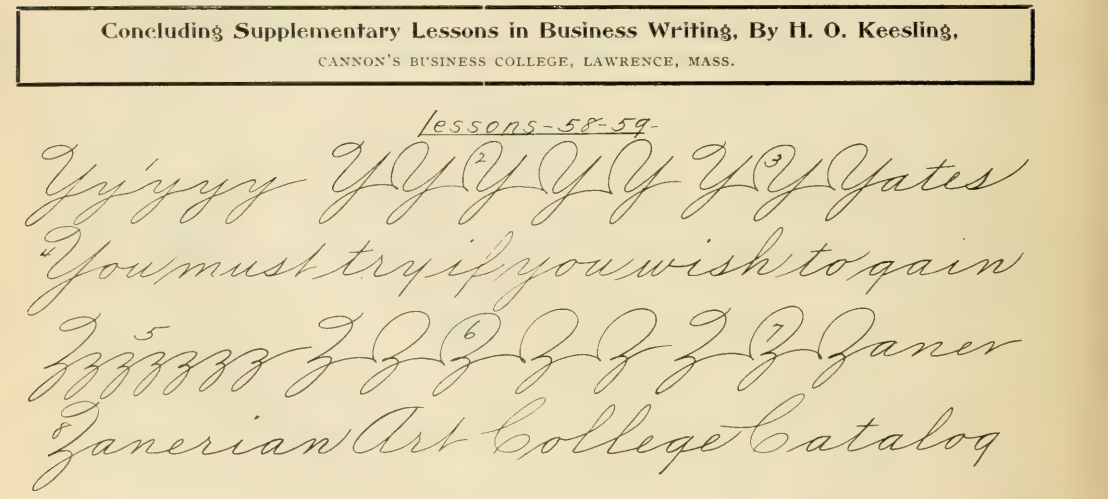


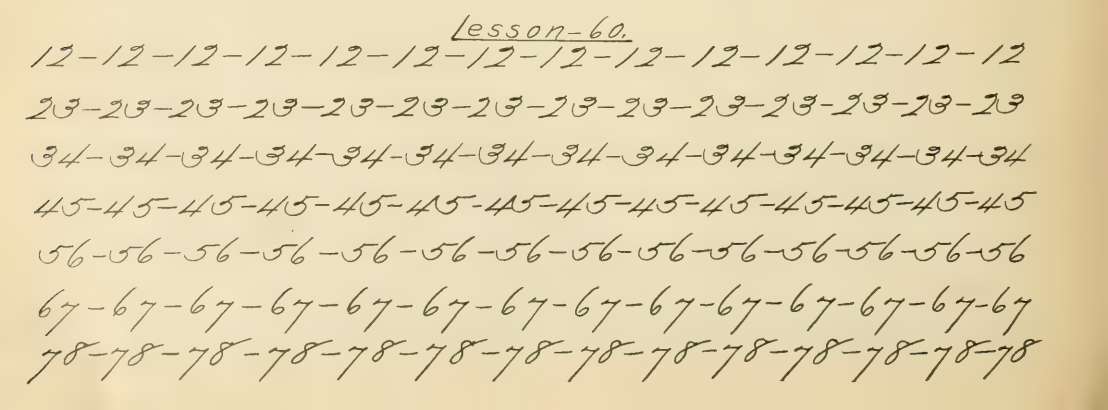
C. H. M. You have great talent. Keep the small loop of the *O* within the oval. Notice particularly the *size* of the loop, and slant of the downstroke. Make more of a stop at the bottom of the downstroke of the *i*. Have the strokes of the *u* a quarter of a space in height and parallel.

J. A. B. Keep the loop in small *e* small and on the same slant as the *i*. Have no loop in small *c*. Do much practicing on tracing ovals. Keep the loop of capital *C* in the centre and the up stroke curved. Have no angles in the capital *E*, and a small loop in the centre. Not enough retracing at the bottom of *m*'s and *n*'s. Keep down strokes the same slant. Use less finger movement.

Concluding Supplementary Lessons in Business Writing, By H. O. Keesling,

CANNON'S BUSINESS COLLEGE, LAWRENCE, MASS.





Lesson-61.

89-89-89-89-89-89-89-89-89-89-89-89-89-89

90-90-90-90-90-90-90-90-90-90-90-90-90-90

3%-3%-3%-3%-3%-3%-3%-3%-3%-3%-3%-3%

c/o5-c/o5-c/o5-c/o5-c/o5-c/o5-c/o5-c/o5-c/o5-c/o5

a/c#64-a/c#64-a/c#64-a/c#64-a/c#64-a/c#64-a/c

32½46⅝29½81⅛74½87⅛36⅜46⅛68½49⅜67⅛43

Lesson-62.

A A B B C C D E E F F

G G H H I I J J K K

L L M M N N O P P Q R

R S S T T U U V W X

X Y Y Z Z &.

Lesson-63.

Trenton, N.J. Mar. 10-02.

Mr. A.W. Kingan,
Winona, Ia.

Dear Sir.-

I am just in receipt of your valued favor ordering one

Lesson-64.



Mr. A.W. Kingan,
Winona,

576 Archer St. Iowa.

H.C. Keesling.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

It may be justly claimed that no other enterprise has so largely contributed to the promotion of business education in our country, as the establishment of the Bryant and Stratton chain of Business Colleges.

In 1848, R. C. Bacon, of Bacon's Mercantile College of Cincinnati, opened a branch College at Cleveland and later another at Madison, Wis. This Cleveland school later passed into the hands of E. G. Folsom, Supt. of penmanship in the Cleveland public schools, who was also a graduate of Platt R. Spencer. Messrs. Henry B. Bryant and H. D. Stratton received their commercial training under Mr. Folsom. Mr. Bryant was engaged as Bookkeeper for a Mining Co. on Lake Superior, but resigned to unite with Mr. Stratton and Mr. James Lusk in opening, in 1852, Bryant, Lusk & Stratton's Business College at Cleveland, Ohio. In 1854, Mr. R. C. Spencer, supervisor of penmanship in the public schools of Buffalo, became a partner in the Cleveland College under the firm name of Bryant, Spencer, Lusk & Stratton. In 1855, Mr. E. R. Felton, a three months' graduate of the college, then the usual time in all similar schools, was engaged by the college as teacher, Mr. R. C. Spencer having returned to Buffalo to establish the second link of the Bryant & Stratton Chain. Mr. Lusk, fearful of the expansion idea of opening numerous schools, withdrew as a partner. Mr. Bryant, being a cool, self-possessed and conservative man of much ability and full of sterling common sense, was well placed at the head of the firm as a director of the course of study and the keeper of its finances. Mr. Lusk, who had been one of the most favored and successful pupils of P.R. Spencer, was the builder and director of the the writing department. At that time, Mr. Lusk stood before the people of Northern Ohio as second only to his gifted tutor, Mr. Spencer, in the excellences and requirements of his chosen art. Mr. Stratton, also a former pupil of P. R. Spencer, as compared with most men was a tall man in every particular. He was capable and did accomplish stupendous things. Of pleasing address, of good ability and irresistable force and energy, he was the man of many thousands to promote to successful issue the chain of famous schools in the manufacturing and commercial cities of United States and Canada. Mr. Bryant by going to Buffalo and Mr. Stratton to New York City, left the Cleveland College in charge of E. R. Felton and W. H. Hollister. With headquarters in N. Y., Mr Stratton pushed his planting of schools so rapidly that it required the employment of many salaried men and women of little experience in business affairs. Forty-six schools conducted by salaried men made the responsibilities and risks so great that Bryant & Stratton found it wise and necessary to make each local principal a partner with a personal standing of proprietorship before his community. Later other changes occurred which will be hereafter related. In Cleveland, the Mother School of the Bryant & Stratton Chain, Mr. Felton, for years a partner of Bryant & Stratton, has since had as associate partners Messrs. Wheeler, Bigelow, Spencer, and Loomis till the incorporation of the schools some seven years since. Of its writing teachers, there were first the great author, teacher and man, P. R. Spencer, James W. Lusk, W. H. Hollister, Wm. P. Cooper, Chas. E. Wilbus, all of the Spencer Brothers, A. P. Root, A. A. Clark, Chas. Scooveneck, C.E.Doner, H.B. Lehman and others.

Before the opening of the second Bryant & Stratton College in Buffalo, Mr. Victor T. Rice, a pupil of P. R. Spencer, opened a Commercial School in Buffalo in 1848. The election of Mr. Rice as State Superintendent of public instruction in 1853 resulted in closing his Buffalo School. D. C. Hicks opened in 1854 a Commercial School in Buffalo which he conducted for several years with moderate success. In 1855, Mr. R. C. Spencer disposed of his interest in the Bryant & Stratton Schools to his partners. In 1856 he went to Chicago to take charge of a Commercial School established by Urian Gregory as a branch of Gregory's Commercial School in Detroit, founded in 1850. The Chicago Bryant & Stratton College was founded in 1856 by Mr. Stratton, personally, assisted by S. S. Packard for a short time, who was soon succeeded by R. C. Spencer. Judge D. V. Bell founded a Commercial School about 1850, which was very ably conducted and successful under his personal management. Judge Bell sold his school to his nephew, T. J. Sloan, about 1856 when he removed to New York City to engage in the banking business, in which, however, he was not successful. About 1859 Judge Bell returned to Chicago with the intention of resuming his work in commercial education, and with the hope that he could do so in his old school. This expectation was disappointed, and he was making arrangements to open another school in which he was strongly endorsed by the Chamber of Commerce and by influential citizens and business men. He was induced to relinquish his school and became interested in the Bryant & Stratton school in which he succeeded R. C. Spencer, who returned to Buffalo as teacher in the Bryant & Stratton school. In the fall of 1859 the Bryant & Stratton chain was extended to St. Louis under the principalship of R. C. Spencer. At that point H. G. Eastman had established a commercial school, the remains of which were bought by Bryant & Stratton as the nucleus of the St. Louis link in the chain of colleges. In the fall of 1856 Mr. S. S. Packard left the Chicago school to open a school in Albany, N. Y., where he remained several years prior to locating in New York City as principal of the New York link in the Bryant & Stratton chain, which after the death of Mr. Stratton and the dissolution of the firm in 1867 passed into the hands of Mr. Packard and became what is now known as Packard's College.

About 1858, J. H. Goldsmith, who had been a teacher in the Cundry Mercantile College in Cincinnati, opened a commercial school at Sandusky, Ohio, where he remained several years before entering the Bryant & Stratton chain as principal of the Detroit College, at the head of which he remained many years and was very successful. On his retirement, the school passed into the hands of his head teacher, Mr. W. F. Jewell, who is associated with Platt R. Spencer, Jr., and has changed the name of the school to Detroit Business University. This school represents in its history, Gregory's Commercial College, Spencerian Business College, a branch of the Cleveland Spencerian Business College, and other similar schools, which it has absorbed. About 1856, the first commercial school was founded in Milwaukee by a Scotchman of considerable ability. Soon thereafter, Towell Lincoln founded Lincoln's Commercial College, and C. F. Lareggo founded Lareggo's Commercial College. In 1863, the Bryant & Stratton chain was extended to Milwaukee under the principalship of R. C. Spencer. In 1866, the co-partnership was dissolved and the school has since been known as Spencerian Business College. For the purpose of maintaining the chain, Bryant & Stratton bought the Lincoln Commercial College and changed its name to Bryant & Stratton. In less than a year, they turned the school over to the Spencerian College, which subsequently absorbed the Lareggo College. The early proprietors of the Lincoln College were Lincoln and Bayless. Bayless removed to Dubuque, Iowa, where he founded a commercial school, which is, I believe, continued by his brother, Mr. C. Bayless. The Bryant & Stratton College of New York was opened in Cooper Institute Building about 1859 under the principalship of John R. Penn, who had been a teacher in the Buffalo College. He took his business course in Cleveland.

One of P. R. Spencer's sons, Mr. Henry C. Spencer, was, for a time, connected with the Bryant & Stratton school at Poughkeepsie before removing to Washington, where he spent the remainder of his life in commercial teaching in the Spencerian College, which has, since his death, been conducted by his widow, Mrs. Sarah A. Spencer, with whom her son, Leonard G. Spencer, has recently become associated. The Baltimore Bryant & Stratton school was established under the principalship of Mr. Warren H. Sadler about 1864. The Philadelphia Bryant & Stratton school was established about 1859 under the principalship of Mr. Kimball, assisted by Mr. B. McGann, who was assistant teacher for a time in the Chicago College. Mr. Warren H. Sadler took his business course in the Buffalo College under the instruction of Mr. R. C. Spencer. The Boston Bryant & Stratton school was opened about 1859 under the principalship of Mr. Hyde. The Portland, Me., Bryant & Stratton School was opened under the principalship of A. S. Gray about 1850. The Hartford, Conn., Bryant & Stratton school was opened in 1862. The Providence school was opened about the same time under the principalship of Mr. Mason, who had been a teacher in the Eastman school at Poughkeepsie. The Bryant & Stratton school was opened in Montpelier, Vt., about the same time. The Bryant & Stratton school was opened at Rochester, N. Y., about 1863 under the principalship of J. V. R. Chapman, who subsequently went to New Orleans where he opened the Bryant & Stratton school in 1865. Bryant & Stratton school was opened at Davenport, Iowa, about 1864 under the principalship of Mr. Merrill. The Bryant & Stratton school was opened at Springfield, Ill., about 1866 in connection with Judge D. V. Bell. Cincinnati Bryant & Stratton school was opened about 1864 under the principalship of John J. DeHan. The Louisville Bryant & Stratton school was opened about the same time, as was also the one at Toronto and Montreal. The Meadville, Pa., Bryant & Stratton school was opened under the principalship of Mr. Smith about 1865, and about the same time at Newark, N. J. The Bryant & Stratton school in Brooklyn, N. Y., was opened under the principalship of W. H. Clark about 1863. Mr. Clark had previously been principal of the Albany College. The St. Paul Bryant & Stratton school was opened in 1864 under the principalship of Mr. Perkey. All of these schools were the offspring of the mother school at Cleveland, Ohio, established in 1852. Within a period of about fourteen years, the chain had extended to most of the larger cities and commercial centers of the United States and Canada under the general management of Bryant & Stratton, consisting of Henry B. Bryant and Henry D. Stratton, who held equal or controlling interest in each of the schools. Scholarships issued by one school entitled the holder to all privileges of instruction in each of the other schools of the chain without extra tuition. The course of instruction as arranged at that time, could be completed by the student of average ability, education and assiduity in a period of from three to four months. The student, on entering any of these schools, by the payment of $40.00, would receive a life scholarship good in each and all of these schools for an unlimited period of time.

The first commercial school in St. Louis, Mo., was established by Jonathan Jones under the name of Jones Commercial College, about 1854. Mr. Jones was a pupil of C. M. Bartlett, Cincinnati. He was a man of exceptionable ability and energy, and of eccentric character.

Honorable Ira Mayhew, at one time state superintendent of public instruction in Michigan, an educator of national reputation, early became interested in business education, was the author of several valuable works on bookkeeping, founded a commercial school at Adrian, Michigan, and subsequently at Detroit, where he died at an advanced age.

About 1855, Bryant & Stratton discovered S. S. Packard, then publisher and editor of a small paper known as the Pilot, published at Tonowonda, a small place between Buffalo and Niagara Falls. Mr. Packard had been a teacher in Bartlett's Commercial College, Cincinnati, as early as 1849 or 1850. Bryant & Stratton brought Mr. Packard into their work as a teacher of commercial branches, first in the Buffalo school, next in the Chicago school for a short time, and then for several years at Albany, and then at New York. About 1859, Bryant & Stratton conceived the idea of publishing a series of works upon bookkeeping, the authorship of which was placed in the hands of Mr. Packard, who successfully accomplished the undertaking, producing the Bryant & Stratton Counting-house bookkeeping, Bryant & Stratton Academic bookkeeping and the Bryant & Stratton Public School bookkeeping, published by the firm of Ivison, Phinney & Company, New York. The counting-house bookkeeping was the text book throughout the Bryant & Stratton commercial schools, and was widely and generally used in the counting-rooms and business houses of the country. Bryant & Stratton secured the services of Emerson E. White, a prominent educator of Ohio and a man of national reputation, who prepared for them a commercial arithmetic, which was used throughout the chain of colleges and was a most excellent work. Amos Dean, head of Albany Law School, prepared for Bryant & Stratton a work on Commercial Daw compiled from his lectures, which was used in all of the schools of the chain where that branch was taught. These works made the most complete series of publications for commercial schools that had been published, and were important aids in broadening, deepening and elevating commercial education.

About 1849 O. K. Chamberlain, a typical yankee, established a school in Pittsburg under the title of Chamberlain's Commercial College, which he sold to P. R. Spencer who changed its name to Spencerian Business College in 1852. The serious illness of Mr Spencer obliged him to sell the school to Mr. Duff.

TO BE CONTINUED.

Summer School for Shorthand Teachers

Arrangements have been nearly completed for the second session of the Summer School for Shorthand Teachers held under the auspices of the National Shorthand Teachers' Association. This session will also be held at Ann Arbor, Michigan, beginning July 20th, and continuing for two weeks. The first session of this school was a success in every respect. The outlook for the second session indicates a much larger attendance than last year. There are a number of things which will aid in making the next session larger, as well as more profitable for those attending.

First. Those in charge, have the benefit of a successful experience in carrying on such a school. The school has passed the experimental stage, and is now an established fact.

Second. Several prominent and very successful teachers have been added to the teaching force.

Third. It will be possible for all who attend the school to secure a half rate, round trip fare over all railroads.

Thus far the following courses have been arranged for:

I. How Best to Develop Speed in Writing Shorthand.
Chas. H. McGurrin, Kalamazoo, Mich.

II. Study of Scientific Methods of Presenting the Subject of Shorthand.
Selby A. Moran, Ann Arbor, Mich.

III. Bridging the Gap Between Amanuensis and Court Reporting.
E. P. Goodrich, Ann Arbor, Mich.

IV. Shorthand with a View to Reporting.
Chas. H. McGurrin, Kalamazoo, Mich.

V. Methods of Acquiring Accuracy and Speed in Translating Shorthand.
Selby A. Moran, Ann Arbor, Mich.

VI. The Business and Office Detail Sides of the Amanuensis' Work.
Mrs. M. L. Veenfliet, Alpena, Mich.

VII. Business Forms and Usages.
A. C. Van Sant, Omaha, Nebr.

VIII. Civil Government, How Much the Amanuensis Should Know About it and How to Teach it.
Selby A. Moran, Ann Arbor, Mich.

X. English, What to Teach the Shorthand Student, and How to Teach it.
Joseph M. Thomas, Ann Arbor, Mich.

XI. Ethics for the Amanuensis and Teacher.
Woodbridge N. Ferris, Big Rapids, Mich.

XIII. Methods of Teaching Touch Typewriting.
A. C. Van Sant, Omaha, Nebr.

XIV. General Course in Science and Art of Teaching.
William M. Payne, Ann Arbor, Mich.

XV. Commercial Geography.
(Instructor to be appointed.)

XVI. Business Etiquette for the Amanuensis.
Woodbridge N. Ferris, Big Rapids, Mich.

XVII. How to Teach Business and Ornamental Penmanship.
C. E. Doner, New York City, N. Y.

XVIII. Course of Six Lectures Upon General Educational Topics to be given by Prominent University of Michigan Professors.

It is also being planned to have a course given in the expeditious use of the various kinds of office appliances by experts in the manufacture of such appliances.

The announcement for this school will be ready in a short time. It may be had by addressing either Selby A. Moran, Ann Arbor, Michigan, or Robert A Grant, Rockford, Illinois. Besides full particulars about the courses and the school in general, this announcement will contain a number of unsolicited letters from those who took the work in the Summer School last year all of whom speak in very complimentary terms of the instruction given in this school and the benefits they received from it. With the low price of tuition charged for the course, and the fact that a half fare rate may be secured for the round trip, as well as the very reasonable price of board and rooms at Ann Arbor, should make it possible for a large number of teachers to take advantage of the opportunities offered by this school. Every wide-awake teacher of Shorthand in the United States who can possibly do so should make it a point to attend this school.

Conventions, Summer Schools, Associations, Etc.

Gregg Shorthand Association

THIRD ANNUAL CONVENTION HELD AT

Grand Rapids Business University, Grand Rapids, Mich.,

JULY 6, 7, 8, 9, 10, 1903.

MONDAY, JULY 6TH.

"Welcome": A. S. Parish, Grand Rapids, Mich.

Response: John M. Hill, Sedalia, Mo.

President's Address: J. Clifford Kennedy, Salem, Mass.

What I Learned at the Last Convention: I. S. Sunday, Findlay, Ohio.

Discussion, opened by J. H. Bayes, Chandler, O. T., and Miss Henrietta Johnson, London, Ontario.

Comments and Suggestions: John Robert Gregg, Chicago.

One Hour of Theory: First Lesson: Walter Rasmussen, St. Paul, Minn.

Second Lesson: Mrs. A. E. H. Lemon, Springfield, Ill.

Third Lesson: H. C. Rowland, Columbus, Ohio.

Fourth Lesson: Miss Harriet A. Rymal, Hamilton, Ont.

Fifth Lesson: J. W. Butcher, Oklahoma, City, O. T.

Sixth Lesson: Mrs. Katharine Isbell, Terre Haute, Ind.

Comments and Suggestions: John Robert Gregg, Chicago.

Note: Each teacher participating in this part of the program will be expected to occupy ten minutes only. This will be sufficient to explain briefly the points requiring special emphasis in each lesson. As the Question Box period will give ample opportunity to bring out theoretical points that require further explanation, there will not be any general discussion at this stage. Those in attendance are requested to take note for this purpose.

Easy Dictation: John Robert Gregg, Chicago.

Note: Mr. Gregg will briefly explain his theories of developing speed and then give a practical illustration of the first stage of speed practice, when the student has mastered the theory, by treating the audience as a class.

Model Class in Dictation, conducted by J. Clifford Kennedy, Salem, Mass

Question Box, conducted by Mrs. Ida McLenan Cutler, Dubuque, Iowa.

Note: In past conventions, the Question Box has been exceedingly popular, entertaining and instructive. Teachers are requested to put in writing all their problems, and hand them to the teacher in charge of the Question Box.

Informal Reception, 8 p. m.: It has been suggested that it would be well to have an informal gathering on Monday evening, so that those in attendance may become acquainted with one another early in the convention.

TUESDAY, JULY 7TH.

"The Day's Work," Miss C. Maude Mettler, Marshalltown, Iowa.

Note: This will be an explanation of how Miss Mettler carries out her work. The subject is a very interesting one, and is expected to develop a great deal of discussion.

Discussion, opened by W. N. Watson, Lincoln, Neb., and Miss Hortense L. Allen, Decatur, Ill., and C. W. Kitt, Chicago, Ill.

One Hour of Theory: Seventh Lesson, Louise Ravens, Ottawa, Ill.

Eighth Lesson: Mrs. N. C. Remington, Woonsocket, R. I.

Ninth Lesson, Pearl A. Power, Chicago, Ill.

Tenth Lesson: R. H. Boyd, Madison, Wis.

Eleventh Lesson: Mrs. John M. Hill, Sedalia, Mo.

Twelfth Lesson: Mrs. Ina B. Allison, Davenport, Ia.

Comments and Suggestions: John Robert Gregg, Chicago.

Methods of Securing Positions for Students: A. S. Parish, Grand Rapids, Mich.

Discussion, opened by Ira Richardson, Minneapolis, Minn., and C. O. Bentley, Rock Island, Ill., and Charles B. Hall, Yonkers, N. Y.

Practical Blackboard Drill: Conducted under the direction of Mr. Gregg. This feature is expected to be of unusual interest and value to all in attendance. Points in execution of forms will be explained and illustrated.

Models of Economizing Time and Effort in Correcting and Grading Students' Work in Shorthand and Typewriting: Miss Nellie C. Collins, Galesburg, Ill.

Discussion, opened by Rupert P. SoRelle, Chicago, and Mrs. Katherine Isbell, Terre Haute, Ind.

Model Class in Dictation: Conducted by Garnett K. Hall, Quincy, Ill.

Question Box: Conducted by Sidney L. Daily, Aurora, Ill.

WEDNESDAY, JULY 8TH.

Methods of Securing Results in Teaching Typewriting: W. H. Howard, Yonkers, N. Y.

Discussion, opened by Mrs. Ida McLenan Cutler and Mrs. G. W. Brown, Sioux City, Iowa.

The "Actual Practice Department," or "Model Office": John M. Hill, Sedalia, Mo.

Discussion, opened by J. Clifford Kennedy, Salem, Mass., and Charles B. Hall, Yonkers, N. Y.

One Hour of Theory: Thirteenth Lesson: Miss Ella L. Jones, Minneapolis, Minn.

Fourteenth Lesson: Miss Margaret E. King, Bloomington, Ill.

Fifteenth Lesson: Mr. H. L. Lady, Des Moines, Iowa.

Sixteenth Lesson: Miss Emma A. Thornborrow, Jacksonville, Ill.

Seventeenth Lesson: Miss Ella M. Fischer, Rockford, Ill.

Eighteenth Lesson: Miss Gertrude Harvey, Galesburg, Ill.

Comments and Suggestions: John Robert Gregg, Chicago, Ill.

Model Class in Dictation: Conducted by Mrs. G. W. Brown, Sioux City, Ia.

Examination for Teachers' Certificates: Conducted by Mr. Gregg.

Note: It has been decided to hold the examination after the discussion of the lessons in the textbook, and as early thereafter as possible, so that if possible the names of the successful candidates may be announced before the convention adjourns. As these certificates are now granted after personal examination only, this will afford teachers an excellent opportunity to secure these highly prized documents. To teachers desirous of securing positions, they are especially valuable.

Question Box, conducted by Miss Lucie B. Grills, Moline, Ill.

THURSDAY, JULY 9TH.

Shorthand in the High School: J. H. Bayes, Chandler, O. T.

Discussion, opened by Miss Jennie M. Patton, Peoria, Ill.

The Relationship Between Shorthand and Longhand: George S. McClure, Harrisburg, Pa.

Discussion, opened by Cyrus W. Field, Detroit, Mich.

The Practical Application of Card Systems in Keeping School Records and Follow-up Methods for Schools: Fred Macey, President of the Fred Macey Company, Grand Rapids, Mich.

Enthusiasm: A Positive Factor in the Class Room: J. B. Knudson, Peoria, Ill.

Discussion, opened by John R. Gregg and C. E. Bisson, Muskegon, Mich.

Speed Writing: For the double purpose of instruction and of bringing out some fast writers of the system. Conducted under the direction of a committee to be appointed at the meeting.

Typewriting Contest: The Underwood Typewriter Company offer the latest model Underwood Typewriter, stand, and operator's chair as a prize to the winner. Conducted under the direction of a committee appointed at the meeting.

Question Box, conducted by R. W. Gough, Stoughton, Wis.

FRIDAY, JULY 10.

The Teaching of the Auxiliary Branches: Spelling, Mrs. G. W. Brown, Sioux City, Iowa.

Punctuation, J. Clifford Kennedy, Salem, Mass.

English, Mrs. F. Effinge-Raymond, Chicago, Ill.

Discussion, opened by Miss Harriet P. Guild, Sedalia, Mo., and J. H. Bayes, Chandler, O. T.

Methods of Giving Instruction by Mail: Pearl A. Power, Chicago.

Discussion, opened by Mrs. Morton MacCormac, Chicago.

Model Dictation Class: Conducted by J. B. Knudson, Peoria, Ill.

Reports of Committees.

Election of officers.

Selection of next place of Meeting.

Question Box.

Conducted by C. A. Passell, Pontiac, Mich.

Adjournment.

Program of the Boston Meeting of the Private Commercial School Managers' Association

The Association will Remain in Session Four or Five Days

FIRST SESSION WILL BE HELD SATURDAY, JULY 11, 1903, AT THE BURDETTE COLLEGE, 694 WASHINGTON ST., BOSTON.

9 A. M. Enrollment of members.

9:30 A. M. Roll call and report of the Executive Committee.

10 A. M. President's Address.

10:30 A. M. Report of the Standing Committees:

(a) World's Fair Exhibit.

(b) Legislative, including second class postal privileges.

(c) Organization.

Report of the Secretary and Treasurer.

AFTERNOON SESSION.

2 P. M. Report of the Executive Committee arranging the recommendations of the President and standing committees for discussion.

Round Table Discussion.

The following subjects with others will be discussed and acted upon:

Qualifications for membership.

Advertising in its various phases.

Tuition Rates.

Office equipment and records for private business school.

Teachers' qualifications, salaries, etc.

Qualifications for students' entrance.

Length of course of training.

Our relation to the Public Schools.

Typewriting machines.

The new department of Commerce and Labor.

School Room Office appliances and equipment.

Such additional subjects will be taken up as the members may from day to day suggest.

This will be a strictly business meeting for the members.

It will be of interest to every Private Business School in the United States to be represented.

This will be the most beneficial meeting ever held by the Private Business School in America.

All persons desiring to attend this meeting can get the benefit of the rates made for the National Teachers' Association and have the advantage of attending the National Business Educators' Association from July 7th to the 10th, inclusive.

A Maximum of business, pleasure and profit at a minimum expense.

Program for

Department of Business Education.

National Educational Association, Boston.

SESSIONS IN FIRST CHURCH.

J. H. Francis, Los Angeles, Cal., President.
Templeton P. Twiggs, Detroit, Mich., Vice President.
C. E. Stevens, Cleveland, O., Secretary.

TUESDAY MORNING, JULY 7TH.

President's Address, Commercial Education: Cultural or Vocational, Which? J. H. Francis, Principal of the Commercial High School, Los Angeles, Cal.

Commercirl Education and College Entrance Requirements, W. A. Scott, director of the School of Commerce, University of Wisconsin, Madison, Wisconsin.

Discussion.

The Disciplinary Value of Book-keeping as a Study, Enos Spencer, President Spencerian Commercial College, Louisville, Ky.

History in Commercial Work, Its Practical Value, Character and Place in the Course, C. A. Herrick, Director of Course in Commerce, Central High School, Philadelphia, Pa.

WEDNESDAY MORNING, JULY 8TH.

Commercial Geography, the New Science, Frank O. Carpenter, English High School, Boston, Mass.

Science in Commercial Work, Its Practical Value, Character and Place in the Course, F. M. Gilley, High School, Chelsea, Mass.

Discussion.

Mathematics in Commercial Work, Its Practical Value, Character and Place in the Course, E. L. Thurston, Business High School, Washington, D. C.

The Disciplinary Value of Stenography and Typewriting as Studies, W. H. Wagner, Commercial High School, Los Angeles, Cal.

Discussion.

FRIDAY MORNING, JULY 10TH.

Round Table Conference.

Subject: Report of the Committee of Ten on "A Commercial Course for American High Schools," D. W. Springer, Chairman, Ann Arbor, Mich.

The July Meeting of the N. E. H. S. C. T. A.

19 AVON ST., MELROSE HIGHLANDS, MASS., May 7, 1903.

MR. E. E. GAYLORD,
BEVERLY, MASS.,

MY DEAR MR. GAYLORD:

I am just in receipt of a letter from Mr. Edward R. Warren, Chairman of the Local Executive Committee of the N. E. A., saying that it is not the policy of that Association to print anything in the official program but the regular business of the Association. He therefore declines to notice our N. E. H. S. C. T. A. business meeting, to be held in the same week as the N. E. A., in the official program.

He further states that the official program is now in press and will be issued very soon, and that he will at once mail me a copy. I shall write him today asking him to send copy also to each of the officers of our Association. I have asked them today immediately upon receipt of said program to indicate to me the time and place they would prefer for our meeting, their preference being determined by considerations of the convenience and preference of the persons who will attend our meeting. When a time and place of meeting have been agreed upon by the officers, proper notice will be issued to all members of the Association, and to all persons eligible to membership.

Mr. M. D. Fulton, Chairman of the Committee on Constitution, advised me that his Committee is already at work, and would be very glad to receive suggestions in writing from any one interested in the organization of our Association.

I quote the following from a letter recently received from J. S. Love, Clerk of the Harvard Summer School:

"Yours of April 18th has been received, and I have referred the matter to Professor Shaler, who is Chairman of the Summer School Committee. He pronounces it impossible to make arrangements this summer for instruction in Commercial History and Commercial Geography; it seems now too late to secure teachers, and properly arrange for the courses. But we will consider it most carefully next autumn, and, if possible, arrange to offer instruction in the summer of 1904."

It seems to me that this holds out a prospect of an opportunity which should be embraced by every public school commercial teacher; and I know no reason why our friends of the business colleges should not feel as deep an interest.

There are already courses in *Education* offered by the Harvard Summer School which should receive the attention of members of our Association, and I hope to have circulars with full particulars mailed to each member.

Very sincerely yours,
H. G. GREENE,
President of the N. E. H. S. C. T. A.

Program of

The Zanerian Reunion.

JUNE 22-26, 1903.

Monday.

9 a. m. How to Teach Drawing in a Normal: S. L. Caldwell, Teacher of Penmanship and Drawing, Nebraska State Normal School, Peru, Nebr.

9:45 a. m. Discussion.

10 a. m. What Form and Movement is Best Suited to the Many: A. A. Kuhl, Principal Georgia Normal College, Abbeville, Ga.

10:45 a. m. Discussion.

AFTERNOON.

1:30 p. m. Zanerian Reminiscences: H. C. Rowland, Proprietor Ohio Business Institute, Columbus, Ohio.

2:30 p. m. Open Door Remarks.

EVENING.

Olentangy Park, Zoological Garden and Theatre.

Tuesday.

9 a. m. Presentation of Zanerian Gold Medal to pupil having made most improvement during year, beginning June 1, 1902, and ending June 1, 1903.

9:15 a. m. How Little Tots are Taught to Write: Miss Jeannette A. Krebs, Ashland, O.

10 a. m. Discussion.

10:15 a. m. How to Teach Drawing From the Blackboard: W. C. Faust, Supervisor Writing and Drawing Public Schools, Mt. Vernon, O.

11 a. m. Discussion.

AFTERNOON.

Picnic, fishing, swimming, outing, etc., at Big Darby, on interurban line, twelve miles west of Columbus.

EVENING.

8 p. m. How to Entertain an Audience with the Crayon, G. E. Weaver, Entertainer, Mt. Morris, Ill.

Wednesday.

9 a. m.* How to Teach Writing in the High School: H. G. Burtner, Reno School of Penmanship and Shorthand, Pittsburgh, Pa.

9:45 a. m. Discussion.

10 a. m. Early Zanerian Pupils, Like the Early Bird, Have Gotten There: P. W. Frederick, Proprietor Mansfield Business College, Mansfield, O.

10:45 a. m. Free-For-All Reminiscent Anecdotes, etc.

AFTERNOON.

1 p. m. Sketching Expedition, Out-Door Talks and Tumbles, or Theatre at Minerva Park.

EVENING.

Banquet at one of leading hotels.

Thursday.

9 a. m.* Time in Teaching Writing: A. R. Whitmore, Proprietor, Scranton Business College, Scranton, Pa.

9:45 a. m. Discussion.

10. How to Start and Maintain a Business College: G. W. Thom, Owner and Builder, DuBois Business College, DuBois, Pa.

10:45. Discussion.

11 a. m. Model Lesson in Business Writing: J. L. Hayward, Banks Business College, Philadelphia, Pa.

11:45 a. m. Discussion.

AFTERNOON.

2 p. m. Zanerian Influences, Evil and Otherwise: W. H. Carrier, Proprietor Anderson Business College, Anderson, Ind.

3 p. m. Discussion.

3:45 p. m. Ups and Downs of the Illustrator: R. E. Hummel, Illustrator, Engraver, and all round artist, Chicago, Ill.

EVENING.

Tour of City on "Electra," and Interurban Ride.

Friday.

8:30 a. m. Zanerian Parliament, Debate: Resolved: That Vertical Writing is Better for Business than Slant Writing. Affirmative, W. H. Devine, Oregon; E. N. Lodge, Pennsylvania; D. L. M. Raker, Pennsylvania; and J. E. Turner, Canada. Negative, C. W. Fulton, Kentucky; H. A. Reneau, Kansas; Benn J. Ferguson, Ohio; W. H. Durkes, Indiana.

AFTERNOON.

1:30 p. m. Model Lesson in Business Writing: J. E. Leamy, Troy, N. Y.

2:15 p. m. Discussion.

2:30 p. m. Value of Good Writing in a R. R. Office: W. B. Clark, Agent T. & O. C. Ry. Co., Kenton, O.

3 p. m. Discussion.

3:15 p. m. Remarks by Mr. Zaner.

4 p. m. Discussion.

EVENING.

8 p. m. Chalk Talk: J. O. Wise, the Wit and Wonder of the Platform, Chicago, Ill.

* Those marked with star subject to change

THE BUSINESS EDUCATOR

Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

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COLUMBUS, OHIO, JUNE, 1903

SUBSCRIPTION PRICE, $1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the BUSINESS EDUCATOR is not only *the best* but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Vacation

The next number of THE BUSINESS EDUCATOR will be published about August 25th, as we issue no July or August numbers. This is vacation time, and we shall utilize it as best we can to prepare for next year's campaign. We hope that you will do the same and be with us from September on, as we expect to be with you.

$25,000.00

From "The Sunday Oregonian" Portland, Oregon, April 5, 1903, we learn that the late H. W. Corbett, of that place, left an estate of nearly a quarter of a million, and among the bequests for charity, education, etc., we find the following, which is of interest to teachers of penmanship and bookkeeping:

"To the Portland Academy, located at Portland, Oregon, the sum of twenty-five thousand dollars, ($25,000), to be held by said Portland Academy as an irreducible endowment fund, the principal to be and remain a perpetual endowment to said Portland Academy, devoted to the support of a professor of penmanship and bookkeeping, to the end that penmanship might not become a lost art absolutely."

Mr. Corbett, banker, millionaire, manufacturer and public spirited benefactor, was the moulding feature in the destiny of the city of Portland. For sixty years he studied the needs in the business interests of the country, and his conclusions were that there was neglect and indifference on the part of public educators in general, as regards the important subject of penmanship. The result is the endowment of a chair of penmanship and bookkeeping as above recorded.

This bequeath is something out of the ordinary, as commercial teachers and penmen have not been as a rule favored with contributions of this character. Since commercial education has forged to the front, and is still forging further, we presume that donations of this character will be more frequent, and eventually they will perhaps equal or exceed the amounts given for other branches of an education.

One thing peculiar with the bequest is "that penmanship might not become a lost art absolutely." It seems to us that if penmanship is to become a lost art, donations will be unable to keep it alive. But present indications point that it will be a long while before it is lost.

Who Wrote the Capitals?

In the May number of THE BUSINESS EDUCATOR we printed a set of capitals written by twenty-six different penmen, offering a copy of "Zanerian Script Alphabets," price $2.50, for "the best identification of the letters."

It gives us pleasure to announce that Mr. Fred S. Heath, of Concord, N. H., was the lucky winner, as he guessed all correctly but two. Messrs. J. M. Holmes, of Bradford, Pa., and J. B. Crawford, of Des Moines, Ia., were next, as each guessed all but five. There were a good many guesses sent in, some missing the mark so far as to guess but one correctly.

The list was as follows:

A—A. R. Burnette; B—C. C. Lister; C—C. W. Ransom; D—F. B. Courtney; E—W. C. Henning; F—C. P. Zaner; G—C. E. Doner; H—G. E. Spohn; I—L. Madarasz; J—H. O. Keesling; K—E. C. Mills; L—Fred Bushey; M—J. H. Smith; N—Sam Evans; O—F. W. Tamblyn; P—A. D. Taylor; Q—H. P. Behrensmeyer; R—A. P. Root; S—S. M. Blue; T—F. O. Gardiner; U—J. E. Bowman; V—C. C. Canan; W—H. A. Howard; X—J. E. Leamy; Y—F. S. Heath; Z—E. W. Bloser.

The Ohio Association

The meeting of the Ohio Commercial and Special Teacher's Association, which meets at Put-in-Bay on the last Monday and Tuesday of June, and is held in connection with the State Teachers' Association, promises to be a most interesting and enjoyable one. All who can do so should be on hand. We have no program to present at this time, because none will be published. Such a program, however, will be presented, and will be largely in the form of symposiums of opinions relative to penmanship, shorthand and business education, from men eminent in their lines. As we understand it, the intent is to have many speakers express themselves in few words. We hope to see you there. Be on hand. The place is a delightful one for a midsummer gathering, and it ought to be by far the largest we have ever held.

NEWS ITEMS.

Messrs. Isaac Pitman & Sons, 31 Union Square recently received from the Merchants & Bankers' School, 59th Street and Madison Ave., New York City, an order for 1,000 copies of the Isaac Pitman complete "Shorthand Instructor," 500 copies of the "Van Sant System of Touch Typewriting," and a complete set of books in the Isaac Pitman System for the library of that school.

Mr. G. M. Langum, proprietor of the Metropolitan Commercial College, Minneapolis, Minn., has closed a contract with Mr. M. A. Albin, of Portland, Oregon, to take charge of his penmanship work, and with a court reporter to take charge of his shorthand work.

Mr. Albin is a young man of exceptional ability in the penmanship line, and if we mistake not will come near doing for Minneapolis what Pabst did for Milwaukee.

Mr. O. T. Johnston, of Fergus Falls, Minn., will handle the penmanship in the Capital City Commercial College, Des Moines, Ia., this summer, during the absence of Miss Champion, who is attending the Zanerian.

Geo. A. Golder has disposed of his interest in the Globe Business College, St. Paul, Minn., and purchased a half interest in the Metropolitan Commercial College, Minneapolis, Minn.

The Meyersdale Republican, Pa., Thursday, April 16th, contained a column and a half concerning the Meyersdale Business College and its Principal Mr. W. J. McCarty, formerly of Scio, O. It speaks in the very highest terms of Mr. McCarty and his work there, and says nothing which his modesty, energy and ability does not fully justify.

Mr. J. D. Brunner, president of the Marion, Ind., Business College, and Chas. Cring who is associated with him, have begun the erection of a new building including a dormitory, etc. This predicts the proper spirit and enterprise of the day, and we wish the gentlemen success.

The Philadelphia, Pa., Business College, Messrs. Leming, Waltman and Dutton proprietors, recently purchased the College of Commerce of that city and consolidated it with their own under the new name of the Philadelphia Business College and College of Commerce. Mr. F. C. Steward the business manager of the College of Commerce has been employed by the new institution as well as the following members of the faculty: H. K. Good, Mary E. Philips, Victoria Haws, M. I. Shoop and Anna Kelly.

This new school is "cutting quite a swath" for one of its years and evidences no small amount of pluck, push and ability. We wish the same the success it merits.

The American Business College, Allentown, Pa., O. C. Dorney, proprietor, recently moved into the fine new Y. M. C. A. building, the fourth floor of which was planned

by Mr. Dorney to suit his special business. He therefore has at the present time one of the best equipped schools of the kind to be found.

One of the latest moves by Mr. W. B. Elliott, principal of the Elliott Commercial Schools of W. Va., was to purchase and equip a restaurant in Wheeling, which is conducted in the interests of their pupils of that city. Pupils get their board at actual cost, while the general public pays the usual prices, the profits from the public are used to lower the cost of the pupils living. This is but another evidence of Mr. Elliott's enterprise and forethought in the interest of his pupils.

On June 1st, 1903, the Northwestern Business College, a half century old, of Madison, Wis., passes under new management. Mr. R. G. Deming retiring, Messrs. K. H. Boyd, G. E. Spohn and L. D. Atkinson having assumed charge of the institution, with splendid outlook for renewed prosperity, infusing as they do new fire into the well known institution.

The Nashville, Tenn., American, Sunday, May 3, 1903, devoted nearly a column to Professor Draughon, of Draughon's Practical Business Colleges of that city and to his methods of advertising, telling how he started fifteen years ago with $60.00, and recently captalized his stock company with $300,000. The write up is a complimentary one, and should prove to be good advertising as well.

From the Terre Haute, Ind., Daily Tribune, Saturday, April 25th, we learn that Miss Verna Nida, of that city, who graduated a few years ago from Brown's Business College, and later was employed in the office of the Remington Typewriter Agency, recently wrote 20,722 words in six hours, reading her own copy from closely written manuscript.

Miss Mary E. Pretty, an amanuensis in the Patent office at Washington, recently wrote 20,400 words in the same time and from the same kind of manuscript. It was claimed that Miss Pretty was the most rapid typewriter operator in the world. If such is the case, Miss Nida is now in the lead.

New commercial departments are to be established in the high schools of Newton, Mass., and Concord, N. H., in September. Both places pay good salaries.

H. F. Bliss, of Saginaw, Mich., is making a trip through the Northwest and along the Pacific Coast, in the interests of the Bliss System of Actual Business, and he is meeting with success.

Miss Carrie T. Mills, a graduate of the Commercial Course of the West, Des Moines High School, has been elected an assistant in her *alma mater*, at a salary of $645. Mr. C. D. Slinter the efficient director of the commercial work in this school, has been re-elected.

A. S. Hutcheson and T. R. Hutcheson, formerly of the Marinette Business College, Marinette, Wis., have withdrawn from the school, selling their interest to O. W. Dickerson, who has had charge of the shorthand work. Mr. Dickerson has formed a partnership with A. H. Burke, of Council Bluffs, Iowa. We are sure that these gentlemen will attend to the interests of commercial education in the vicinity of Marinette, with thoroughness.

Mr. J. L. Williams, who is in charge of the Ayres Business College, San Francisco, and who is the Pacific Coast representative for Powers & Lyons' publications, writes that he has succeeded in placing these publications in about thirty schools during the past few months. We congratulate both Mr. Williams and his employers. There are no more frank and genial publishers than the well-known Chicago firm, and Mr. Williams is the embodiment of Western hustle, cordiality, and hospitality.

The high school in Menominee, Mich., will have a new commercial department next September.

The Rhode Island Commercial School, under the direction of Mr. A. S. Heaney, has grown rapidly, and will occupy increased floor space next year. R. A. Spellman, the efficient commercial teacher in this school, will retire from the school work this year, and prepare to enjoy life on his pleasant farm, near Columbia, Tennessee.

Commercial departments among the high schools of the land seem to be increasing in number remarkably fast, and a corresponding demand for well trained commercial teachers is noticeable. We are continually asked to recommend teachers for this kind of work, while, as a natural result, the demand for high-grade teachers in private commercial schools is also increasing.

W. W. Knisley, who has had charge of the Houghton, (Mich.) High School Commercial Department, has been engaged to take charge of the new commercial department that has been established in connection with Grinnell Academy, Iowa College, at Grinnell, Iowa. E. J. Ferris, formerly Mr. Knisley's assistant at Houghton, will take his place.

The Creston (Iowa) High School is to have a commercial department opened next September, and the special teachers of music and writing have been discontinued. This lets out our old friend, A. E. Parsons, we regretfully presume. "Regretfully," because he is one of the most effective public school teachers of writing with whom we have ever become acquainted. The city that gets his services is to be congratulated. His common sense, ready wit, quaint humor, sympathetic disposition, love for and faith in children, and above all his earnest, unaffected zeal in the cause of good writing have endeared him to thousands of people in Iowa and Nebreska, where for many years he has been a popular institute worker.

C. B. Bowerman, formerly in charge of the commercial department of the Muskegon, Mich., High School, but now teaching shorthand in the East High School, Cleveland, will be one of the representatives of the Smith Premier Typewriter Company at the convention of the N. E. A. in Boston, July 6-10.

On the first of June W. P. Charles, of the Charles Commercial School, Brooklyn, N. Y., went to the West Indies on an extended business and pleasure trip. Mr. Charles may illustrate in these ancient islands the principal of business expansion that is supposed to be so characteristic of Uncle Sam's children nowadays; at any rate, he will leave some of these people in possession of good ideas of the value of commercial education. Not a few of them, however, know the value of a business training, because Mr. Charles has had a number of students in his school, whose home is in these islands.

There are about forty unregistered commercial schools in the state of New York; in all, 455 schools last year took the business examinations of the Board of Regents, either in whole or in part.

The program of the Iowa Commercial Teachers' Convention held at the Capital City and Highland Park Commercial Colleges, May 15 and 16, is one of the neatest documents of the kind recently issued. A liberal amount of advertising space has been pre-empted, and a program of profitable papers and discussions has been prepared. We congratulated President A. F. Harvey on the work of Committeeman B. F. Williams, of the Commercial Text Book Co., who, we assume, has had in hand the preparation of the booklet.

The Cedar Rapids Business College, Cedar Rapids, Iowa, is prospering. President A. N. Palmer recently bought a lot in the best part of the city, paying $12,000 for it, on which he will erect a building 140 feet deep by 70 feet wide.

Those who heard Lewis Nixon at the E. C. T. A. banquet would have enjoyed seeing, the following Friday, the great ship, Minnesota, which was launched at New London, Conn., the Thursday following the banquet. Presidents Nixon and James J. Hill, for whose great Northern Railway oriental connections the vessel was built, were both present at the launching. We saw the monster craft the day after its launching, and it certainly made the ordinary steamer look like a plaything. She can stow away 28,000 tons dead weight and carry nearly 2,700 passengers. As a transport, she could carry ten regiments of men—10,000 men. She contains 12,000 tons of steel. The Dakota, her sister ship, is still on the ways. The two vessels are reported to cost $5,000,000. They are the largest in the world.

Mr. I. A. Zeigler has purchased the Hazleton Business College, Hazleton, Pa., and expects to push it into the front ranks among practical schools. Mr. Ziegler is a man possessed of a good education, both literary and practical, as well as an abundance of push. We wish him success in his new field of labor.

J. D. Alexander, principal of the Fremont, O., Business College, says they are "still on the ground floor in the college work, although located on the third floor of a large business block."

D. W. Hoff, supervisor of penmanship in Lawrence, Mass., recently captured the prize which was awarded for an official emblem to be used for the semi-centennial of that city. Mr. Hoff is one of the most versatile, capable, intelligent men of our profession, and no doubt deserved all he received. Congratulations, brother.

The Camden, N. J., Commercial College, recently incorporated with a capital stock of $25,000. The incorporators are George O. Swartz, who has been connected with that institution, Mr. L. E. Stacy, of Kingston, N. Y., and J. F. Strobel of Philadelphia. Success to the institute, under the new management.

F. F. Healey has bought his partner's interest in the Williamsport, Pa., Business College, and has completed himself by acquiring a better half. Congratulations! ! !

We learn on the authority of J. E. Neahr, General Manager of the Underwood Typewriter Company, that J. Milford Kennedy, the well-known and popular shorthand teacher, will give up his present position at the end of this school year, and that he will take charge of the Underwood Company's school business. Both parties to this contract are to be congratulated. Mr. Kennedy obtains an excellent position, for which he is singularly well qualified.

Dr. Charles Bullock, professor of Economics in Williams' College, and author of a widely used school text-book on this subject, has been chosen assistant professor of Economics in Harvard University.

Commercial work in the public high schools has come with a rush, and commercial teachers in the private schools are falling over themselves to get in on the ground floor. If they have the necessary qualifications, we recommend the field as a good one,—but, in most schools, the Emersonian Law of Compensation is still working full time.

New commercial departments are being organized in the following high schools: Concord, N. H.; Denver, Col.; Syracuse, N. Y.; Decatur, Ill.; East Chicago, Ind.; Seattle, Wash.; Williamsburg, Ky.; Walla Walla, Wash.; Lincoln, Neb.; Escanaba, Mich.; Creston, Iowa; Menominee, Mich.; Newton, Mass.; Westerly, R. I. Get there, teachers and book agents.

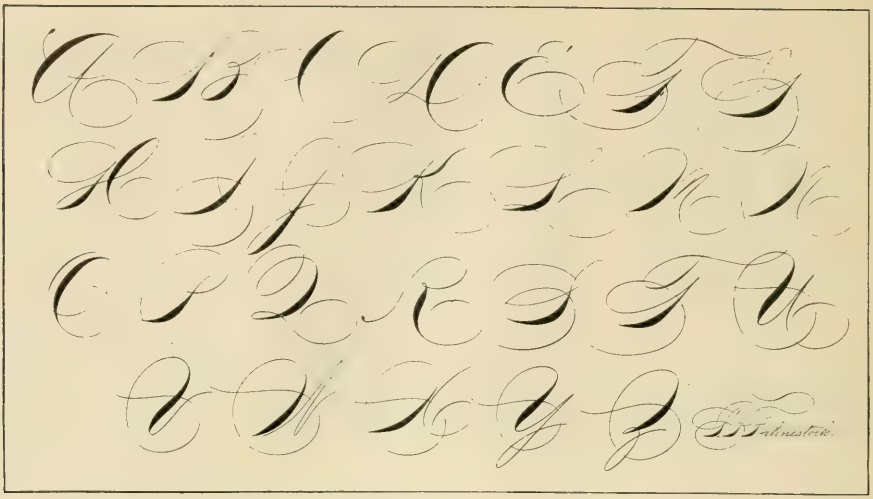
Commercial Geography is the popular subject now. Scores of schools are preparing to teach it next year. The Sadler-Rowe Co., D. Appleton & Co., Powers & Lyons, and Charles Scribner's Sons, have publications on the subject; and Ginn & Co., Macmillan's, and others, will soon be making announcements.

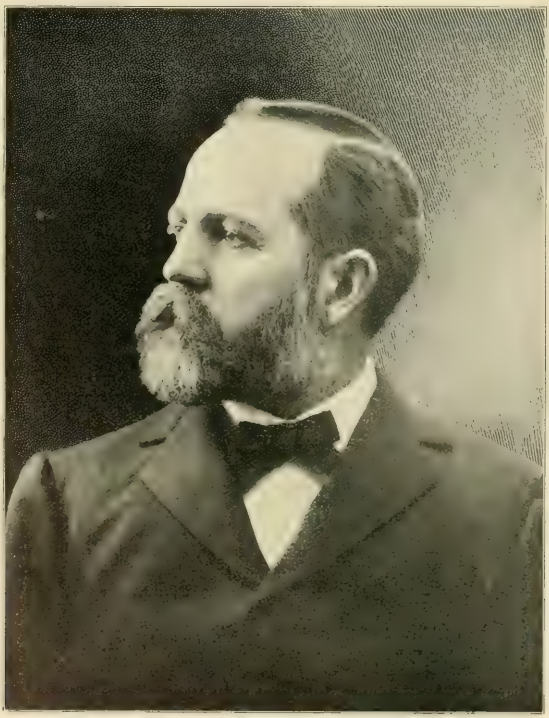
President J. W. Warr, of the National Federation of Commercial Teachers, is a believer in carrying religion into politics—he is among the reformers. On the evening of Easter Sunday he delivered an address in the Unitarian church, Moline, Ill., on "An Easter of Good Citizenship." His audience was with him, and his remarks were received with enthusiasm. The Federation should be proud of such a president. It will be remembered that Mr. Warr was the candidate on the Citizens' Ticket last year for mayor of Moline.

We note that Mr. H. E. Wyman was the instructor in arithmetic at the Park County Teachers' Institute, held in Livingston, Mont., April 20-24.

At a recent celebration in Utica, N. Y., of the eighty fourth anniversary of the institution of the Order of Odd Fellows in the United States, the daughter of T. J. Risinger, of that city, sang a solo which elicited the compliments of the local press. We have had the privilege of hearing Miss Risinger in her father's hospitable home,

(Continued on Page 41.)





Mr. S. B. Fahnestock

Whose handsome portrait and penmanship appear herewith, is a native of Ohio, and just turning the half century mark in fine health, and without the need of glasses even in doing fine pen work. Twenty years ago he was an active force in public school educational work in Ohio.

In 1888 he engaged in commercial teaching, at which time he also became a student of Mr. Zaner. As a commercial educator and penman, he is one of America's most substantial.

For fourteen years he has been at the head of the commercial department of McPherson, Kansas, College, which has an annual enrollment of 400, and is recognized by the State Board of Education. He is also secretary and treasurer of the college, and vice-president of the Board of Directors.

He has been honored with the presidency of the Kansas State Penmanship Association, and the Kansas State Commercial Teachers' Federation. He is also active in city politics, being a third term councilman, and chairman of the finance committee of the city of McPherson.

As Sunday-School superintendent and worker, his influence is not alone educational, professional and political, but moral and religious as well.

He has been a subscriber of THE BUSINESS EDUCATOR from its first evolution, and recently sent $5.00 for renewal for five years, and said, "I know of no paper equal to THE BUSINESS EDUCATOR for the penman and commercial teacher."

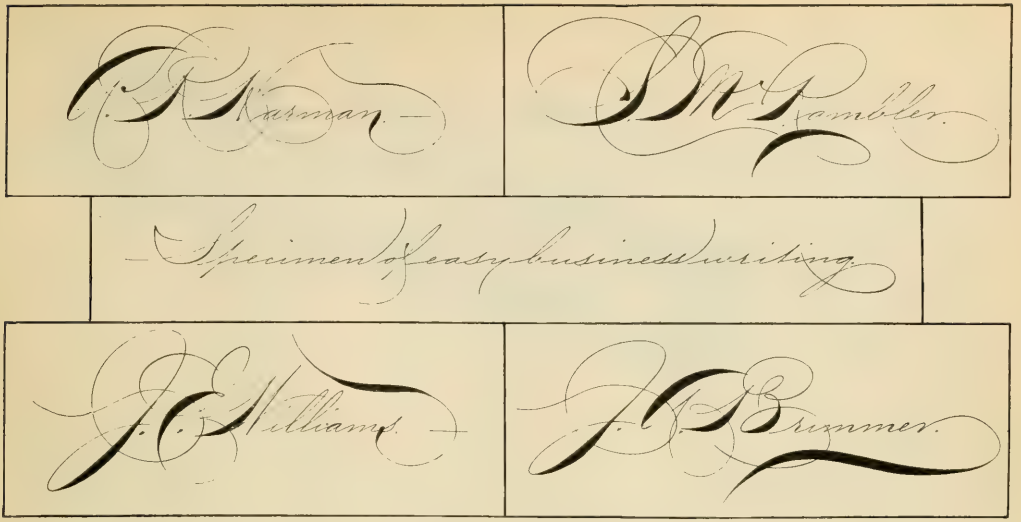
Mr. Fahnestock is a genial, sturdy, gentleman, with a life-companion as faithful, even tempered, pious and cultured as he.

Mr. Fahnestock happily possesses the combined qualities of conservatism and progression, qualities which cause him first to thoroughly prepare and then to enthusiastically push.

WANTED

A1 Commercial Teacher to handle Commercial Arithmetic, Rapid Calculation, Penmanship, Commercial Law, Bookkeeping. Would prefer one who has had some experience soliciting. Address,

WESTERN IOWA COLLEGE, Council Bluffs, Ia.



BY S. M. BLUE, BROKEN BOW NEB., BUSINESS COLLEGE.

News Items

(Continued from Page 39.)

and we know that those who heard her enjoyed a treat. Not only has Mr. Risinger a good school, but he is blessed with an interesting family.

Mr. Joseph Nelson, president of the Salt Lake Business College, discontinues his school work with the close of this school year, and will hereafter act as cashier of the Utah National Bank. His many friends will gladly congratulate him. We understand that the Salt Lake Business College will be consolidated with the Latter Day Saints' Business College, which will make an institution powerful among the commercial schools of the far West.

R. J. Maclean, of Goldey College, Wilmington, Del., is a business man as well as business manager. He belongs to the Wilmington Board of Trade, and has recently been made one of the Membership Committee. Those who heard the modest manager of Goldey College at the Brooklyn convention will understand that there is likely to be something doing in the vicinity of the Wilmington Board of Trade. Mr. Maclean is not one of the sleepy kind of pedagogues.

E. H. Fisher and his brother, M. C. Fisher, who have been teaching in Burdett, College, Boston, for several years, will discontinue their work in this institution in June, and will open a school of their own in Boston, in September. These young men are excellent teachers who have the highest esteem of all who know them, and their record in the large and popular school where they have been employed is an enviable one. We wish them the unlimited success that they certainly deserve.

C. E. Doner, the well-known and popular penman, will leave his present position the first of July, and will instruct in penmanship at the Ann Arbor Summer School for teachers. In September he will take up the work of his new position as special teacher of penmanship in the Beverly, (Mass.), High School and supervisor of penmanship in the Beverly grammar schools. Mr. Doner has obtained a very desirable place, for which he is well qualified, and great things are expected of him.

After the failure of the Grand River College, Gallatin, Mo., last November, Benjamin K. Spreyer, who had been in charge of the commercial department of the school, opened the Gallatin Commercial College, which has been doing an excellent business. We wish Mr. Spreyer continued success in his independent work.

C. E. Sisson, who has had charge of the commercial department of the Warren, (Pa.) High School during the past year, will take control of a new department for commercial teachers to be opened in September in the California, (Pa.) State Normal School. This is the first instance of which we have heard, where a state normal school has seen fit to recognize the crying need of commercial teachers who have had a sound professional training for teaching. We congratulate the enterprising president of this aggressive school, not only on his foresight in establishing this department, but also on his wisdom in making so excellent a choice of teachers, for we have had a chance to inspect Mr. Sisson's superior work with high school pupils.

TO THE STUDENT:

How far will $1.00 carry you in a course of plain and ornamental penmanship? The best possible use of such a sum is to purchase Artistic Alphabets. It pays the student to model his work after the best forms that can be obtained

TO THE TEACHER:

The penman needs enthusiasm, and he needs it five days of nearly every week. There is nothing to stimulate this enthusiasm better than a copy of Artistic Alphabets. It is an invaluable book to the progressive and ambitious penman. The price is $1.

C. C. CANAN, 173 Congress Street, Bradford, Pa.

YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. LIGHTNING CALCULATOR, Dept. 11, Everett Station, Boston, Mass.

WANTED

TEACHERS $ AND $ MANAGERS

Managers of our branch schools usually make from $100.00 to $200.00 per month salary and commission. We (perhaps) pay better salaries after teachers prove ability than any other college pays. We want teachers and managers who can take enough stock to guarantee personal interest. Have recently organized Stock Company. Capital stock $500,000.00. Dividends guaranteed by a bank. Have eight colleges established and expect to open more. A 48-page booklet entitled "A Little Talk about a Big Success" will be sent free to any one, our competitors NOT EXCEPTED. It tells *all about* our plans for organizing a stock company. What our profits have been for the past few years and many of the *specious choruses* of the founder of Draughon's Colleges since the first one was established fifteen years ago on wheels. Quite an *interesting* and *instructive* little story of *wit, humor* and *sentiment*. Send for it. **Address,**

. . . DRAUGHON'S . . .
Practical Business College Co.,
NASHVILLE, TENN.



If you are practicing writing, hit and miss, without making much improvement, you should join **Mills's Correspondence School of Penmanship.** Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information. E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

FINE Penmanship

One dozen colored cards, white ink, any name, for but	25c
One dozen white cards, plain or ornamental style	20c
Letter, showing style of business writing	15c
Twelve lessons in business writing	$5.00

Work will please you.
Order and be convinced.

Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples

J. Fowler
ARLINGTON, OREGON.

WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A **First-Class Book-Keeper** OF YOU **AT YOUR OWN HOME** in **six weeks** for **$3** or RETURN MONEY. Fair enough? I find **POSITIONS**, too, **everywhere, FREE!** Have placed THOUSANDS. Perhaps can place **YOU**, too! **6,742** testimonials received from pupils! *SAFE THIS AND BETTER.* J. H. GOODWIN, **Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.**



BY M. A. ALBIN.— LESSON NO. 2.

To the student of roundhand we present, for study and consideration this month, the style that is peculiar to the author. It may not be perfection in itself, but it possesses the qualities upon which we can successfully build the finished product.

The work takes on a modern air by using modern capital letters. And here I wish the student-penman to pause and give a thought—mix ink with brains. If you have ever noticed the application of modern capitals to heavy script you have also noticed the apparent weakness of the capital when the work was completed. The capital was large enough, but it looked weak. In the execution of the free arm form the movement produced the delicate hair line that did not harmonize with the heavy line produced in the remainder of the letter by a different movement. Then you will have noticed also the tendency to apply the more flourished form instead of the plainer style. Will you notice the harmonizing effect of the capital letters used with the roundhand? Notice their proportion and relative size when compared with the small letters. Capitals are but one space higher than the small letters. They are free from flourish and possess strength: What lends the strength? *You* say. Notice that the capital *a* gets its strong appearance from the second downward stroke. It is shaded, the shade being carried low—a roundhand shade—just as you would make the small letter *t*. The first part of the letter was made with the regular writing movement used in executing off-hand capitals, but the pen was raised at the top of the upward stroke, and the remainder made just as the roundhand *t*. Had this letter been finished with the hair line stroke it would have appeared weak and out of place, just as this would appear too substantial with a running hand style of writing.

Now notice the capital *B*. This was made entirely freehand, beginning with the dot on the base line and making the compound upward stroke a light line and putting the shades on the downward stroke just as you would for ornamental writing. But when completed it looked weak. Lacked backbone. So I deliberately put the pen on the paper, and as you make all shaded downward strokes, I made it the substantial letter you see. The letter *c* needs no modifying. Both downward strokes should be shaded. The other style of the *c* does not adapt itself to roundhand. Thus all through, you will find some such characteristic that will be easily improved when you realize what the capitals lack. And very soon, if you are thinking, you can discriminately pick out the style of letter from modern capitals and adapt it to roundhand purposes. Keep in mind the idea of strength and proportion, instead of delicacy and extravagance of form.

Now notice the small writing. See how round are the turns; how open all letters; how regular the spacing, and how uniform the slant. By all means notice the finish of the *m* or *n* and similar letters. End your word just as carefully as if the letter *i* followed. Do not finish the last stroke with a compound curve, nor run it higher than the small letter, nor make it on a greater slant than your regular connective strokes.

Now that you have studied these words and my style, get your pen and ink and go after it. If you have never done any of this kind of writing hunt up some of your back numbers and find some instructions from Kibbe or Howe. They can tell you how to execute it better than I can, for I learned much from them. Then when you have learned how to secure results, imitate the style given in this lesson. Try the words. Use prepared India ink. Zanerian or Higgins Waterproof. A good flexible pen. The original was much larger than the engraving. It has been reduced nearly one-half. The small letters were made between two blue lines on ordinary practice paper, three-eights of an inch apart. Try it this size. When you get a word that suits you as to roundness and openness, reverse the paper and look at it upside down. See if your turns at the bottom of the *u's*, etc., look like *m's*. They should. Try it again. Then try a word or two, using each letter in the alphabet as a capital, finding the style of capital and its modification best suited to roundhand. Do not make lower case letters smaller than three-eights of an inch. Keep capitals plain and strong, and from one to one and a half times the height of small letters.

I wish to emphasize once again the necessity of keeping all work large, round and *open*. The heading for the lesson this month was developed from such work. Next month I will tell you how.

If you lack enthusiasm, re-read my introductory article last month. Write me enclosing some of your best work, also stamps for reply, and I will criticise your work and offer suggestions that may help you climb more rapidly.

Now hustle and be ready for next month.

CARDS! CARDS! CARDS!

Are you in need of any Cards?

Fancy written cards, 2 doz. for 25c., 3 doz. for 35c. Colored Cards, 7 colors, white ink, 2 doz. 25c. Tinted Cards, black ink, 2 doz. for 25c. Printed Bird and Scroll Cards, 9 designs, 12 for 35c. Flourished Bird, Swan or Eagle, 1 for 15c., 2 for 25c. 100 Cards printed in Shaded Old English type, 60c. Specimen of Card Writing, 10c. Ornamental Capitals, 10c.

PENMEN'S SUPPLIES

HAND CUT CARDS	PER 1,000	PER 3,000	PER 5,000
3 Ply, Wedding Bristol,	75c	$2 10	$3 30
6 Ply, Wedding Bristol,	95c	2 70	4 25
4 Ply, Perfection Bristol,	95c	2 70	4 25
6 Ply, Perfection Bristol,	$1 05	3 00	4 75
4 Ply, Leader Bristol,	60c	1 65	2 50
3 Ply, Colored or Tinted Bristol,	85c	2 40	3 75

Printed Bird and Scroll Cards, 9 designs, $3.00 per 1,000. 100 good Envelopes, 15c. 250 sheets of Writing Paper, 50c. Gillott's Pens, No. 1, 2 doz., 30c., No 604, 2 doz., 25c. 1 bottle of White Ink 15c. One tube of Chinese White 25c. Agents wanted, send 25c. for Agents Sample Book. All orders promptly filled. Send for samples.

W. McBEE, 19 Snyder St., Allegheny, Pa.

Argentine Balmoral

Champion Graduates

SPECIMENS RECEIVED.

The Lord's Prayer beautifully illuminated in the highest style and skill of the engrossers and illuminators art is at hand from the pen and the brush of Mr. S. D. Holt, of Philadelphia. We do not know the price, but it is well worth a frame and whatever it costs in the home or in the engrossing office.

Mr. S. McVeigh, North Adams, Mass., proprietor of the Bliss Buisness College, favored us with a number of specimens of business writing from the students under his instruction, indicating first class instruction, of a very practical nature, the writing being easy, rapid, systematic and uniform.

Mr. N. W. Cassmore, penman and commercial teacher in the Richmond, Ind., Business College, swings a pen of more than usual grace and practicability, being quite an expert in the ornamental line, and a believer in simplicity for business.

Mr. J. M. Gardner, the card writer, recently of Milwaukee, Wis., inclosed some specimens of his every-day card writing which show that he does work above the average of those engaged in such work.

Mr. A. W. Holmes, of the Salem, Mass., Commercial College, favored us with quite a large batch of specimens of business writing including figures, from the students under his instruction in that institution.

Mr. Holmes is one of our foremost teachers of practical writing, and the work that he secures is business-like in every particular. An important feature of his instruction is the drill that he gives his pupils upon figures, many becoming wonderfully expert in this line.

In the batch of specimens just received, we note the unusual excellence of the figures made by A. H. Patton, Anna Crowley, Ethel S. Dyer, Laura G. Dodge, S. S. Ives, Annie V. Carlin and E. G. Schollar. The last named person slants his figures backward at an angle of about twenty degrees to the left of a vertical.

Miss Julia Bender, teacher of penmanship in the Seminary School of Business, Buckhannon, W. Va., sends specimens of students' work in the way of business writing which indicate that Miss Bender is a success as a teacher of penmanship, and that the pupils are getting along with more than ordinary progress, as the work indicates a splendid movement.

Some daintily written cards have been received from J. M. Holmes, Bradford, Pa. Mr. Holmes is one of the best penmen in the United States who is engaged in public school work.

A TEACHER WANTED

As our representative at each Business College or Private School in America. Positions for teachers, teachers for the best positions. School property bought, sold and exchanged. Money safely and profitably invested. Write today.

American College Exchange, Cumberland, Md.

The Pratt Teachers' Agency

70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

THE PEN SPECIALIST

1 doz. White Cards . . 15c.
1 doz. Colored Cards . . . 15c.

Resolutions Engrossed at reasonable prices. Diplomas made and filled. Address all orders to

W. L. THOMAS . . Box 512, Wichita, Kan.



E. C. MILLS, Script Specialist.

195 Grand Ave., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c; 500 by express, $1.00; 1000 by express, $1.75. Pen holder for business writing, 10c, oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail, etc.

W. A. BODE,

Nos. 46-48 27th St. S. S., PITTSBURG, PA.

A Correction

WASHINGTON, D. C., May 10, 1903.

MESSRS. ZANER & BLOSER,
COLUMBUS, OHIO.

GENTLEMEN:—The address delivered before the National Shorthand Teachers Association at Milwaukee, December 30, 1902, by Mr. Fred Irland, Official Reporter, House of Representatives, Washington, D. C., and published in the March number of THE BUSINESS EDUCATOR has, on page fifteen of that issue, under the caption "One of Mr. Irland's own experiences," several misstatements which I beg the privilege of correcting.

Mr. Irland, in speaking of the arbitration between the United States and one of the South American Republics, says:

"The writing of the decision and the opin-
"ion * * * did not begin until forty-eight
"hours before the time limit expired * * *
"The Stenographer who took the dictation
"and his capable typewriter assistant re-
"mained on the scene day and night * * * *.
"The copy of the opinion was turned over
"to the engrossing *clerks* of the State De-
"partment * * * * *. When they found that
"eight copies must be made, signed and
"sealed before twelve o'clock the next day,
"they reported that it would be utterly im-
"possible to accomplish this task."

And now for the *facts* in the case.

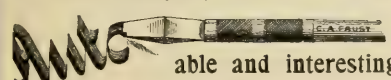
The decision was written in *long hand* by Sir Henry Strong, Lord Chief Justice of Canada. This does away with the "faithful stenographer and his capable typewriter assistant."

There were only *two* engrossed copies of the decision required, the copy for which (in Sir Henry Strong's hand writing) was given to the engrossing *clerk* of the Department of State at 10 o'clock p. m., May 7, 1902, (the Protocol under which the arbitration was held expiring May 10, 1902) and at 10 o'clock p. m., May 8, 1902, the *engrossed* copies were handed by him to the American Arbitrator, the Hon. Don M. Dickinson, at the Arlington Hotel, where they were signed the next day, May 9, 1902.

The above statement of facts makes it unnecessary to discuss the alleged "grand stand finish" made by the stenographer with the assistance of the Government Printing Office.

Very respectfully,
E. B. RUSS,
Engrossing Clerk, Department of State.

LEARN AUTOMATIC PEN-WORK





If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.

THE GREATEST OFFER EVER MADE
COMPLETE LEARNER'S OUTFIT FOR **$2.00**

(WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

HERE IT IS

COPY OF FAUST'S COMPENDIUM OF AUTOMATIC PEN LETTERING AND DESIGNS.
3 SIZES AND STYLES OF AUTOMATIC PENS.
3 COLORS OF AUTOMATIC SHADING INK.
1 BOTTLE OF ADHESIVE.
1 BOTTLE OF GOLD INK.
3 PEGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class— they do the work. If you have the compendium you can get the balance of goods for $1.00, prepaid. Order at once.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.



A MODERN, UNIQUE, ORNATE ALPHABET

LAIRD'S SYLLABIC SHORTHAND

A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual $2.00 postpaid. Booklet free.

LAIRD'S SHORTHAND INSTITUTE

Cor. 63d and Green Sts., Chicago, Ill.

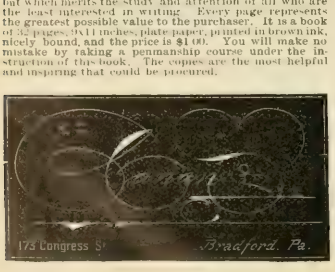
A NEW BOOK
Artistic Alphabets

The above name has been given to this book because of the many sets of Ornamental Capitals by C. C. Canan.

The Best.

A book of new engravings, containing the very best copies in all the useful studies of penmanship. Simplified Penmanship is illustrated by C. P. Zaner, Business Penmanship by H. W. Flickinger and E. C. Mills, Engraver's Script by Charlton V. Howe, Flourishing by W. E. Dennis, Ornamental Penmanship by the leaders in this line. The author is represented in nearly all branches of penmanship.

Artistic Alphabets is a book of marvellous penmanship, a book that will not be put aside after an examination, but which merits the study and attention of all who are the least interested in writing. Every page represents the greatest possible value to the purchaser. It is a book of 32 pages, 9x11 inches, plate paper, printed in brown ink, nicely bound, and the price is $1.00. You will make no mistake by taking a penmanship course under the instruction of this book. The copies are the most helpful and inspiring that could be procured.



Over 50 Hours' Solid Talk is Given by

Madarasz, New York

when the teachers' course in the Madarasz Method of writing is being explained. Every important point in the subject is covered, every difficulty smoothed away. If you can't acquire a good business style of handwriting, or know how to teach it successfully after taking the Madarasz Method, you are in the *wrong* business. I've had *no* failures. It would take pages to mention names of the successes. Better write to me and learn more about it. Enclose stamp to

MADARASZ, 1281 Third Ave., N. Y.

First Class Schools
AND
FIRST CLASS TEACHERS

WILL FIND IT TO THEIR INTEREST TO CORRESPOND WITH THE . . . .

CONTINENTAL TEACHERS AGENCY,

BOWLING GREEN, - - - KY.

TEACHERS WANTED
Of Commercial Branches

FREE REGISTRATION UNTIL JUNE 15TH.

Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries $600 to $1500. Register early. Send for circulars. Advance fee not required.

THURSTON TEACHERS' AGENCY

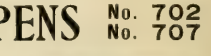
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago

ESTERBROOK'S NEW PENS No. 702 No. 707



702 Slightly Elastic

MODIFIED SLANT OR "MEDIAL" WRITERS.



707 Elastic

AMONG PENMEN there is a demand for a pen that is adopted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,

26 John Street, New York. Works, Camden, N. J.

A NEW BOOKKEEPING SYSTEM

MOORE AND MINER'S

Accounting and Business Practice

Unequaled in its completeness, elasticity, thoroughness, adaptability, and mechanical execution. A course which brings bookkeeping to the same systematic plane as other school studies. An attractive eight-page circular will be sent on request . . . . . .

GINN & COMPANY, Publishers

Boston New York Chicago London San Francisco Atlanta Dallas Columbus



"Can I Learn Shorthand?" is the title of a sixteen page pamphlet, written by C. E. Howard, manager of the San Francisco, Calif., Business College, and published by the Gregg Publishing Co., Chicago, and is one of the strongest things we have yet seen written in the interests of Gregg Shorthand. The same is yours for the asking.

"Letter Writing," is the title of a twenty page, blue-backed circular advertising a text book by that name, issued by the Practical Text Book Co., Cleveland, O. Like all the literature issued by this company, it is convincing and modern.

"Who We Are," is a neat little folder acquainting the public with the proprietor and teachers of the Vancouver, B. C., Business College.

G. E. Weaver, the chalk talk lecturer of Mt. Morris, Ill., issues some very attractive advertising from time to time, the latest being a red card printed in gold with a half-tone portrait of himself printed in brown, mounted thereon.

Charles Commercial School, Brooklyn, N. Y., issues an attractive booklet of sixteen pages in the interests of that institution. The same is covered with a bright orange, printed in purple, while the inside is printed in brown. The text and typography are modern, indicating a progressive school.

A very attractively and neatly illustrated circular advertising "Modern Show Card Lettering, Designs, etc." has been received from the Thompson School of Lettering, Pontiac, Mich. Mr. Thompson is a hustling, practical workman, and is making a success of this modern phase of advertising.

The Wisconsin Business College, Sheyboygan, Manitowoc and Racine, issues a neat purple backed catalogue.

The Charleroi Mirror, Charleroi, Pa., has issued an unusually fine industrial edition, entitled "Charleroi Chamber of Commerce," newspaper size, beautifully illustrated and splendidly printed upon good book paper. In it we find an entire page devoted to the Tubbs Business College, E. C. Tubbs, principal.

The Georgia-Alabama Business College Journal, Macon, Ga., issues quite an attractive sixteen page paper devoted to the interests of that institution. It contains a number of interesting half-tone pictures of students, building, city, etc., together with some handsome penmanship by R. H. Bond the penman.

The "Fourth Annual" of the Conservatory of Music of the West Virginia Conference Seminary, Buckhannon, W. Va., is a profusely illustrated affair, and indicates a most varied program for their commencement beginning May 24th, and ending June 4th. On the front page is given a portrait of Stephen Benton Elkins, with a very readable, short biography of his eventful career, and on the last page is given the Beecher-like likeness of Levi Gilbert, D. D. Mr. Geo. W. Broyles is principal of the commercial department.

Some modern, finely printed circulars relative to "Moore & Miner's Accounting and Business Practice," by Ginn & Co., publishers, are at hand. The circulars are printed on linen, deckle edge paper, with double lines printed in orange, the effect being quite soft and artistic. A review of this publication was printed in this journal some time ago.

College advertising literature has been received from Aurora, Ill., College, Utica, N. Y., School of Commerce, J. W. Warr, Moline, Ill., Ft. Smith, Ark., Commercial College, Bethany Business College, Lindsborg-Kans., South Bend, Ind., Commercial College, Fort Worth, Tex., Business College, Brown's Business College, Terre Haute, Ind.

Colorado Commercial College, Denver, is the title of a purple-backed, gold embossed catalogue, profusely illustrated, advertising that institution.

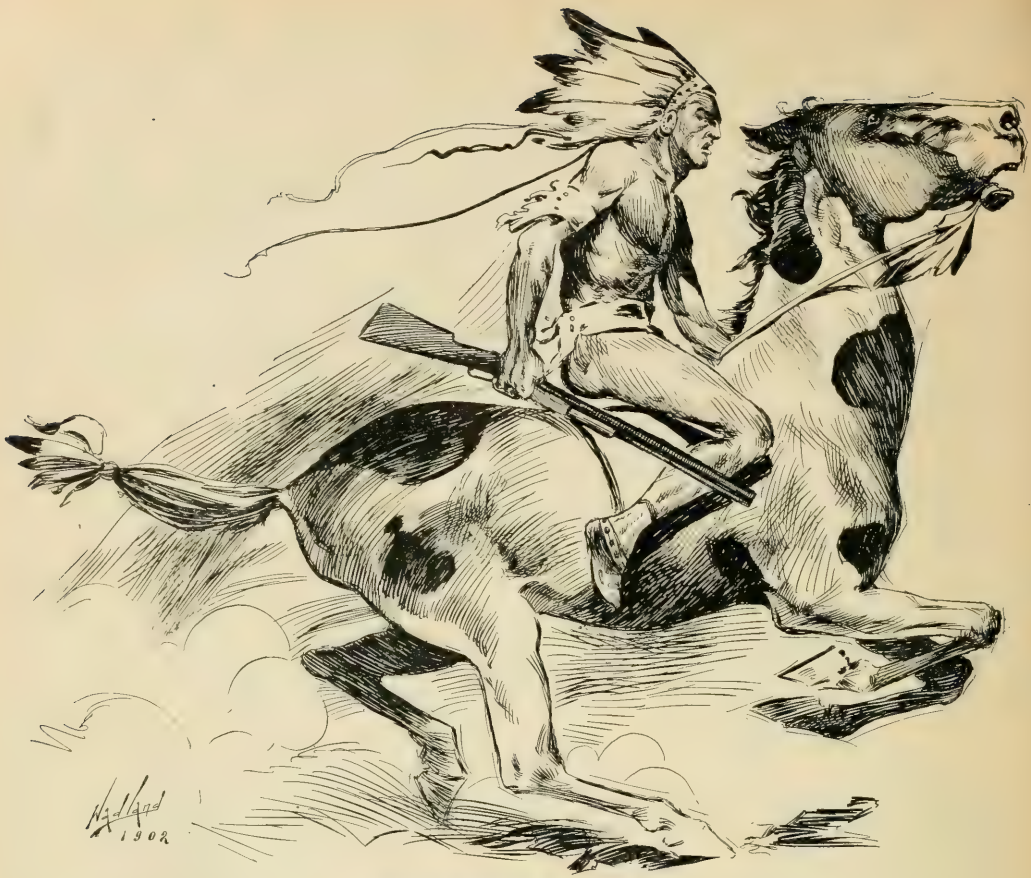
Students are met at the depot with mobiles, and it would appear as though the college were in the mobile business as they have three automobiles illustrated, two of which are large coaches intended to carry a dozen or more.

The Detroit Business University recently favored us with a little four page folder including the program of their Friday May-Day exercises, which was quite enjoyable. The folder is a very artistic one with an elaborate script monogram of D. B. U. on the first page with the well known verse, "Count that day lost" in beautiful script on the last page.

Some time ago Gregg, the progessive and aggressive of Gregg shorthand fame, surprised the shorthand fraternity by issuing a strip of paper a yard in length exhibiting enough schools to fill it, requiring several hundred to do so. He now comes forward with a strip of paper five and one-half inches wide and over two yards in length, chock-full of schools which have adopted Gregg shorthand. It is the longest, strongest thing of the kind we have ever seen, and is nothing if not unique and convincing.

Dallas Business University, Dallas, Texas, J. F. Smith, president and founder, favored us with an album-like catalogue of about seventy-five pages, which is without doubt one of the richest things we have ever seen in the way of catalogue making. How Mr. Smith can issue a catalogue of such costliness we are at a loss to know. It indicates a good school, and a well patronized one. It is printed in a number of colors, with initials that are second to none other that we have ever seen in genuine artistic elegance. The text and illustrations are very effective in form, style, and color, and are presented in a way to appeal to prospective students as well as to any one capable of appreciating beauty and up-to-dateness. If Mr. Smith can find a patronage capable of appreciating this fine art product, we fear the South is ahead of the North in print culture. You ought to see the catalogue, no matter what it costs you.

WANTED: Teacher for Business Department. Salary $75.
COLORADO COMMERCIAL COLLEGE,
Denver, Colo.



Mr. Harry W. Wadland, whose portrait and work appear herewith, is a native of Ontario, having been born in Woodstock, June 10, 1880. In 1898 he pursued a course of illustrating in the Zanerian, returning later and completing the work. He was then employed by the Bucher Engraving Company of this city. Two years ago he resigned his position, and assumed charge of the art work of the Columbus Press, which position he now holds.

Some time ago the newspaper artists of Columbus and other portions of the country held an exhibition at which their work was offered for sale. No stronger evidence of the popularity of Mr. Wadland's work could perhaps be given than the fact that he sold more pictures, and received a larger amount for the same, than any other artist at that exhibition. This was certainly quite a feather in his cap, and not undeserved.

Mr. Wadland is destined to become one of our leading newspaper artists, and it gives us great pleasure to testify to the same.

The illustration presented herewith is work he did some time since.





If you are struggling alone at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well. **Mills's Correspondence School of Penmanship** stands at the head. Send stamp for full information. *Do it now.* Address, E. C. MILLS, 185 Grand Ave., Rochester, N. Y.

Diplomas Made and Filled

I am prepared to arrange and fill diplomas in a neat and artistic manner.

Resolutions Engrossed

Designs for Letterheads, Business Cards, Envelope Corners, etc. General work for Half-tones and Zinc Etchings done. Calling Cards 20 cents per dozen.

H. E. WYGAL, 1220 Curtis Avenue
Cleveland, Ohio

WANTED

A competent and experienced teacher of Bookkeeping and Arithmetic for a desirable position in the Albany Business College. A sufficient salary will be paid to secure the services of a superior man. Send photograph with application if possible.

Give full particulars including salary desired, and address,

CARNELL & HOIT, ALBANY, N. Y.

Hand Flourished Cards

Better than ever. Any style. Any Color. 20 cents per dozen.

W. E. McLaughlin,

118 N. High St. - - - Columbus, O.

AN OPINION

FROM MASSACHUSETTS

L. Madarasz,
1281 Third Ave., New York

My experience with the "Madarasz Method" has been eminently satisfactory. Before studying under you, results in my class work were uncertain, due, I now realize, to the improper manner of presenting the work, and the useless repetition of certain exercises not at all vital to letter or word construction. By eliminating this useless matter and presenting the work in accordance with your instruction, I have attained uniformly good results. Enthusiasm on the part of the pupils is much greater and the words of commendation both in and out of the school are very gratifying. I attribute this in a large measure to your training.

Very sincerely,
WILFRED P. WEAVER.

The foregoing has reference to the Teachers' Course in writing, the "Madarasz Method," which I will give in the month of July, 1903, at Heffley School, 245 Ryerson St., Brooklyn, the price of which is $40. Board and lodging can be had for from $5 per week upwards. It is the best teaching I can do, and if you are not satisfied your money will be refunded. If you are interested write for fuller particulars enclosing 2c. stamp.

Madarasz
New York

1281 Third Avenue

Wedding

MRS. D. M. LOOSE
announces the marriage of her daughter
HATTIE LORENA
to
MR. ORVILLE M. ALBIG,
Wednesday, May twenty-seventh,
nineteen hundred and three,
Monroe, Michigan.

MR. AND MRS. A. M. POORE
invite you to be present at the marriage
of their daughter
STELLA VERNON GASKILL
to
MR. JOHN BARRY MACK,
at
First Congregational Church,
Wednesday, June tenth,
at three o'clock in the afternoon.

Georgetown, Mass.
1903.

"SAMPLES FOR THE ASKING"

of our up-to-date line of **WHITE** and **COLORED CARDS**. Quality the best. Prices the lowest.

BERKSHIRE CARD CO., North Adams, Mass.

ISAAC PITMAN TEACHERS WANTED.

Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girls' Technical High School, (under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system Write for "Reasons Why."

ISAAC PITMAN & SONS
31 UNION SQUARE, - NEW YORK.



Many home students, in writing, waste much valuable time in not knowing right where to correct their faults by joining

Mills's Correspondence School of Penmanship.

You will progress, because we make it our business to show you where to strike in order to make the most improvement. Send stamp for particulars. Address

E. C. Mills, 195 Grand Ave., Rochester, N. Y.

SPENCERIAN
STEEL PENS
AND VISITING CARDS

On receipt of **25 Cents** we will send **12** Spencerian Pens for expert writing (three different patterns) and **12** Visiting Cards written in Spencerian style of penmanship. Satisfaction guaranteed. Give your full name as you wish to have it written.

SPENCERIAN PEN CO.
349 Broadway, New York.

READY JUNE 1ST

A GEOGRAPHY OF COMMERCE,

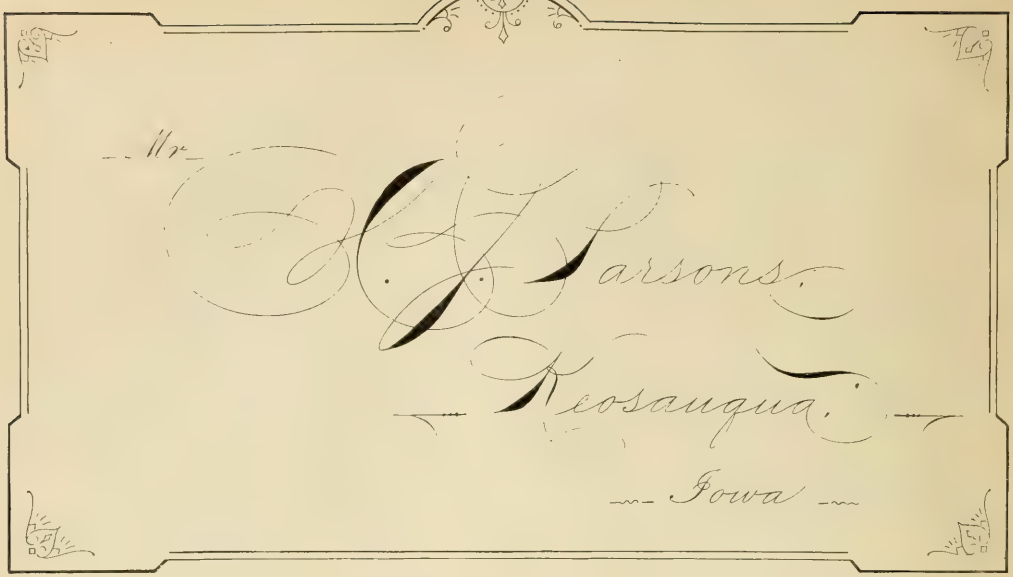
By JOHN N. TILDEN, A. M., Author of "A COMMERCIAL GEOGRAPHY," AND HON. ALBERT CLARKE, late *President of the U. S. Industrial Commission.*

IT IS with great pleasure that the Publishers announce this new book. For several years *Tilden's Commercial Geography* had no competitor and was (and is now) used in the commercial departments of the best schools. The enormous development of our material resources demanded some changes and new work, and, instead of making a revision, it has seemed best to make a *new book* that should combine the salient features of the old and incorporate new material which has been furnished in abundance. The services of Mr. Clarke have been as valuable to the educational public in his work upon this new book as to the country as a member of the Industrial Commission. The Honorable O. P. AUSTIN, *Chief of the Bureau of Statistics, United States Treasury*, has acted in an advisory capacity, and the financial departments of the Governments of Europe have rendered all desired information. It will be an epoch-making book and should be used in every commercial class.

The COMMERCIAL GEOGRAPHY will continue to be published. *Correspondence Solicited.*

BENJ. H. SANBORN & CO.,

BOSTON NEW YORK CHICAGO



BY C. C. CANAN BRADFORD, PA.



The Remington Typewriter Co. recently issued a large map nearly 4x6 feet in size, entitled "The Commercial Map of the World," which they are sending free to schools. The map is quite a costly one and will no doubt be highly appreciated by their many patrons.

"Clark's Tangible Shorthand," by Frank Chadwick Clark, author and publisher, Springfield, Mo., is a new claimant for public favor in the shorthand line.

The author sincerely believes that he has merit on his side, and that the system is bound to win and become a popular one.

Circulars received contain some interesting information regarding the vocalization of sounds, the similarity of various languages, and the basing of shorthand characters upon the vowel sounds. The author has endeavored to give "form to speech," and speed to written thought.

Those interested in shorthand (and who are not?) would do well to address the author for further information.

"Gregg Shorthand Reading and Writing Exercises," revised edition, by John Robert Gregg, published by the Gregg Publishing Co., Chicago, Ill., seventy-six pages, note book form, printed from offhand shorthand characters which were photo-engraved. The book contains a series of dictations in the form of business correspondence, legal forms and selections, and its extensive use on the part of schools but bespeaks its popularity and practicability.

Lessons in Shorthand Penmanship by John R. Gregg, published by the Gregg Publishing Co., Chicago, Ill., is a gray backed, sixteen page booklet devoted to this new, modern and practicable phase of shorthand, in which the Gregg Shorthand seems to have been the pioneer as concerns the name and character of this class of work. All interest in the learning or teaching of Gregg shorthand as well as teachers of any other system will do well to secure a copy of the same.

"The Place of Industries in Elementary Education," by Katharine Elizabeth Dopp, published by the University of Chicago Press, Chicago, Ill., is the title of a beautifully printed, artistically bound book of 208 pages. This is a timely book upon the topic implied in the title, dealing as it does with the history of our industries from the remotest periods down to the present in such a way as to be intensely appealing and instructive. In the consideration of an industrial epoch a most successful effort has been made to discover—(1) some of the most important interactions that take place between man and his natural and social environment, (2) how these result in different forms of industry, and (3) how forms of industry influence the social organization of the people and the development of the sciences and arts.

The book clearly indicates that there is a much closer relation than is usually recognized between the progress of the child and social and industrial activities.

Any one at all interested in educational matters particularly as applied to childhood and industrial education should read this book, as it contains the latest and most progressive thought upon this important phase of modern education.

Psychologically, Pedagogically, and Industrially, the work is sound and interesting.

"Sixty Lessons in Modern Business Writing," by E. E. Admire, Chicago, Ill., (price $2.00) is the title of an eighty page book comprising text and illustrations upon the subject mentioned in the title.

The book is printed on the finest enameled paper with beautiful, large, clear-cut type, and bound in such a way as to open perfectly flat.

In the forepart of the work we find short, terse, helpful hints under the following headings: To the Student; Who Can Learn to Write Well? Modern Business Writing; Good Writing in Demand; The Business Hand; The Teacher's Hand; Plan of the Lesson; How to Practice; Materials and Movement.

In the production of this publication the author has "combined the skill of the expert, the knowledge of the specialist and the experience of the teacher and business men. He has been aided by men who have won world-wide reputation by their skill in, and knowledge of penmanship."

On the right-hand pages plates presenting copies for study and practice are presented, and on the left-hand pages are instructions noted for their terseness and practicability. The work is on the actual business, or, learn by doing method, in that it prescribes a definite number of pages to be practiced each lesson.

If you are interested in modern penmanship matters you need to secure this work.

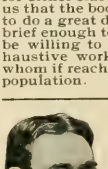
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"Factors of Success," compiled by Hugh Thomas Whitford, published by the Gregg Publishing Co., is the title of a thirty-six page booklet, printed in Gregg Shorthand.

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"Punctuation Simplified," by J. Clifford Kennedy, published by the Gregg Publishing Co., Chicago, Ill., is the title of a thirty-six page linen backed book devoted to this much needed and sadly neglected part of a practical education. The book is designed for either class or private use. It seems to us that the book is just about the right size to do a great deal of good, being simple and brief enough to reach those who would not be willing to tackle a larger and more exhaustive work, and these are the people whom if reached constitute the bulk of our population.



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(Dill on Education—from page 17.)

ing recognized more and more generally that the combination of knowledge gained and habits of accurate thinking acquired, as a result of a faithfully spent college course, is of the highest value to the young man who intends to enter business life."

In continuing, Mr. Dill showed that "*the corporation movement tends to eliminate the rich man's sons and relatives as a controlling factor in great business companies.*" He continued at length, showing that to-day the lawyer is retained not so much to fight legal battles in court as to prevent litigation; not "so much to save the expiring business man and the dying business as to keep his client and the business in sound legal health."

The speaker disclaimed any intention of "instructing instructors," and said that he would leave it to the faculties to decide what specific courses or subjects would best fit young men for business life. He said, however, that it is the duty of Universities to have practical men in their faculties, men acquainted with the necessities of the careers for which they intend to fit the undergraduate. He held that a university could teach a man that mental loafing is fatal to business success, and that it should teach the lesson sharply. He declared that the world is not looking for men like a dollar watch that stops running as soon as somebody stops winding it.

In conclusion, Mr. Dill said:

"The real problem is the influence of the instructor upon the busines success of the pupil in after life. Not whether the student has absorbed much Greek, Latin and Mathematics, but what impress the instructor has made upon the character, mental and moral, of the pupil. The need is not more education in extent, but more educators in the true sense of the word, character-makers rather than lecturers of theory. The demand of the present generation is not so much polished scientists or literateurs, as more young men of rugged individuality, mental and moral strength; not more polish on the blade, but more temper in the steel is the demand of the business world."

Lettering and Designing

Number Twenty-three

BY E. L. BROWN, ROCKLAND, MAINE.

JOURNAL HEADING—Page 9. First strike the curved lines to regulate height of letters, then pencil in the words "Business Educator" very roughly, and when you have the line properly spaced, finish each letter in detail. Apply the ink with a No. 1 Soennecken pen, and rule up the edges with a square and ruling pen. The corners and edges of the strokes should be clean and sharp. Finish the letters with a Gillott No. 170 pen. The most effective and dashy flourishing is executed with a bold whole arm movement but it is sometimes drawn out with quite satisfactory results. The arrangement of the light and shaded strokes should be studied with care. The ability to execute Old English and German Text letters with speed and accuracy, combined with a knowledge of off-hand flourishing as applied to decoration of the same, is a paying accomplishment, and one young penmen cannot afford to ignore.

A Correction

Mr. F. Marion Brown, of the Montana Wesleyan University, in a recent letter notes that Mr. Wyman, in his recent report of Montana Commercial Schools, overlooked the Capital City Business College, of Helena, and the Commercial Department of the Wesleyan University, both of which are flourishing schools; the former having an enrollment of nearly 100 students, and being under the direction of Miss Marguerite Moore, formerly of Wolfville, N. S., and the latter having a faculty of a half-dozen teachers, including those who instruct in regular university subjects. We are glad to grant Mr. Wyman's request that we make this correction.

(The Handwriting Expert—continued from page 19.)

to itself the charlatan and the humbug. No profession or calling—even the bar and the pulpit—is free from them. As the skilled and unskilled, honest and dishonest experts are so few in number—a guild made up of those who were both honest and skilled would have such a small membership that I fear there wouldn't be enough members to fill the offices. Such a close organization would remind one of the nine tailors of Tooley street.

The real remedy for expert testimony differences can be found, and I am convinced that the Bar Association of the State of New York can render a great service to the administration of justice by undertaking the task.

"Work More; Talk Less"

Is the advice often given in a business office. "Read much; think little," is the implied instruction in some of the well-known text books on Bookkeeping published in recent years. In an attempt to eliminate the teacher as a factor in the problem of instruction, students have been "talked to death" on the printed page; volleys of business papers have been discharged at them in the beginning, with the idea of stimulating interest while fundamental principles were being absorbed. The result, almost invariably, has been confusion. In probably 75 % of the schools where such text-books are used the teachers are compelled to take from such a book as our Complete Practical Bookkeeping drill exercises in journalizing, posting, closing accounts, etc., or else to extemporize such work.

Our work on Bookkeeping is published in three sizes: **PROGRESSIVE,** 12 sets of Double Entry and 3 sets of Single Entry, 96 pp., 3x11, retail price, $1.00. **MERCANTILE,** 17 sets of Double Entry and 3 sets of Single Entry, 168 pp., 8x11, retail price, $1.50. **COMPLETE,** 21 sets Double Entry, including Banking, and three sets of Single Entry, 308 pp., 8x11, retail price, $2.25.

Our Twentieth Century Business Practice consists of five pads of work, each illustrating a different business, involving the use of different books of account. Each is dependent of the other, and any of these pads can be used with any text-book published, or, by those who have had instruction in journalizing, posting, etc., these pads can be used without any text-book. The full set of five pads, with all necessary stationery and blanks, costs the student $2.85. Of course we offer liberal discounts to schools.

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Beginning with September, 1903, the department of drawing will be discontinued in the Zanerian. This is due to increased attendance interest, and demand in and for penmanship and engrossing, without a corresponding increase in the drawing lines. The latter is due to the fact that all cities contain schools of art, many of which are heavily endowed, superbly equipped, and ably manned. Students therefore find such instruction at home without paying expensive railroad fare, board and room. With penmanship, however, this is not the case. There is but *one* school in this line—the Zanerian. It has practically no competition. To strengthen it; to enlarge it; to make it even better than it has been in the past; to make it the Mecca of methods in teaching, and skill in execution for which it is already famed, is the object sought by discontinuing the drawing.

Drawing is something that can be pursued by itself, and so can penmanship. Few have been able to carry both successfully at one and the same time.

Persons desirous of preparing as supervisors in penmanship and drawing can attend the Zanerian for the former, and their home art school for the latter, or such other that they may choose.

Persons desirous of preparing as artists and designers can attend the Zanerian and learn to letter, and secure positions in engraving establishments at small salaries to begin with, where they can work up in the art world, as many Zanerians have done who have taken only the engrossing course, which consists largely of lettering.

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Persons interested in art will do well to secure our publications entitled, Portraiture, Sketching from Nature, Pen Studies, New Zanerian Alphabets and Character, as they are all prepared expressly in the interest of the home student. For such purposes, in their respective lines, there are no other publications that can be compared to them. They contain practical examples, complete instructions, and genuine inspiration.

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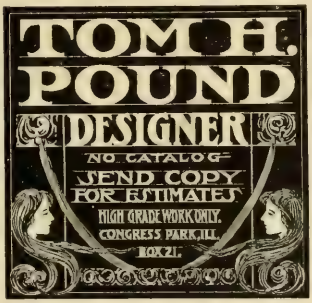
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